

## The Impact of Quality of Work Life on Job Performance: A Case of Central State-Owned Commercial Banks in Nanning, China<sup>†</sup>

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### Abstract

As a core component of China's financial system, the banking industry is closely related to the real economy. In today's globalised and competitive economy, bank employees feel unprecedented work pressure and a stronger desire for a good work-life balance. For organisations, the study of quality of work life focuses on the interests of the enterprise while taking into account the needs of the employees, so that the personal development goals of the employees are in line with the development path of the enterprise, which improves the performance of the employees while enabling the enterprise to develop significantly, and achieves a win-win situation for both the employees and the organisation. This study analyses the impact of the quality of work life on work performance, using quantitative analysis as the research method, and conducts a questionnaire survey on employees of state-owned banks in Nanning City. 350 valid questionnaires were collected through a online survey and questionnaire tools "questionnaire star" and the data were analysed using SPSS 26.0 regression analysis statistical test. The results show that quality of work life have a significant effect on job performance. This study provides theoretical and practical application support for the effect of quality of work life on job performance of employees in state-owned banks in Nanning, China. Managers need to pay more attention to the quality of employees' work life, satisfy their higher-level material and spiritual needs, and stimulate their creative potential so that they can work proactively and enthusiastically, thereby increasing work efficiency and productivity.

**Keywords:** Quality of work life, Job performance, Banker employee

### Introduction

With the arrival of the knowledge and high-tech era, Chinese enterprises are facing a severe competitive environment. For the banking industry, which plays a key role in economic development, the situation is not optimistic either. According to the world trade organization agreement, since 2006, the domestic banking industry has been fully opened up, and foreign banks and joint-stock banks have become strong competitors of state-owned commercial banks. State-owned banks are facing great pressure in order to ensure the sustainable development of their business under the fierce competition environment. On the one hand, state-owned banks must speed up the pace of adapting to the external environment in order to better cope with all kinds of possible emergencies, and on the other hand, state-owned banks must further improve the requirements on the quality and ability of the management of the bank's employees (Lijuan, 2014). Therefore, in this fast-paced, high-intensity environment, the quality of work and life of state-owned bank employees is also further affected, which will inevitably lead to a series of adverse impacts if it cannot be solved in a timely and effective manner.

State-owned banks have followed the development trend of the international banking industry and actively introduced more advanced business models and management concepts, such as internationally accepted job salary reforms and branch transformation, and these changes have had a significant impact on their employees. Due to the accelerated pace of modern people's work, the speed of knowledge updating

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has also been accelerated, the competition for jobs among bank employees has intensified, the income gap has widened, and the original old thinking and working methods have been impacted by new concepts and models, all of which inevitably lead to the overall quality of the employees' working life being affected, such as the intensification of the sense of tension at work, the pressure of work performance, the sense of urgency in the updating of knowledge and the competition for jobs, the sense of the difference in the corporate culture and the sense of value, and the unequal distribution of benefits. The sense of difference in value, the sense of inequality in the distribution of benefits and the contradiction between employees' work life and family life are also becoming more and more prominent and other problems (Liqing, 2015).

With the continuous development of China's economy and the deepening of reform, the competition between organisations is becoming increasingly fierce, the focus of competition between organisations has shifted from traditional product competition to market competition and competition for talent, and the discovery and motivation of core talent has become the key to the development and growth of organisations. Organisations want to be invincible in the competition, it is necessary to form their own core competitiveness, and the realization of core competitiveness depends on the organisation's team building and effective management of the organisation's employees. In order to attract and retain talents, how to create a good quality of work life and improve work performance has become an important task in organisational management (JiNing, 2014).

Prior to this, academics have studied the effects of quality of work life on job performance in various fields, but in China, the exploration of quality of work life mainly focuses on educators and corporate employees, and there are fewer studies on the correlation with personality. Therefore, this study hopes that by studying the quality of work life of employees in state-owned banks, we can better understand the employees' life experience in the work environment and how this experience directly or indirectly affects the employees' work efficiency. The research object of this paper is the employees of state-owned banks, and by analysing the impact of the quality of work life of employees of state-owned banks on their work performance, it will help state-owned banks to understand the needs of their employees more effectively in the actual operation of human resource management, and can provide managers with more insights into how to improve employee job satisfaction, reduce employee turnover and improve overall performance, and to take active measures to ensure higher work performance. Ultimately, the sustainable development of state-owned banks will be realised. Therefore, this study asks the following specific questions, namely: Does quality of work life have an impact on job performance?

### **Research theory**

Person-environment fit theory is a theoretical framework used to explain the impact of the degree of fit between an individual and the work or social environment on individual behaviour and outcomes. The theory emphasises the importance of the degree of match between individual traits (personality traits, values, needs, etc.) and environmental traits (needs, supplies, values, etc. of the work environment) for individual satisfaction, quality of life and job performance (Vianen, 2018).

According to Armitage and Amar (2021), person-environment fit theory refers to the degree of fit between an individual and his or her environment. This theory explores the link between the individual and the environment in the design of the work environment and aims to create work environments that meet the needs and values of both the individual and the organisation to improve performance and productivity.

Therefore, by ensuring that the work environment matches the needs and attributes of the employee, the quality of the employee's work life and performance can be improved. When the work environment matches the needs of employees, employees are more likely to be satisfied and motivated, leading to improved performance and productivity. In addition, work environment design that takes into account the personality traits and needs of employees and provides diverse work choices and flexibility can also help to improve the quality of employees' work life and enhance job performance. Therefore, by achieving a match between people and the environment, the creation of appropriate work environments can promote employee well-being and satisfaction, which in turn improves job performance.

The importance of the concept of "quality of work life" lies in the fact that it focuses not only on the job itself, but on the employee's overall experience of the job, which is critical to both the employee's

well-being and the organisation's performance." Person-environment fit theory suggests that job satisfaction and adjustment are generally higher when an individual's skills, values and needs are matched to the work environment. Related to this, one of the core concepts of QWL is to create a work environment that meets the needs, values and skills of employees.

Therefore, by improving the quality of work life, organisations can create a work environment that better fits the individual attributes of employees, thereby increasing job satisfaction, and adaptability. This fit helps to reduce employee stress and maladjustment at work and improves employee performance and organisational loyalty.

### **Literature review**

Quality of Work Life (QWL) is widely recognized as an important factor in both organizational performance and individual employee performance, emphasizing that employees are the most valuable asset in an organization and need to be treated with respect and dignity, and that the successful implementation of QWL can increase employee satisfaction and organizational productivity (Majumdar et al., 2012). QWL was first used in the 1960s by an employee of General Motors in the United States named Irving Bluestone, and the first reference to the development of conditions that required employees to be able to actively participate in the work environment and decision-making process. However, as research progressed, scholars developed different understandings of quality of work life. Efraty and Sirgy (1990) define quality of work life as quality of work life refers to the use of the relevant resources of the organisation to satisfy the needs of the members of the organisation (i.e., Masnor's 's needs theory, i.e. the needs of "survival, security, socialisation, respect, and self-actualisation"). Quality of work life refers to see work as an integral part of human life, and to think that work life also has quality issues, and that employees in organisations, besides demanding higher income and stable jobs, also have many more important most sought-after goals, such as higher levels of socialisation, respect, and the need for self-actualisation. It emphasises that enterprises should abandon the practice of simply pursuing production efficiency, and instead place more emphasis on the embodiment of each organisational member's personal value at work, and through the realisation of personal value in turn contribute to the improvement of organisational efficiency (Yang, 2018). Quality of work life refers to the fulfilment and happiness experienced by an individual in their work-life balance. The level of quality of work life has a direct impact on an individual's life satisfaction and well-being and can be enhanced through a proper work-life balance. Optimising the quality of work-life helps to improve productivity and quality of life, enabling individuals to have a better experience and development at work and in life (Easton & Laar, 2013).

Quality of work life refers to a condition of how far the perception is employees to the organization's contribution to achieving its goals can provide material and psychological well-being employees (Haryono & Pamungkas, 2021). Below are the 5 dimensions of QWL:

Compensation defined as the basic salary paid to an employee in exchange for his/her efforts at the workplace and are considered as the main source of income on which an employee relies to meet his/her basic needs. Organisations usually determine wages and bonuses based on educational qualifications, work experience and individual skills of the employee. This is because it represents the extent to which an individual fulfils his/her needs and requirements (Haryono & Pamungkas, 2021).

Work environment defined as the place where an individual works, and also the social and professional environment in which an individual interacts, co-ordinates and co-operates with others to achieve organisational goals. The work environment also includes occupational safety conditions, including services and equipment that provide protection for individuals (Al-Otaibi, 2020).

Growth and security defined as the organisation provides an environment where employees have the opportunity for continuous development, advancement and stability. Ensuring that they have access to opportunities for career advancement and challenge also includes allowing them to feel secure in their jobs without fear of sudden job loss or career instability to ensure that employees have a measure of security in the face of life and career changes (Waghmare & Dhole, 2017).

Capability development defined as the organisation helps employees develop new skills, knowledge and abilities to perform their job tasks better, and promotes their professional and personal growth to be

more effective and competitive in the workplace. This includes access to guidance and support, and providing the resources employees need (Permata et al., 2020).

Work life balance defined as giving employees some flexibility at work so that they can better balance work and life and maintain a balance of roles and responsibilities at work and at home. This can include flexible working hours, teleworking options, shift work and other measures that can improve the quality of life for employees (Ishfaq et al, 2022).

Job performance refers to the evaluation and measurement of an employee's performance and competence (Charbonnier-Voirin & Roussel, 2012). Pradhan & Jena (2016) suppose an important area of human resources effectiveness, job performance is considered very important in organisations to motivate employees by providing good job opportunities, rewards and challenges. Studying job performance can help us understand the relationship between job satisfaction, mental health, and other factors and job performance. By revealing these factors, we can predict and explain the performance of employees so that we can better manage them and improve organizational performance (Wright et al., 2007).

### **Prior research and hypothesis development**

Rastegari (2010) study found that reasonable and adequate compensation improves job performance and that low pay is one of the main causes of employee dissatisfaction and resignation. Employees generally believe that difficulties in the work environment can lead to neurological and physical illnesses, family stress, and ultimately burnout. Improving working conditions and reducing working hours are essential to improving the quality of working life and performance. More than two-thirds of employees believe that work-life balance is poor and that improving this balance can reduce family problems and positively impact job performance. Reducing employee stress by improving the working environment; providing training and development opportunities so that employees feel the opportunity for personal growth and development; establishing a fair and reasonable pay and reward system to motivate employees to work hard; and having stable job and career development prospects to enhance job security can effectively improve the quality of employees' work life, and consequently, their job performance (Nanjundeswaraswamy & Swamy, 2013). Employee job security, provision of development opportunities, incentives and positive guidance measures all contribute to employee performance. Firstly, job security has a significant impact on employee performance. Specifically, job prospect security, promotion security, job stability security, and job execution security have a significant positive impact on job performance. Employee performance can be improved through incentives, education on positive perceptions and enhanced professional guidance. These measures help to enhance employees' positive emotions, stimulate inner potential and promote positive behaviours, thereby improving job performance. Therefore, in addition to job security, providing growth opportunities, positive incentives and a favourable working environment can also have a positive impact on job performance (Xiao & Amir, 2022). Providing training and development opportunities enhances the skills and knowledge of employees, enabling them to better cope with job challenges. Employees who have the opportunity to advance and develop their career paths are usually more motivated and committed because they see opportunities for future career advancement, which has a positive impact on job performance and vice versa (Hamad, 2018). According to Li Juan (2014), the organisational environment in the quality of work life dimension plays an important role in predicting job performance. Maintaining employees in benign stress (referring to the amounts of tasks, workload, level of responsibility, and job challenge) has a positive effect on job performance. Among the undesirable stresses, such as the stress of organisational system and climate, and the stress of family-work interface have many negative impacts on job performance, organisations should design flexible working system to increase the flexibility of working time and workplace, to help employees to improve their quality of life, and ultimately to achieve the improvement of job performance.

Based on the literature review and person-environment fit theory, the following research hypotheses were formulated in this research:

Hypothesis 1: Compensation have an impact on job performance.

Hypothesis 2: Work environments have an impact on job performance.

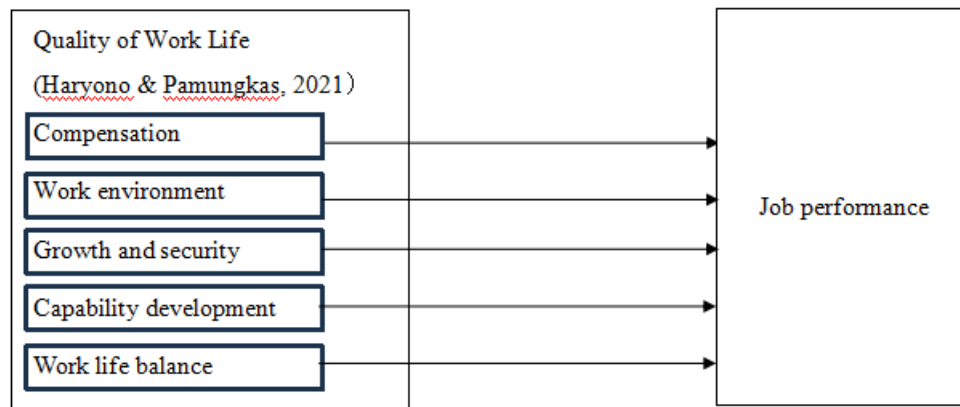
Hypothesis 3: Growth and security have an impact on job performance.

Hypothesis 4: Capability development has an impact on job performance.

Hypothesis 5: Work-life balance has an impact on job performance.

### Research framework

Based on previous research and hypotheses, this paper proposes the following conceptual framework:



**Figure 1** Conceptual framework of the impact of quality of work life on job performance.

**Figure 1** show that compensation, work environment, growth and security, capability development and work life balance will have an impact on job performance.

### Methodology

Based on the introduction of the contents related to the quality of work life and job performance, this paper aims to understand the current situation of the quality of work life and job performance of the employees of state-owned commercial banks in Nanning, China, as well as the impact of the quality of work life on job performance.

In order to effectively obtain the data related to the quality of work life and job performance of employees of state-owned commercial banks in Nanning, China, this paper combines the content of previous literature and relevant theories, and designs a questionnaire survey in conjunction with the research needs. This paper mainly takes the employees of 6 state-owned commercial banks in Nanning City as the research object, and adopts the stratified sampling method in probability sampling to collect questionnaires in an online survey. According to the official data of China's state-owned banks, the calculation shows that there are 2829 employees in Nanning state-owned banks, and in order to ensure the reliability of sampling, this paper adopts Yamane Taro's formula to calculate the sample size (Yamane, 1973).

Combined with the number of banker employee, the sample size can be calculated according to the following formula:

$$n = N / (1 + Ne^2)$$

Take  $N = 2829$ ,  $e = 0.05$ , and put the number into the formula for calculation:  $n = 2829 / (1 + 2829 \times (0.05)^2)$ . Finally, according to the calculation,  $n \approx 350$  is obtained. therefore, the number of surveys in this questionnaire is set to 350.

According to the research objectives and conceptual framework, the data were collected through a questionnaire survey, which was divided into the following three parts:

Part 1: Demographic characteristics Option consists of 5 list questions: Gender, age, highest formal educational background, total working experience, position.

Part 2: “Quality of work life” consists of 25 questions on 5 dimensions including compensation (5 questions), work environment (5 questions), growth and security (5 questions), capability development and work life balance (5 questions). (5 questions).

Part 3: “Job performance” has 10 list questions.

This survey collects data on attitudes at 5 levels and reports the range of scores for each variable.

This study collected data through the following steps: firstly, the questionnaire “The Impact of Quality of Work Life on Job Performance of Employees in State-owned Commercial Banks in China” was developed using Questionstar software. A web link for completing the questionnaire was sent to the target population to collect the questionnaires and check their completion. A total of 350 validly completed questionnaires were collected.

This paper will perform a statistical analysis of the data using SPSS.

**Table 1** Each attitude represents a relative score.

Attitude	Score
Strongly agree	5 point
Agree	4 point
Neutral	3 point
Disagree	2 point
Strongly disagree	1 point

$(\text{Max} - \text{Min}) / \text{class} = (5 - 1) / 5 = 0.80$  class range

The degree of attitude report will then be as follows:

**Table 2** Perceived level of mean score representation.

Average score	Level of perception
4.21 - 5.00	Strongly agree
3.41 - 4.20	Agree
2.61 - 3.40	Neutral
1.81 - 2.60	Disagree
1.00 - 1.80	Strongly disagree

## Results and discussion

Based on the basic information such as gender, age, Highest formal educational background, Total working experience, Position in the information of this survey, it is analyzed as follows:

**Table 3** Descriptive statistics on demographic information (n = 350).

	Frequency	Valid percent	Cumulative percent
<b>Gender</b>			
Male	179	51.100	51.100
Female	171	48.900	100.000
<b>Age</b>			
Under 30 years old	57	16.300	16.300

	Frequency	Valid percent	Cumulative percent
31 - 35 years old	91	26.000	42.300
36 - 40 years old	121	34.600	76.900
Above 40 years old	81	23.100	100.000
<b>Highest formal education</b>			
Below undergraduate	16	4.600	4.600
Bachelor's degree	198	56.600	61.100
Master degree	125	35.700	96.900
Doctoral degree	11	3.100	100.000
<b>Working experience for this organization</b>			
Less than 5 years	48	13.700	40.000
<b>Working experience for this organization</b>			
6 - 10 years	130	37.100	77.100
Above 11 years	172	49.100	100.000
<b>Position</b>			
Front desk officer	115	32.900	32.900
Middle desk officer	153	43.700	76.600
Back officer	82	23.400	100.000

**Table 3** shows that questionnaires were collected from a total of 350 bank employees. Out of the 350 valid questionnaires, the proportion of males and females was more or less the same. In terms of educational attainment, more than half of them have a Bachelor's degree and only 3.1 % of the employees have a PhD. In terms of work experience, 49.1 % of the employees have worked in banks for more than 10 years. In addition, the survey shows that 43.7 % of employees work in the middle office (product support, risk control, information technology).

**Table 4** Descriptive statistics of quality of work life (n = 350).

Question	Mean	Standard deviation	Level of perception
Compensation	4.169	0.945	Agree
Work environment	4.174	0.933	Agree
Growth and security	4.137	0.968	Agree
Capability development	4.125	0.939	Agree
Work life balance	4.185	0.949	Agree
Job Performance	4.135	0.961	Agree

The current situation of the quality of work life of employees in state-owned commercial banks in China. As can be seen from **Table 4**, all dimensions of quality of work life indicate that bank employees have a positive attitude towards the quality of work life in the bank, and that employees' attitudes towards job performance are mainly positive. Among them, "work life balance" and "work environment" scored the highest with mean values of 4.185 and 4.174, respectively, indicating that bank employees agree with the balance between family life, personal space and work, as well as a good work environment. In addition, it indicates that employees recognise their competence and working conditions.

**Table 5** Correlation analysis between quality of work life on job performance (n = 350).

	Compensation	Work environment	Growth and security	Capability development	Work life balance	Job performance
Compensation	1					
Work environment	0.802**	1				
Growth and security	0.786**	0.757**	1			
Capability development	0.800**	0.798**	0.805**	1		
Work life balance	0.827**	0.790**	0.806**	0.808**	1	
Job performance	0.861**	0.838**	0.844**	0.863**	0.854**	1

\*\*Significant correlation at the 0.01 level (two-tailed).

As can be seen from **Table 5**, Pearson correlation coefficient assesses the statistical association between 2 continuous variables. Compensation, work environment, growth and security, capability development, work life balance and job performance have Pearson correlation coefficients of 0.861, 0.838, 0.844, 0.863, 0.854 with a correlation coefficient of 1 %, which is statistically significant.

From the table, it can be seen that all the quality of work life variables are positively correlated with job performance. Higher mean values for compensation and capability development indicate that fair and reasonable Compensation can stimulate the motivation and vigour of employees and promote the improvement of their job performance. Focusing on the development of competencies and skills, professionalism and knowledge promotes individual job performance, motivates employees to achieve organisational goals and business growth, and improves their performance and performance levels.

**Table 6** Results of regression analysis of quality of work life on job performance (n = 350).

	Unstandardized Coefficients		t	Sig.	VIF
	B	Std. Error			
Constant	0.046	0.088	0.523	0.601***	
Compensation	0.221	0.040	5.599	0.000***	4.298
Work environment	0.177	0.038	4.701	0.000***	3.700
Growth and security	0.182	0.035	5.177	0.000***	3.772
Capability development	0.239	0.040	5.981	0.000***	4.220
Work life balance	0.164	0.040	4.102	0.000***	4.459

$R^2 = 0.867$ , Adjusted  $R^2 = 0.865$ ,  $F = 447.946$ ,  $\text{Sig.} = 0.000$

Note: \*\*\* Sig. < 0.01

The regression analysis of quality of work life on job performance is shown in **Table 6**. The coefficient values of compensation, work environment, growth and security, capability development, and work life balance are 0.221, 0.177, 0.182, 0.239, and 0.164, respectively, which have a positive significant effect on job performance. Therefore, hypotheses 1, hypotheses 2, hypotheses 3, hypotheses 4, hypotheses 5 are supported.

The regression analysis of quality of work life on job performance is shown in Table 10. From the regression analysis table, it can be seen that the model equation is job performance = 0.046 + 0.221 compensation + 0.177 work environment + 0.182 growth and security + 0.239 capability development + 0.164 work life balance.



The adjusted  $R^2$  is 0.865, which indicates that compensation, work environment, growth and security, capability development, work life balance can explain 86.5 % of the variation in job performance. Multiple covariance test was conducted on the model and the VIF values were less than 5, indicating that there is no covariance problem in the model. The F-test of the model was conducted and found that the model passed the F-test ( $F = 447.946$ ,  $\text{Sig} < 0.01$ ), indicating that compensation, work environment, growth and security, capability development, work life balance at least one of them has an effect on job performance.

## Conclusions

Taking employees of state-owned banks in Nanning City, China, as the research object, this thesis summarises and collates many literatures on work-quality of life and job performance, and based on the survey data, it explores the current situation of employees' quality of work-life and job performance, and empirically analyses the relationship between quality of work-life and job performance. The hypotheses of this study were tested through descriptive statistical analysis, correlation analysis and regression analysis, and the conclusions are summarised as follows: Employees of state-owned banks in Nanning City, China, have a positive attitude towards the quality of their work-life, which suggests that the employees recognise the support and care provided by the bank's staff. In particular, work life balance is also highly recognised by bankers, which indicates that the bank encourages employees to balance work with family, social life and personal interests. In terms of job performance, quality of work life has a positive impact on performance. The results of this paper are consistent with the findings of several previous scholars. When employees feel that the company cares about their quality of life and provides appropriate support and benefits, they are more motivated to be engaged in their work and more likely to be proactive in seeking ways to improve performance. This self-motivation and work engagement contributes to higher levels of employee performance.

Understanding employees' needs and motivations and promoting a good quality of work life can attract and retain talent, improve employees' motivation and work efficiency, thereby affecting the operational efficiency and service quality of the bank, achieving the dual purpose of profit-centred and talent management, and enhancing the bank's market competitiveness.

However, this study only conducted a questionnaire survey on the employees of state-owned banks in Nanning City to obtain data in a single way, and the information was collected using a self-reporting scale, which was self-evaluated by the employees, and the measurements of some items came from the subjects' subjective perceptual responses, which might be different from the actual situation. In addition, subjects are influenced by their personal perceptions, attitudes, emotions and previous experiences, and may not interpret the questionnaire items in a consistent manner, or there may be bias in the interpretation of certain items. Therefore, the representativeness of the results of the statistical analyses may be affected by the bias caused by the subjects' subjective perceptions when completing the questionnaire. It is recommended that the data results of this study be viewed and used in a reasonable manner.

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