

Examining Quality of Work Life with CFA: Insights on Employees in Private Insurance Companies

Seema

Ph. D Research Scholar,
PG and Research Department of Commerce,
Ayya Nadar Janaki Ammal College
(Autonomous, Affiliated to Madurai Kamaraj University, Madurai)
Sivakasi, Tamil Nadu, India
Mail.Id: iseema16@gmail.com

Dr. Jegatheesan

Assistant Professor,
PG and Research Department of Commerce,
Ayya Nadar Janaki Ammal College
(Autonomous, Affiliated to Madurai Kamaraj University, Madurai)
Sivakasi, Tamil Nadu, India

Abstract: *The Quality of Work Life has become increasingly important in-service organizations, especially in the insurance sector, where employee job satisfaction and retention are vital for success. This study looks at QWL among employees at private insurance companies in Virudhunagar district, using a census method that included all 279 employees. Walton's Quality of Work Life theory served as the main framework and included eight dimensions: fair and adequate pay, secure work environments, chances for personal development, social integration at work, work-life balance and the relevance of work in social life. Furthermore, the research emphasized the significance of QWL as a crucial element in job satisfaction, affecting employee morale, performance, and dedication to the organization. The relationship between QWL and job satisfaction was examined using regression analysis, which showed a significant positive correlation. The results emphasize the need to prioritize QWL initiatives in private insurance companies to boost satisfaction, reduce turnover, and enhance organizational efficiency.*

Keywords: *Commitment, Job Satisfaction, Morale, Performance, Retention and Organisational efficiency.*

Introduction

The quality of work life in the insurance sector comes from several factors. These include fair pay, good working conditions and opportunities for career growth and job security. A healthy work-life balance, supported by flexible schedules, manageable workloads, and helpful leave policies, allows employees to keep their personal and professional life in balance. Strong workplace

relationships, teamwork, and supportive leadership create a collaborative atmosphere. Opportunities for personal development through training and recognition improve employee skills and satisfaction. Clear policies, ways to address complaints, and fair practices build trust. Meaningful work that reflects social values gives employees a sense of purpose. Together, these

factors boost employee well-being, motivation, job satisfaction, and retention in the insurance sector.

Review of Literature

Vineetha N. and Linus Benedicta D'Souza (2024) examined the links between work quality, job involvement, and occupational burnout. They illustrated how these elements influence employee well-being and performance. Nimmy (2022) noted that the effects of globalization have made HR management in Indian banking more complex. It brings challenges like cross-cultural training, pay structures, and technological changes. According to the report, assistance from the organization and incentives are crucial for helping employees achieve their potential and for ensuring long-term success. Shunmuga Selvan and Abraham (2022) discovered that workload, job insecurity, and a poor work-life balance hurt LIC employees' morale and productivity. The study recommended stress management programs, flexible schedules, and stronger support from the organization to improve performance and well-being. Jayachitra and Nandini Jagan (2020) found that women workers in private sector banks encounter issues such as harassment, discrimination, limited career growth, work-life balance, and childcare challenges. Even while the standard of living at work was seen as adequate, the study emphasized the need for improvements in areas that received low ratings to boost job satisfaction and well-being. Yamini (2015) carried out a study emphasizing the role of income in influencing quality of work life (QWL) in order to ascertain the association of income on various components of QWL, including job satisfaction, work environment and management support, compensation and benefits, job/work pressure, and work-family life. According to Azadehdel and Chooran (2015), QWL components are strong predictors of managerial satisfaction, and there is a significant positive relationship between QWL and job satisfaction among managers at Alborz Insurance Company. Improving QWL, particularly work-life balance, career

development, and job security, greatly increases employee engagement in organizations, according to Albar et al. (2025). According to Kumar (2025), work-life balance enhances retention effects, but job satisfaction is still the most powerful predictor of tenure intention among IT workers. According to Dewangan and Goswami (2025), systemic improvements in QWL promote organizational citizenship behaviors among university faculty by lowering role stress and improving psychological well-being. According to Sharma and Aggarwal (2024), QWL has a positive impact on work-life balance in hybrid work arrangements, with job satisfaction and leadership support serving as important mediators. According to Jayaraman et al. (2023), QWL has a positive impact on construction workers' work-life balance and job satisfaction, with collegiality and job security moderating important effects and job satisfaction mediating the relationship. According to research by Akashdeep Joshi et al. (2025), work-life balance plays a crucial role in the Indian banking industry by mediating the relationship between workplace spirituality and both organizational commitment and job satisfaction. According to Zhou and Das (2024), work-life perspectives in contemporary Chinese companies are positively correlated with employee engagement and job satisfaction, which in turn improve employees' attitudes toward striking a balance between personal and professional life. A nine-dimensional QWL scale for nurses was validated by CFA from a measurement standpoint, indicating its applicability for evaluating multidimensional work-life quality in healthcare settings (Nanjundeswaraswamy, 2021). A psychological-perspective QWL instrument was CFA-validated by Riyono et al. (2022), confirming trust, care, respect, learn, and contribute as important latent constructs. Sundari and Poli (2025) discovered that QWL factors have a substantial impact on bank employees' job satisfaction, underscoring the significance of organized work-life enhancements in service industries. According to Suci et al. (2023), improving QWL can indirectly support retention because job satisfaction mediates the relationship between QWL and

employee performance. Better QWL is linked to lower turnover intentions, according to Subha et al. (2022), with workers in industries with higher QWL reporting noticeably lower turnover. Lastly, Rubel (2023) discovered that job satisfaction mediates the relationship between QWL and employee outcomes, and that QWL positively predicts job satisfaction, in-role performance, and retention intention. Gazi et al., (2024) studied the key factors influencing QWL among industrial labor forces in developing nations include the work environment, organizational culture, rewards and compensation, autonomy, job satisfaction, and security. In their study, Devikomathy, A., and Suthakar, S. (2024) found that in Chennai's quick-service restaurant (QSR) sector, improved QWL—specifically, the workplace environment and financial reimbursement—correlates with higher employee retention, indicating that QWL improvements help lower turnover in high-turnover industries. Anitha and Kalaiselvi (2025) Although certain aspects, like growth and security, need to be improved, private bank employees report a positive correlation between QWL and job satisfaction. According to Chanana & Gupta (2016), job performance and employee effort in banks are positively correlated with QWL dimensions like rewards, work content, and management support. Employee engagement and performance in private banks are positively impacted by QWL and work culture by Tiwari et al. (2023).

Statement of the Problem

In the competitive insurance sector, employees have a significant part in providing quality services, managing client relationships, and driving organizational growth. But they frequently encounter difficulties like high workloads, stress from customer demands, irregular hours, limited chances for advancement, and poor work-life balance. These issues can hurt their Quality of Work Life (QWL), which affects their motivation, productivity, and overall job satisfaction. Despite its importance, there is not much investigation on the relationship between QWL and job satisfaction in private insurance companies,

especially in areas like the Virudhunagar district. It's vital to understand how QWL impacts employee satisfaction to create effective HR practices, improve employee well-being, and boost organizational performance. This study aims to examine the elements that affect QWL and its effect on job satisfaction among employees in private insurance companies.

Objectives of the Study

- To know the socio demographic variables of the employees in private insurance sector
- To analyse the Walton's model of quality of work life
- To measure the connection between work-life quality and employee job satisfaction

Hypothesis

- ❖ There is no impact of quality of work life on employee job satisfaction

Research Methodology

A pre-tested interview schedule was employed to gather firsthand information from employees in private insurance companies. Journals, magazines, newspapers, textbooks, and other sources were used to gather secondary data. The Tamil Nadu district of Virudhunagar is the study's primary focus. In the study area, 279 white-collar employees are employed by 16 private insurance company branches. Because of the small population, the researcher intended to carry out the research using a census. The goal of the research was to determine the variables that affect the work-life balance of insurance industry workers. Using IBM AMOS version 22 software and confirmatory factor analysis, researchers discovered these factors.

Importance of QWL in the Service Sector

1. Enhancing Employee Satisfaction and Retention

High QWL contributes directly to job satisfaction. The employees are more likely to stick with their company if they feel appreciated and supported. This reduces turnover rates, which is crucial in industries like IT, insurance, and hospitality, where skilled employees are in high demand.

2. Improving Customer Satisfaction

Customer satisfaction and staff well-being are directly related. Contented workers are more inclined to deliver top-notch customer service. For instance, motivated staff members can respond to client inquiries in banking and insurance with professionalism and patience, improving the company's standing.

3. Boosting Productivity and Performance

QWL builds a motivated workforce that is dedicated to organizational goals. Employees who take pleasure in their work environment are more productive and innovative. This, in turn, enhances service quality and competitiveness.

4. Reducing Stress and Burnout

The service sector often requires long working hours, emotional demands, and high customer expectations. QWL initiatives like stress management programs, flexible working arrangements, and counseling support can help reduce burnout and improve resilience.

5. Supporting Organizational Growth and Competitiveness

In a global market, service firms compete based on customer experience and service quality. By investing in QWL, companies develop a workforce that is skilled, motivated, and able to adjust to change, which ensures sustainable growth.

Challenges in Ensuring QWL in the Service Sector

1. Workload Pressure

One of the biggest challenges in the service sector is workload pressure. Employees often need to handle a large number of tasks within tight deadlines. In fields like banking, insurance, call centers, and healthcare, employees regularly face performance targets, high call volumes, and demanding interactions with clients. This pressure can result in physical and mental exhaustion, decreased job satisfaction, and even poorer customer service. Over time, heavy workloads without enough rest can lead to burnout, absenteeism, and high turnover rates, which impact employees and disrupt the efficiency of the organization.

2. Customer-Centric Stress

Service sector jobs entail speaking with clients directly, which can be emotionally challenging. Employees must stay polite, patient, and positive, even when dealing with rude, unhappy, or demanding customers. This "emotional labor" makes employees hide their feelings to act professionally, which can lead to mental strain. For instance, call center workers may take abusive calls but are expected to keep calm. In hospitality, staff often must meet unrealistic customer requests. This kind of stress, if it lasts too long, can lower morale, cause anxiety, and lead to detachment from work responsibilities.

3. Job Insecurity

Numerous employments in the service sector are contractual, temporary, or can be outsourced. This creates a feeling of job insecurity among employees. Fields like hospitality, retail, and IT services are very competitive and unstable, often seeing frequent layoffs or short-term hiring. Workers in these environments may constantly fear losing their jobs, which creates a sense of insecurity about the future. Employees who experience job uncertainty may experience mental health issues, become less dedicated to the company, and be less inclined to put their best effort and talents into their work.

4. Lack of Career Growth

The perception that there aren't many opportunities for job growth is a big worry for workers in the service industry. Many jobs concentrate on repetitive duties and provide few chances for advancement or skill improvement. For example, call center representatives frequently perform the same tasks over and over again with little opportunity for promotion. Retail workers may also encounter sluggish or ambiguous job advancement pathways. Employees may get demotivated if they believe they have few possibilities for the future. Reduced productivity and increased turnover may result from this drop in motivation. Long-term talent development is also impeded by the absence of growth possibilities. These problems show that better work-life balance solutions that take into account the realities of service work are needed.

5. Work-Life Disparity

The service business frequently faces work-life imbalance due to erratic shift patterns, long hours, and continuous operations. Healthcare, IT, business process outsourcing, and hospitality are among the industries where employees are frequently required to work on the weekends, holidays, or at night, leaving little opportunity for personal or family time. Relationships may suffer, stress may be generated, and general job discontent may result from this imbalance. The inability to manage personal and professional obligations can eventually lead to weariness, disinterest, and a decline in the caliber of work produced.

Future of QWL - Insurance Sector

The insurance sector is undergoing a significant change due to digitalization, regulatory shifts, customer expectations, and workforce dynamics. In this changing environment, the future of QWL will be crucial for employee satisfaction, organizational performance, and customer trust. Since the industry is very service-oriented and depends on human interaction, the well-being, motivation, and engagement of employees will remain key to organizational success.

1. Digitalization and Work Redesign

The use of technologies like artificial intelligence (AI), robotic process automation (RPA), and data analytics is altering how work is done in insurance. Many routine tasks are being automated, so employees can concentrate on advisory roles, problem-solving, and managing customer relationships. This change will improve QWL by cutting down on boring tasks. However, it could also call for the acquisition of new abilities and flexibility. To ensure that workers feel comfortable and secure in their evolving positions, firms must fund training and upskilling initiatives.

2. Flexible Work Arrangements

Post-pandemic work models have made remote and hybrid work common, even in traditionally office-based industries like insurance. In the future, flexibility will be a vital part of QWL, letting employees manage personal and professional responsibilities more effectively. Insurance companies are likely to implement policies that support telecommuting, flexible hours, and online collaboration, which will help reduce stress and boost overall satisfaction.

3. Focus on Mental Health and Well-being

The insurance industry can be stressful because of sales targets, customer pressure, and regulatory demands. Future QWL initiatives will focus more on mental health support, providing workshops on stress management, counseling, wellness programs, and mindfulness practices. Employers will increasingly understand that protecting employees' mental health is not just a nice-to-have, but a necessary step to maintain productivity and lower turnover rates.

4. Employee Empowerment and Participation

With younger workers entering the field, there will be greater expectations for participatory management and empowerment. Employees will want their voices to be heard, to take part in decision-making, and to have chances to

influence organizational strategies. Future QWL will therefore emphasize creating open communication channels, feedback systems, and collaborative work environments.

5. Diversity, Equity, and Inclusion

The insurance sector is becoming more global and diverse, so future QWL practices will need to ensure fairness and inclusivity. Organizations that actively promote cultural diversity, gender equality, and equitable treatment will attract and retain top talent. Inclusive policies will improve employees' sense of belonging, lower stress related to discrimination, and boost the organization's reputation.

6. Career Development and Continuous Learning

As the industry evolves, employees will want clear paths for career advancement. Future QWL initiatives will focus on professional growth through mentorship, certification programs, and leadership development. Employees who perceive prospects for advancement will likely feel higher job satisfaction and remain committed to their organizations.

7. Integration of ESG and Ethical Practices

Sustainability and the importance of corporate social responsibility are growing more important in various industries, including insurance. Employees increasingly value organizations that show ethical practices, environmental responsibility, and social commitment. Thus, future QWL will extend beyond workplace conditions to include the pride and sense of purpose employees gain from working for a socially responsible employer.

Walton's Model of Quality of Work Life

- **Adequate and Fair Compensation**

Compensation is a key motivator for employees. Sufficient pay ensures that workers meet their basic needs. Fair

compensation recognizes their skills, efforts, and contributions. In the insurance sector, this includes competitive salaries for roles like policy advisors, claims officers, and customer service executives. It also includes incentives such as performance bonuses, commissions, or profit-sharing. Fair compensation motivates employees, reduces turnover, improves loyalty, and shows that the organization values their input. For example, an insurance company that offers target-based commissions and yearly performance bonuses rewards employees for their efforts and results.

- **Safe and Healthy Working Conditions**

Employees are protected from physical and psychological harm in a safe and healthy work environment. This includes ergonomic workplaces, proper ventilation, safety protocols, and stress-free surroundings. In the service sector, long periods of desk work, customer interactions, and digital tasks can lead to fatigue, eye strain, or mental stress. Companies can provide adjustable chairs, wellness programs, or regular health check-ups to support physical and mental health. For example, insurance companies that introduce wellness rooms, ergonomic workstations, and regular health assessments for office staff improve overall quality of work life.

- **Opportunity to Develop Human Capacities**

Employees perform better when they can use and improve their knowledge and skills. Jobs that feel repetitive or unchallenging can lower motivation. Opportunities for skill enhancement like workshops, certifications, cross-functional projects, or problem-solving assignments help employees grow both professionally and personally. In the insurance sector, employees may benefit from training in digital tools, customer relationship management, underwriting, or regulatory compliance. For instance, a

company that provides regular training sessions in new insurance software helps employees manage tasks more efficiently and increases job satisfaction.

- **Opportunity for Continued Growth and Security**

Employees appreciate job stability and chances for career advancement. Job security and growth opportunities, including promotions, expanded roles, or long-term career paths, reduce anxiety and boost commitment. In service industries like insurance, career ladders for sales officers, underwriters, and managers encourage employees to excel and stay loyal to the company. An example is an insurance firm that provides clear promotion pathways from trainee to senior agent along with mentorship programs, Providing a feeling of security to employees and growth.

- **Social Integration at Workplace**

Workplace relationships greatly impact employee morale and satisfaction. Social integration includes teamwork, effective communication, peer support, and inclusion. In the insurance sector, collaboration between sales teams, customer service, and claims departments is essential. Employees who feel socially integrated are more committed, cooperative, and productive. For example, team-building workshops, cohesion and a sense of belonging are fostered in insurance offices through departmental activities and cooperative projects.

- **Constitutionalism in the Organization**

Employees want fairness, transparency, and respect for their rights. Constitutionalism involves protection against unfair treatment, grievance mechanisms, and fair policies. It also means respecting employee opinions and treating everyone with dignity. In service organizations, clear appraisal systems, ethical leadership, and anti-discrimination

policies support constitutionalism. For instance, an insurance company that maintains a transparent grievance process and unbiased performance evaluations builds trust and fairness.

- **Work and Total Life Space**

Quality of work life closely relates to an employee's the capacity to strike a balance between obligations at work and at home. Burnout and discontent can result from personal life disruptions caused by excessive job hours, night shifts, or high levels of stress. Flexible scheduling, remote work choices, leave policies, and leisure activities are all ways that organizations can support work-life balance. For example, an insurance company that allows field agents and back-office personnel to work remotely and have flexible office hours might assist staff in juggling work and family responsibilities.

- **Social Relevance of Work Life**

Employees feel motivated when they see their work as meaningful and beneficial to society. They want to make a positive impact through their jobs. In the insurance sector, employees help clients secure financial protection, plan for the future, and manage risks. When employees recognize the societal benefits of their work, they develop pride, loyalty, and engagement. For example, insurance agents who assist clients in buying health or life insurance plans can take pride in providing financial security, which enhances their job satisfaction.

Importance of Job Satisfaction in the Insurance Sector

Services are the main focus of the insurance industry. The primary conduit between the business and its clients is its workforce. Success in the insurance sector is mostly dependent on interpersonal relationships, trust, and the caliber of customer service, in contrast to product-based sectors. Here, job satisfaction is more than just

personal fulfillment; it has a direct impact on long-term profitability, customer loyalty, and the organization's performance.

1. Improves Employee Performance and Productivity

How well employees do their duties is significantly influenced by their level of job satisfaction. Employee satisfaction increases motivation, dedication, and willingness to go above and beyond to meet organizational objectives. This can result in more accurate risk assessment, improved client advisory services, and faster claim processing in the insurance industry. For instance, an insurance agent who enjoys their work is likely to engage actively with clients, provide thorough policy explanations, and maintain strong relationships, benefiting the organization overall.

2. Reduces Employee Turnover and Retention Costs

The insurance sector competes fiercely for skilled workers, especially in sales, underwriting, and customer service. Job dissatisfaction often leads to higher turnover, which is costly due to recruitment, training, and decreased productivity. Keeping job satisfaction high lowers turnover and helps retain experienced employees who understand clients, products, and internal processes. This promotes continuity in service and strengthens company knowledge.

3. Improves Customer Satisfaction and Loyalty

Employees who are satisfied are more engaged, friendly, and responsive to customer needs. In insurance, where trust matters most, happy employees provide better customer service, answer questions accurately, and offer personalized solutions. This boosts customer satisfaction and builds

loyalty, leading to repeat business and positive word-of-mouth.

4. Fosters Innovation and Problem-Solving

Satisfied employees tend to think creatively and suggest improvements. In an industry affected by digitalization, changing rules, and evolving customer demands, innovative ideas are vital. Job satisfaction encourages employees to recommend process enhancements, embrace new technologies, and respond effectively to organizational changes.

5. Promotes Positive Work Environment

High job satisfaction leads to better relationships among employees, reducing conflicts and improving teamwork. In insurance offices, collaboration between sales teams, claims departments, and support staff is crucial. A positive work environment supports smooth operations and quick resolution of client issues.

6. Enhances Employee Health and Well-Being

Job dissatisfaction is linked to stress, burnout, and absenteeism, all of which harm performance and team spirit. Satisfied employees experience less stress, improved mental health, and greater resilience in handling work demands. In the insurance sector, where employees often face tight deadlines, client complaints, and regulatory pressures, maintaining high job satisfaction is essential for productivity and well-being.

7. Connects Employees with Organizational Goals

Satisfied employees tend to connect with company values and objectives. This connection boosts commitment, ethical behavior, and responsibility in reaching company goals. For insurance firms, where

following procedures, compliance, and ethical selling are critical, satisfied

employees are more likely to act in the best interest of clients and the organization.

Results and Findings

Table1: Profile of the Employees

S. No	Profile	Results
1	Gender	75.6 % are male
2	Age	44.4 % are between 25 and 35 years old
3	Education Level	46.2 % are graduates
4	Marital Status	64.5 % are married.
5	Area of Living Place	47.7 % live in semi urban areas.
6	Designation	26.5 % of the employees work as sales executives.

Source: Primary Data

Application of CFA - QWL

In this paper, the researcher used Walton's theory of quality of work life. This theory includes eight factors: adequate and fair compensation, a safe and healthy work environment, opportunities to develop human capacities, chances for career growth, constitutionalism at work, social integration at work, the connection between work and quality of life, and social relevance at work. For these factors, the researcher applied confirmatory factor analysis

Adequate and Fair Compensation

Employees should receive fair pay that reflects their work and qualifications. It includes five statements: salary, bonus, rewards, incentives, and extra benefits. Each statement has been confirmed through reliability analysis. The Cronbach's alpha reliability value is 0.840. The CFA and fit indices of the measurement model are shown in Table 2.

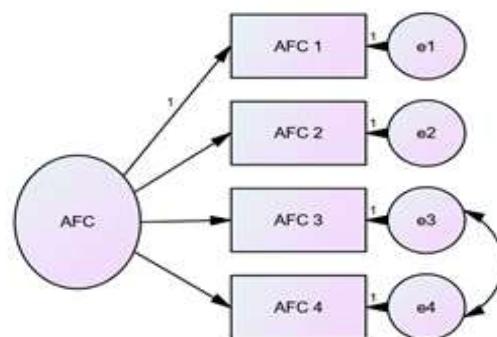


Figure 1: Adequate & Fair Compensation – First Order CFA (after M.I)

Table 2: Model Fit Indices of Adequate & Fair Compensation

P value	CMIN	GFI	AGFI	CFI	TLI	RMSEA
0.080	3.063	0.995	0.950	0.997	0.981	0.072

Source: AMOS Output

The result values match the threshold values suggested by Marsh et al., 2004. The CMIN value is less than 5, and the RMSEA value is below

0.08. Additionally, the GFI, AGFI, TLI, and CFI are all above 0.9. Therefore, adequate and fair compensation shows a good model fit.

Safe and Healthy Work Environment

The workplace must ensure physical and mental well-being for employees. It contains 13

statements and every statement tested through reliability analysis; the value is 0.810. The workout model results are exhibited below.

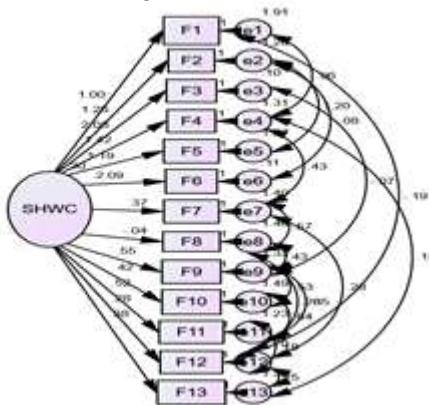


Figure 2: Safe and Healthy Work Environment – First Order CFA (after M.I)

Table 3: Model Fit Indices of safe and healthy work environment

P value	CMIN	GFI	AGFI	CFI	TLI	RMSEA
0.000	3.088	0.930	0.970	0.957	0.932	0.073

Source: AMOS Output

Here, the CMIN value is less than 5, and the RMSEA value is less than 0.08. The GFI, AGFI, TLI, and CFI are all above 0.9. Therefore, a safe and healthy work environment has a good model fit.

Opportunity to Use and Develop Human Capacity

Employees should have roles that use their skills and creativity. They should also encourage personal and professional growth. The model (6 statements) has a Cronbach alpha value of 0.929. The first-order CFA and model fit indices were explained below.

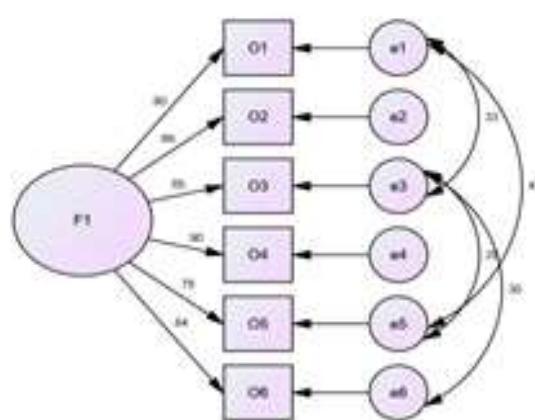


Figure 3: Opportunity to Use and Develop Human Capacity – First Order CFA (after M.I)

Table 4: Model Fit Indices of opportunity to use and develop human capacity

P value	CMIN	GFI	AGFI	CFI	TLI	RMSEA
0.016	2.798	0.985	0.936	0.994	0.981	0.077

Source: AMOS Output

The result values match the threshold values suggested by Marsh et al., 2004. The CMIN value is less than 5, and the RMSEA value is below 0.08. The GFI, AGFI, TLI, and CFI are all above 0.9. Therefore, the chance to use and develop human capacity has a good model fit.

Opportunity for Career Growth

Career advancement and job stability improve employee satisfaction. It contains seven statements that have been tested. The reliability value for the opportunity for career growth is 0.770. The dimension measurement model for the opportunity for career growth is shown in Figure 4.

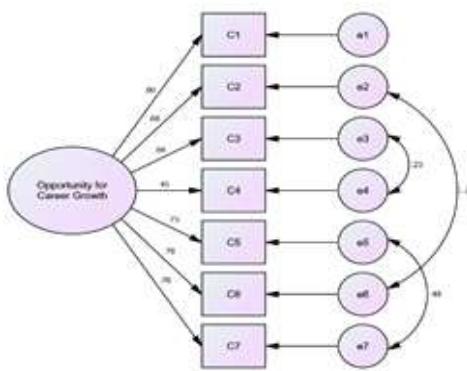


Figure 4: Opportunity for Career Growth – First Order CFA (after M.I)

Table 5: Model Fit Indices of opportunity to use and develop human capacity

P value	CMIN	GFI	AGFI	CFI	TLI	RMSEA
0.306	1.165	0.989	0.971	0.998	0.997	0.023

Source: AMOS Output

The result values match the threshold values suggested by Marsh et al., 2004. The CMIN value is less than 5. The RMSEA value is also below 0.08. The GFI, AGFI, TLI, and CFI are all above 0.9. Therefore, the chance to use and develop human capacity shows a good model fit.

Constitutionalism at Work

Constitutionalism is the idea that government's power is defined and limited by a constitution. This ensures that it operates within the boundaries of established laws and systems. It has included five statements; each tested for a reliability value of 0.872. The workout model is shown in Table 6.

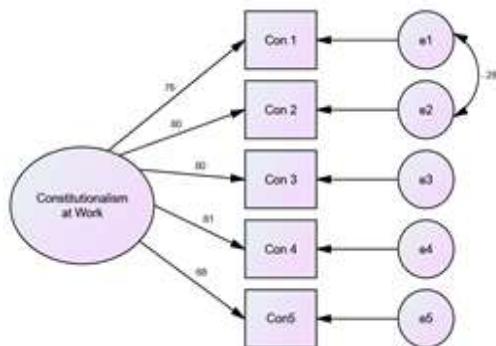


Figure 5: Constitutionalism at Work – First Order CFA (after M.I)

Table 6: Model Fit Indices of opportunity to use and develop human capacity

P value	CMIN	GFI	AGFI	CFI	TLI	RMSEA
0.254	1.336	0.993	0.974	0.998	0.995	0.033

Source: AMOS Output

Here, the CMIN value is less than 5, and the RMSEA value is less than 0.08. The GFI, AGFI, TLI, and CFI are all greater than 0.9. Therefore, the chance to use and develop human capacity shows a good model fit.

Social Integration at Work

A collaborative and inclusive environment promotes belonging and teamwork. The Cronbach's alpha value for this model (7 statements) is 0.763. Figure 6 shows the measurement model of social integration at work.

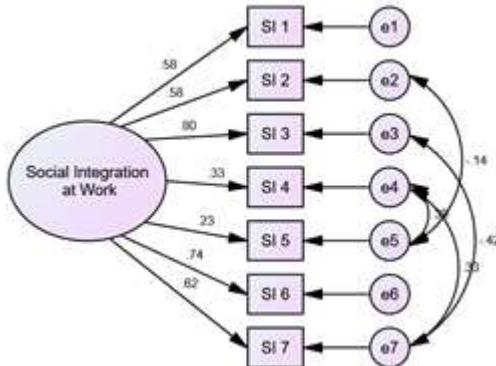


Figure 6: Social Integration at Work– First Order CFA (after M.I)

Table 7: Model Fit Indices of Social Integration at Work

P value	CMIN	GFI	AGFI	CFI	TLI	RMSEA
0.009	2.341	0.978	0.938	0.976	0.949	0.066

Source: AMOS Output

The CMIN value is less than 5, and the RMSEA value is less than 0.08. GFI, AGFI, TLI, and CFI are all more than 0.9. Therefore, the opportunity to use and develop human capacity has a good model fit.

Work and Quality of Life

Work and quality of life are closely connected. A positive and rewarding work experience can greatly enhance a person's overall well-being. On the other hand, poor workplace conditions can have a negative effect. It includes six statements. A reliability study was performed on each item, and the results gave a value of 0.884. Figure 7 displays the outcomes of this model.

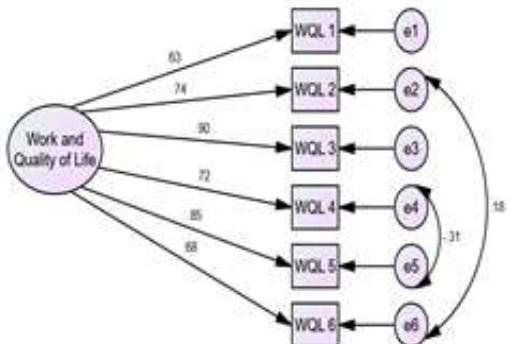


Figure 7: Work and Quality of Life – First Order CFA (after M.I)

Table 8: Model Fit Indices of work and quality of life

P value	CMIN	GFI	AGFI	CFI	TLI	RMSEA
0.116	1.653	0.987	0.962	0.995	0.990	0.046

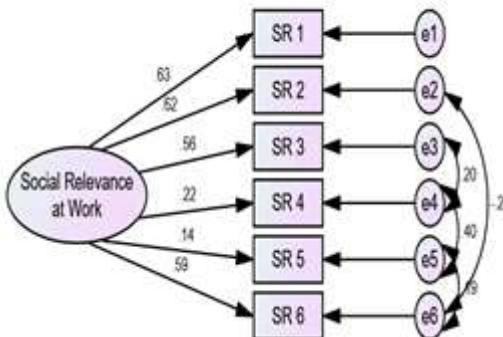


Figure 8: Social Relevance at Work – First Order CFA (after M.I)

Table 9: Model Fit Indices of Social Relevance at Work

P value	CMIN	GFI	AGFI	CFI	TLI	RMSEA
0.333	1.147	0.994	0.975	0.997	0.992	0.022

Source: AMOS Output

Testing of Hypothesis

The result values are matched with the threshold values proposed by Marsh et al., 2004. The CMIN value is less than 5, and the RMSEA value is less than 0.08. The GFI, AGFI, TLI, and CFI are all above 0.9. Therefore, the chance to use and improve human capacity shows a good model fit.

Regression analysis was employed by the researcher to test whether employee job satisfaction is impacted by work-life quality. Job satisfaction is considered the dependent variable in this analysis, while work-life quality is considered the independent variable. Table 10 below discusses the regression analysis results.

Table 10: Result of Regression Analysis - Model Summary

Model	R	R ²	Adjusted R ²	SE of the Estimate
1	0.865	0.748	0.746	7.38128

Source: Computed Primary Data

Job satisfaction and quality of work life are highly connected among employees of private insurance companies, according to regression study. The correlation value (R) of 0.865 shows a substantial positive relationship between improvements in QWL and higher work satisfaction. Employees' perceived quality of work life explains 74.8% of the variation in their job satisfaction, according to a coefficient of determination (R²) of 0.748. This illustrates the significance of QWL factors, such as compensation, working environment, career advancement prospects, supervisor support, and

work-life balance, in affecting employee satisfaction.

The model's stability and dependability are validated by the Adjusted R² value of 0.746, which is close to the R² value and shows that the explanatory power of the model is not inflated by the addition of new predictors. The standard error of the estimate (7.38128), which shows the average difference between the actual and

anticipated job satisfaction levels, is within an acceptable range because of the high R2 value.

Overall, there is strong evidence from the regression model that job satisfaction is significantly predicted by quality of work life. Therefore, improving QWL dimensions is crucial

for private insurance companies looking to boost employee retention, morale, and performance.

ANOVA - Quality of Work Life and Job Satisfaction

This regression analysis model's fitness is evaluated, and Table 11 displays the ANOVA's findings.

Table 11: QWL and Job Satisfaction – ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	19102.138	1	19102.138	350.605	0.000
Residual	6429.029	118	54.483		
Total	25531.167	119			

Source: *SPSS Output*

Dependent Variable: Job Satisfaction

Predictors: (Constant), QWL

The ANOVA test confirms the regression model's statistical significance with an F-value of 350.605 at a significance level of 0.000 ($p < 0.05$). This proves the null hypothesis. The findings indicate that Quality of Work Life (QWL) has a considerable positive impact on employees' job satisfaction at private insurance organizations.

- Counseling and stress management support should be available to assist employees in handling work pressures.
- Encouraging teamwork, social integration, and participatory management practices will help create a positive work culture.

Suggestions

- Organizations must provide a safe, supportive, and harassment-free work environment. Employees should receive training, career development, and chances for promotion.
- They should also have access to work-life balance initiatives, like flexible hours and remote work options.
- Recognizing and rewarding employee contributions regularly can help boost morale.

Conclusion

The study highlights the important role of work-life quality in improving job satisfaction and retaining employees in private insurance companies. Using Walton's theory and Confirmatory Factor Analysis, the research reveals the different aspects of QWL and how they affect employee well-being and company success. The results indicated that strong model fit across all dimensions, confirming the factors that affect QWL. A well-designed QWL program lowers turnover rates, boosts employee performance, and fosters a positive workplace culture.

References

Adem Koyuncu, & Ela, S. (2021). Working conditions and burnout syndrome in private bank branch employees in Ankara, Turkey. *Journal of Surgery and Medicine*, 5(1), 1–7.

Akashdeep Joshi, D., Kumar, D., & Shabnam. (2025). Measuring workplace spirituality through yoga: Implications for HR and leadership. *Prabandhan: Indian Journal of Management*, 26. <https://doi.org/10.17010/pijom/2025/v18i7/174563>

Albar, E., Hamidah, H., & Susita, D. (2025). Quality of work life and its impact on employee engagement. *Journal of Information Systems Engineering and Management*, 10(4), 338–344. <https://doi.org/10.52783/jisem.v10i4s.516>

Azadehdel, M. R., & Chooran, B. S. (2015). Quality of work life and its role in job satisfaction of organizational managers: The case of managers in Alborz Insurance Company's branches. *Cumhuriyet University Faculty of Science Journal (CSJ)*, 36(3), 258–266.

Bagoes Seitawan. (2022). Internal working conditions and wellbeing of bank employees during the pandemic. *Journal of Economics Research and Social Sciences*, 6(2), 107–114.

Chanana, M., & Gupta, K. (2016). Quality of work life and its impact on job performance: A study of SBI & HDFC banking professionals. *International Research Journal of Management, IT and Social Sciences*, 3(5), 16–24.

Devikomathy, A., & Suthakar, S. (2024). Consequences of work life quality on employee retention in the quick service restaurant industry: An empirical study. *European Economic Letters*, 14(3), 1419–1423.

Dewangan, R. L., & Goswami, T. (2025). Organizational role stress, quality of work life, organizational citizenship behavior, and psychological well-being among university faculty members. *BMC Psychology*, 13. <https://doi.org/10.1186/s40359-025-02883-x>

Gazi, M. A. I., Al/Masud, A., Yusof, M. F., Islam, M. A., Rahman, M. K., & Wang, Q. (2024). Factors affecting the quality of work life for industrial labour force: Empirical evidence from a developing country. *BMC Psychology*, 12, Article 589. <https://doi.org/10.1186/s40359-024-02073-1>

Jayachitra, T., & Jagannarayan, A. N. (2020). Quality of women employees in private sector banking industry in Gobichettipalayam. *Studies in Indian Place Names*, 40(75), 212–221.

Jayaraman, S., George, H. J., Silvaimuthu, M., & Parayitam, S. (2023). Quality of work life as a precursor to work–life balance: Collegiality and job security as moderators and job satisfaction as a mediator. *Sustainability*, 15(13), 9936. <https://doi.org/10.3390/su15139936>

Kalaiselvi, P., & Anitha, S. (2025). Quality of work life and job satisfaction of private banks employees in Villupuram District, India. *International Journal of Environmental Sciences*, 11(20s), 2733–2741. <https://doi.org/10.64252/mjnz4b51>

Kumar, A. S. (2025). Interlinkages between quality of worklife (QWL), employee job satisfaction (EJS) and employee tenure intention (ETI): A study among I.T. employees. *International Journal of Management, Economics and Commerce*, 2(2). <https://doi.org/10.62737/twpg4872>

Nanjundeswaraswamy, T. S. (2021). Nurses quality of work life: Scale development and validation. *Journal of Economic and Administrative Sciences*, 38(2), 371–394. <https://doi.org/10.1108/JEAS-09-2020-0154>

Nimmy, C. (2022). Quality of work life among employees in both private and public banking sector: Special reference to Chalakudy Municipality. *International Journal of Advanced Research in Science, Communication and Technology*, 2(1), 1–7.

Revathi, P. (2020). Technology and innovation in insurance—Present and future technology in Indian insurance industry. *International Journal*

of Engineering and Management Research, 10(1), 21–25.

Riyono, B., Hartati, S., & Fatdina, F. (2022). Quality of work life (QWL) from psychological perspective and the development of its measurement. *Jurnal Psikologi*, 49(1), 87–103. <https://doi.org/10.22146/jpsi.67973>

Rubel, M. (2023). Quality of work life and employee work outcomes: A hierarchical model with mediation analysis. *International Journal of Business and Society*, 24(1), 421–439. <https://doi.org/10.33736/ijbs.5625.2023>

Sasikala Devi, D., Senthil Kumar, M. K., Kavitha, G., & Karthikeyan, V. (2022). Impact of information technology in insurance industry in India. *Journal of Xi'an Shiyou University, Natural Sciences Edition*, 179–189.

Sharma, R., & Aggarwal, A. (2024). Crafting sustainable success in hybrid work practices - Quality of work life and mediating effects of job satisfaction & leadership support. *International Journal of Experimental Research and Review*, 43(Spl Vol), 176–189. <https://doi.org/10.52756/ijerr.2024.v43spl.013>

Subha, K., Ahmed, K., & Senthilkumar, S. (2022). Quality of work life (QWL) and its impact on employee turnover – A comparative study with respect to IT and hospital sector. *Academy of Strategic Management Journal*, 21(1), 1–11.

Suci, R., Mas, N., & Risky, M. (2023). The role of job satisfaction in mediating the quality of work life effect on employee performance. *Journal of Economics, Business, and Accountancy Ventura*, 25(2). <https://doi.org/10.14414/jebav.v25i2.3094>

Sundari, D., & Poli, N. (2025). Evaluating impact of quality of work life factors on job satisfaction: Structural equation modelling based data analysis in banking. *International Journal of Information Engineering and Electronic Business*, 17(4), 70–81. <https://doi.org/10.5815/ijieeb.2025.04.06>

Tiwari, M., Sharma, S., & Praveer, S. R. (2023). An analysis of impact of quality of work life and work culture on employee engagement and performance in private banks. *Journal of Namibian Studies: History, Politics, Culture*, 33(Special Issue 3), 5751–5767.

Vineetha, N., & Linus Benedicta D'Souza. (2024). *Journal of Research in Humanities and Social Science*, 12(7), 122–132.

Yamini, S. (2017). An empirical study on quality of work life among employees of insurance companies. *International Journal of Scientific Research and Management*, 5(7), 6357–6363. <https://doi.org/10.18535/ijsrn/v5i7.70>

Zhou, L., & Das, S. K. (2024). Employee attitudes on work life in the modern Chinese workplace: The mediating roles of job satisfaction and employee engagement. *Journal of Information Systems Engineering and Management*, 9(4s), 2192–2197. <https://doi.org/10.52783/jisem.v9i4s.11183>