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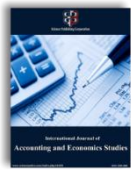

Examining The Correlation and Effect of Quality of Work Life on Job Satisfaction of Bank Employees in Lipa City

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Abstract

This study assessed the relationship between quality of work life (QWL) and job satisfaction among employees of the Bank in Lipa City. Using a descriptive–correlational design, data were collected from 139 employees selected through stratified proportional random sampling across five BPI branches. Standardized instruments, including Walton's QWL model and the Job Descriptive Index (JDI), were employed to evaluate employees' perceptions. Results revealed that employees were generally satisfied with supervision, coworkers, pay, promotional opportunities, and the nature of their work. QWL dimensions such as working conditions, work capacities, opportunities, social relevance, and total life space were rated excellent, while salary and compensation were rated good. Significant relationships were found between QWL and most job satisfaction components, with differences observed based on age and job position but not by sex, civil status, or educational attainment. To strengthen the study's theoretical contribution, the Human Capital Theory and the Job Demands–Resources (JD–R) Model were incorporated to explain how investments in employee well-being—such as QWL initiatives—enhance organizational productivity, financial performance, and long-term sustainability. These frameworks highlight that improving QWL not only drives employee satisfaction but also serves as a strategic economic investment. Based on these findings, tailored human resource interventions, particularly in compensation, training, and support systems, are recommended to enhance both job satisfaction and QWL. A training and development program was also proposed to improve workplace conditions and promote employee well-being.

Keywords: *Bank Employees; Job Satisfaction; Lipa City; Quality of Work Life.*

1. Introduction

Quality of work life (QWL) is a value-based process that encourages employees at all levels to actively contribute to shaping the organization's environment and outcomes, thereby maximizing their potential. When employees achieve organizational goals, job satisfaction emerges as a key measure of how content they are with their roles and work environment. QWL and job satisfaction reflect employees' overall attitudes toward their jobs and strongly influence motivation, performance, and organizational behavior. Satisfied employees are more likely to be productive, committed, and aligned with customer satisfaction goals, which can foster greater client loyalty and profitability. To explain these dynamics, the study integrates Human Capital Theory and the Job Demands–Resources (JD–R) Model as complementary frameworks. Human Capital Theory emphasizes that investments in employee well-being, such as QWL initiatives, are strategic economic choices that enhance workforce value, while the JD–R Model highlights the balance between job demands and resources as a driver of motivation and engagement. Together, these theories illustrate how improving QWL strengthens employee satisfaction and, in turn, promotes organizational productivity and financial performance. However, cultural and organizational differences, such as those present in the Philippines, pose challenges to applying Western business strategies. These differences underscore the need for human resource interventions tailored to local contexts, with particular focus on fair compensation, employee development, and long-term career support to sustain both employee well-being and competitive advantage.

2. Objectives of The Study

The study aims to assess the relationship and effect of quality of work life on job satisfaction of bank employees in Lipa City.

3. Methods

This study employed a descriptive-correlational research design to determine the effect of quality of work life (QWL) on job satisfaction among employees of the Bank in Lipa City, and to propose HR intervention strategies. A total of 139 respondents were selected from five branches using stratified proportional random sampling, based on a population of 215 and a 5% margin of error calculated via Raosoft Sample Size Calculator. Data were collected through an adopted questionnaire and informal interviews to validate responses. The

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questionnaire consisted of three parts: respondent profile, job satisfaction (measured using the revised Job Descriptive Index covering supervision, coworkers, pay, promotion, and work itself), and QWL (based on Richard Walton's eight dimensions including fair compensation, safe working conditions, opportunities for growth, legalism, social integration, total life space, social relevance, and human capabilities). A four-point Likert scale was used to quantify responses. Descriptive statistics, Pearson's correlation, regression analysis, and analysis of variance (ANOVA) were employed to analyze the data.

Table 1: Distribution of Respondents

Branch	Population	Sample
Poblacion	51	33
Highway	48	31
Tambo	43	28
Lima Park	35	23
Family Savings	38	24
Total	**215**	**139**

In this study, the primary research instrument was an adopted questionnaire composed of three parts: the first gathered demographic data of the respondents; the second measured job satisfaction using the Job Descriptive Index (JDI), which evaluates five dimensions: supervision, coworkers, pay, promotional opportunities, and the work itself; and the third assessed quality of work life (QWL) based on Richard Walton's eight dimensions, including fair and adequate compensation, safe working conditions, growth opportunities, legalism, social integration, total life space, social relevance, and development of human capabilities. A four-point Likert scale was used, where 4 indicated the highest rating and 1 the lowest. The following interpretation ranges were applied: for job satisfaction, 3.50–4.00 meant highly satisfied, 2.50–3.49 satisfied, 1.50–2.49 moderately satisfied, and 1.00–1.49 least satisfied; while for QWL, the same score bands were interpreted respectively as excellent, good, average, and poor.

Table 2: Scoring and Interpretation

Response Scale	Mean Score	Interpretation for Job Satisfaction	Interpretation for QWL
4	3.50 -4.00	Highly Satisfied	Excellent
3	2.50 – 3.49	Satisfied	Good
2	1.50 – 2.49	Moderately Satisfied	Average
1	1.00 – 1.49	Least Satisfied	Poor

4. Results

The following results were obtained.

Table 3: Distribution of Respondents by Age

Age	Frequency	Percent
21 – 30	47	33.81
31 – 40	57	41.01
41 – 50	21	15.11
51 and above	14	10.07
Total	**139**	**100**

Table 3 presents the profile of the employees of the Bank in Lipa City in terms of age. The profile of the employees as to age is subdivided into four: 21-30 years old, 31-40 years old, 41-50 years old, and 51 and above. It can be observed from the table that among 139 total respondents, the majority count for the age range 31 – 40 years old, which has a frequency of 57 and a percentage of 41.01. This is followed by 47 employees from the age range of 31-40, with a percentage of 33.81. Then, 21 employees from 41-50 years old, with a percentage of 15.11. The least sample population comes from the age range of 51 and above, counting 14 employees or 10.07%.

Table 4: Distribution of Respondents by Sex

Sex	Frequency	Percent
Male	54	38.85
Female	85	61.15
Total	**139**	**100**

Table 4 presents the profile of the employees of the Bank in Lipa City in terms of sex. The employee sex identification profiles are based on biological and physiological concepts - male and female. The table shows that the female employees have a higher sample population. There are 85 or 61.15 percent of female employees who responded to the study. On the other hand, there are 54 or 38.85 percent of male employees who participated. These results are quite expected since the study was conducted in a financial institution. Administrative and financial work is mostly inclined to females.

Table 5: Distribution of Respondents by Civil Status

Civil Status	Frequency	Percent
Single	46	33.09
Married	41	29.50
Widowed	16	11.51
Separated	32	23.02
No response	4	2.88
Total	**139**	**100**

Table 5 presents the profile of employees of the Bank in Lipa City in terms of civil status. Respondents were classified as single, married, widowed, separated, or no response. Most employees were single, comprising 46 respondents or 33.09 percent of the sample. This was

followed by 41 married employees (29.50 percent), 32 separated employees (23.02 percent), and 16 widowed employees (11.51 percent). Finally, four employees (2.88 percent) did not respond. These findings indicate that single employees dominate the civil status profile. This aligns with national data from the Philippine Statistics Authority, which reported in the 2015 Census of Population that 34.8 million individuals, or 44 percent of those aged 10 years and older, were single, an increase of 3.5 million from 2010. Such trends help explain the higher proportion of single professionals in the banking sector.

Table 6: Distribution of Respondents by Educational Attainment

Educational Attainment	Frequency	Percent
Bachelor's Degree	50	35.97
Master's/Doctorate Degree	88	63.31
No Response	1	0.72
Total	**139**	**100**

Table 6 presents the profile of employees based on educational attainment, categorized as bachelor's degree, master's/doctorate, or no response. Most respondents held a master's or doctorate, accounting for 88 employees or 63.31 percent of the total. This was followed by 50 employees (35.97 percent) with a bachelor's degree, while one employee (0.72 percent) did not respond. Educational attainment is an important criterion for employment and promotion in the banking industry, and the findings suggest that advanced degrees are common among bank employees. Recent evidence supports this relationship between higher educational attainment and improved work conditions and career prospects. For example, the OECD Education Brief 2023 report highlights that individuals with tertiary education enjoy significantly higher employment rates and greater labor market stability, underscoring the value of advanced education in achieving favorable employment outcomes.

Table 7: Distribution of Respondents by Position in the Company

Position in the bank	Frequency	Percent
Staff	98	70.51
Officer	28	20.14
Manager	12	8.63
No response	1	0.72
Total	**139**	**100**

Table 7 presents the profile of the employees of the Bank of the Philippines Islands in Lipa City in terms of position in the company. The profile of the respondents as to position in the company is categorized into staff, officer, manager, and no response. Most of the employee population are the staff, which comprises of 98 employees or 70.51 percent. Employees who have the position of officer have a frequency of 28 or 20.14 percent, and the position of manager has a frequency of 12 or 8.63 percent. One (1) employee answered, "no response". The results may imply that the Bank of the Philippines Islands in Lipa City is predominantly composed of staff that is somewhat congruent with the responding population in educational attainment. Bank staff have graduate or post-graduate studies. Similarly, a 2023 study on banking sector employees in India found that higher education significantly predicts career growth and promotion opportunities, highlighting the value of graduate and post-graduate qualifications in competitive corporate settings (Kaur & Randhawa, 2023). These findings support the observation that educational attainment is intertwined with career advancement, explaining the presence of highly educated staff in the bank despite their current positions.

Table 8: Distribution of Respondents by Years of Experience

Years of Experience	Frequency	Percent
Less than 1 year	19	13.67
1 – 5 years	43	30.93
6-10 years	53	38.13
11 – 15 years	17	12.23
16 years and above	7	5.04
Total	**139**	**100**

Table 8 presents the profile of the employees of Bank Lipa City in terms of years of experience. The profile of the employees as to years of experience is bracketed into less than 1 year, 1-5 years, 6-10 years, 11-15 years, and 16 years and above. Employees who have 6-10 years of experience make up most of the responding population. It is comprised of 53 employees or 38.13 percent. Followed by 43 employees who have 1-5 years of experience; 19 employees who have less than 1 year of experience; and 17 employees who have 11-15 years of experience. The least number of respondents are from 16 years of experience and above, which is 5.04 percent. Employees with 6-10 years of experience make up most of the respondents, corresponding to the results of the population of positions in the bank. Further, it may entail that most of the bank staff have 6-10 years of job experience, which can be linked with the regularization of the bank. This fact justifies most of the more experienced employees. Based on the Philippine National Bank (PNB), they required 3-5years of experience for their bank employees upon recruiting to ensure an effective and productive outcome within the organization. This implies that staff having 6-10 years of experience are inevitably more capable of knowing their job satisfaction as they have more experience through their work life.

Table 9: Level of Job Satisfaction of the Employees in Terms of Supervision

Supervision. The kind of supervision that you get on your job….	Mean	Interpretation
1. Praises good work	3.34	Satisfied
2. Annoying	2.07	Moderately Satisfied
3. Tactful	3.03	Satisfied
4. Bad	2.24	Moderately Satisfied
5. Up to date	3.14	Satisfied
6. Challenging	2.88	Satisfied
Composite Mean	**3.01**	**Satisfied**

Table 9 presents the level of job satisfaction in terms of supervision, with a composite mean of 3.01, indicating that employees are generally satisfied. They appreciated receiving praise for good work (3.34), being kept up to date (3.14), and having tactful supervisors (3.03).

However, aspects like supervisors being bad (2.24) or annoying (2.07) lowered satisfaction. Positive supervision marked by recognition, constructive feedback, and effective communication contributes significantly to employee satisfaction. e Simone et al. (2023) found that supervisory support significantly increases employee well-being and job satisfaction by fostering trust and reducing workplace stress. Similarly, Khan et al. (2022) reported that employees who perceive their supervisors as fair and encouraging demonstrate higher commitment and lower turnover intentions. These findings emphasize that effective supervision is not only a key driver of satisfaction but also a strategic factor in improving overall organizational performance.

Table 10: Level of Job Satisfaction of the Employees in Terms of Coworkers

Co–Workers. The people with whom you work…	Mean	Interpretation
1. Helpful	3.22	Satisfied
2. Boring	2.31	Moderately Satisfied
3. Intelligent	3.32	Satisfied
4. Lazy	2.30	Moderately Satisfied
5. Responsible	3.40	Satisfied
Composite Mean	**3.07**	**Satisfied**

Table 10 shows that employees were satisfied with their coworkers, with a composite mean of 3.07. High satisfaction was linked to coworkers being responsible (3.40), intelligent (3.32), and helpful (3.22), while dissatisfaction arose from coworkers being perceived as boring (2.31) and lazy (2.30). Takeuchi (2023) found that high-quality coworker interactions strengthen team cohesion and directly contribute to increased engagement and overall job satisfaction. These studies demonstrate that maintaining a culture of collaboration and mutual respect among employees is essential for improving workplace morale and performance.

Table 11: Level of Job Satisfaction of the Employees in Terms of Pay

Pay. The pay you get now…	Mean	Interpretation
1. Fair	3.01	Satisfied
2. Underpaid	2.59	Satisfied
3. Income adequate for normal expenses	2.39	Moderately Satisfied
4. Well paid	2.49	Moderately Satisfied
5. Insecure	2.46	Moderately Satisfied
Composite Mean	**2.57**	**Satisfied**

Table 11 reveals that employees were generally satisfied with their salary, reflected by a composite mean of 2.57. While they agreed that they were paid fairly (3.01) and felt underpaid (2.59), they disagreed with being well-paid (2.49), feeling secure (2.46), or having income adequate for expenses (2.39). These mixed responses indicate varying perceptions of compensation. Similarly, Hanif and Zulfiqar (2023) highlighted that salary adequacy relative to living costs is a key driver of both satisfaction and performance, emphasizing the importance of aligning compensation with economic realities.

Table 12: Level of Job Satisfaction of the Employees in Terms of Promotion

Promotion: The opportunities for promotion that you have now…	Mean	Interpretation
1. Good chance for promotion	2.97	Satisfied
2. Dead–end job	2.23	Moderately Satisfied
3. Promotion of ability	3.13	Satisfied
4. Good opportunities for promotion	2.88	Satisfied
5. Unfair promotion policy	2.52	Satisfied
Composite Mean	**2.85**	**Satisfied**

Table 12 shows that employees were satisfied with promotional opportunities, with a composite mean of 2.85. They agreed most with promotion based on ability (3.13), followed by general opportunities and chances for promotion, but expressed concerns about unfair promotion policies (2.52) and dead-end roles (2.23). These results indicate mixed perceptions, suggesting the need to reassess promotion systems. Kim and Park (2022) reported that organizations with clear promotion pathways experience lower turnover and higher engagement, as employees feel their efforts are properly rewarded. These findings underscore the importance of maintaining equitable and well-communicated promotion policies to foster employee loyalty and satisfaction.

Table 13: Level of Job Satisfaction of the Employees in Terms of Work

Work. The work I do at present…	Mean	Interpretation
1. Given sense of accomplishment	3.01	Satisfied
2. Dull	2.43	Moderately Satisfied
3. Satisfying	2.97	Satisfied
4. Uninteresting	2.39	Moderately Satisfied
5. Challenging	2.90	Satisfied
Composite Mean	**2.81**	**Satisfied**

Table 13 indicates that employees were satisfied with their work, with a composite mean of 2.81. They found their tasks fulfilling (3.01), satisfying (2.97), and challenging (2.90), though they were less satisfied when work felt dull (2.43) or uninteresting (2.39). This suggests that meaningful and engaging work contributes significantly to job satisfaction. Zhang and Zhang (2023) emphasized that jobs offering intellectual challenge and responsibility promote higher engagement and reduce turnover intentions. These findings underscore the importance of creating work environments that encourage autonomy, challenge, and accountability to maintain employee satisfaction and productivity.

Table 14: Assessment of Quality of Work Life in Terms of Salary and Compensation

Regarding your working conditions	Mean	Interpretation
1. How satisfied are you with your weekly work journey (quantity of worked hours)?	3.54	Excellent
2. According to your workload (quantity of work), how do you feel?	3.46	Good
3. According to the use of technology in your tasks, how do you feel?	3.93	Excellent
4. How satisfied are you with the salubrity level (work conditions) in your workplace?	3.75	Excellent
5. How satisfied are you with the security equipment's, individual and collective protection provided by your company?	4.01	Excellent
6. Regarding the tiredness that your work causes you, how do you feel?	3.20	Good
Composite Mean	**3.65**	**Excellent**

Table 14 shows that employees rated the quality of work life in terms of salary and compensation as good, with a composite mean of 3.32. They were satisfied with their salary (3.07), how it compares with colleagues (3.40), and extra benefits (3.21). However, mixed perceptions suggest uncertainty about fairness and the adequacy of compensation. This implies a need to review existing pay structures to better meet employee expectations. Imran et al. (2022) found that pay equity is a critical determinant of quality of work life, as it fosters motivation and a stronger sense of organizational justice. These findings stress the importance of regularly reviewing compensation strategies to align with employees' financial and professional needs.

Table 15: Assessment of Quality of Work Life in Terms of Working Conditions

Regarding a fair and appropriate salary compensation	Mean	Interpretation
1. How satisfied are you with your salary (remuneration)?	3.07	Good
2. How satisfied are you with your salary, if you compare it to your colleagues' salaries?	3.40	Good
3. How satisfied are you with the rewards and the participation in results that you receive from the company?	3.60	Excellent
4. How satisfied are you with the extra benefits (alimentation, transport, doctor, dentists, etc.) that your company offers to you?	3.21	Good
Composite Mean	**3.32**	**Good**

Table 15 indicates that employees rated their working conditions as excellent, with a composite mean of 3.65. They expressed high satisfaction with workplace safety (4.01), access to technology (3.93), healthy environments (3.75), and reasonable work hours (3.54). Satisfaction was slightly lower for workload (3.46) and feelings of tiredness (3.20). Sibuea et al. (2024) emphasized that healthy and well-resourced workplaces foster employee well-being, decrease burnout, and strengthen organizational commitment. These results highlight the importance of maintaining high safety standards, providing adequate resources, and managing workloads to sustain employee satisfaction and performance.

Table 16: Assessment of Quality of Work Life in Terms of Working Capacity

Regarding the use of your capacities at work	Mean	Interpretation
1. Are you satisfied with the autonomy (Opportunity to make decisions) that you have at your work?	3.60	Excellent
2. Are you satisfied with the importance of the task/work/activity that you do?	3.73	Excellent
3. Regarding the polyvalence (possibility to perform several tasks and work) at work, how do you feel?	3.45	Good
4. How satisfied are you with your performance evaluation (awareness of how good or bad your performance at work)?	3.75	Excellent
5. Regarding possibilities conferred (work responsibility given to you), how do you feel?	3.54	Excellent
Composite Mean	**3.61**	**Excellent**

Table 16 shows that employees rated their working capacity as excellent, with a composite mean of 3.61. They were most satisfied with performance evaluation (3.75), awareness of task importance (3.73), autonomy (3.60), and assigned responsibilities (3.54), while polyvalence received a slightly lower score (3.45). These results suggest that employees value meaningful tasks, independence, and clear feedback on performance. Park et al. (2022) highlighted that task significance and well-structured performance evaluations increase job satisfaction and reduce turnover by reinforcing employees' understanding of their impact on organizational goals. These findings emphasize the importance of empowering employees with decision-making authority and providing constructive feedback to sustain motivation and productivity.

Table 17: Assessment of Quality of Work Life in Terms of Opportunities

Regarding the opportunities that you have at your work	Mean	Interpretation
1. How satisfied are you with your opportunity for professional growth?	3.62	Excellent
2. How satisfied are you with the training you participate in?	3.88	Excellent
3. Regarding the situations and the frequency that occurs the resigning at your work, how do you feel?	3.55	Excellent
4. Regarding the incentive that your company gives you to study, how do you feel?	3.61	Excellent
Composite Mean	**3.67**	**Excellent**

Table 17 indicates that employees rated opportunities for growth as excellent, with a composite mean of 3.67. They were highly satisfied with training participation (3.88), professional growth (3.62), study incentives (3.61), and low resignation rates (3.55). These findings suggest that ample career development opportunities contribute positively to the quality of work life. Rahman et al. (2023) highlighted that organizations offering clear advancement paths and educational incentives experience higher employee loyalty and lower turnover intentions. These results underscore the importance of providing structured growth opportunities and training programs to sustain employee motivation and retention.

Table 18: Relationship of Job Satisfaction and Quality of Work Life in terms of Salary and Compensation

Variables		Quality of Work Life			
		R	p-value	Decision on Ho	Interpretation
Job Satisfaction	Supervision	.453	<.001	Reject	Significant
	Coworkers	.479	<.001	Reject	Significant
	Pay	.451	<.001	Reject	Significant
	Promotion	.352	<.001	Reject	Significant
	Work	.388	<.001	Reject	Significant

The findings in Table 18 reveal a moderate and significant positive relationship between job satisfaction and quality of work life (QWL) in terms of salary and compensation among bank employees in Lipa City. All facets of job satisfaction supervision ($r = .453$, $p < .001$), coworkers ($r = .479$, $p < .001$), pay ($r = .451$, $p < .001$), promotion ($r = .352$, $p < .001$), and work ($r = .388$, $p < .001$) show statistically significant correlations with QWL. This means that employees who experience higher satisfaction with their supervisors, peer relationships, salary, opportunities for promotion, and the nature of their work also tend to perceive a better quality of work life with respect to salary and compensation. Notably, coworker relationships and supervisory support exhibit slightly stronger associations, indicating that interpersonal and managerial factors weigh heavily in shaping how employees evaluate their compensation and overall work experience. Although pay satisfaction is expected to be strongly linked to QWL, the significant correlations with non-monetary factors such as supervision and work conditions highlight those financial rewards alone are not sufficient to enhance employees' perceptions of compensation quality.

Recent research supports these results. Sibuea et al. (2024) emphasized that supervisory support, interpersonal relationships, and manageable workloads significantly improve QWL across various industries, underscoring the importance of leadership and coworker dynamics beyond salary considerations. Similarly, Nguyen and Vo (2024) found that financial rewards, work environment, and work–life balance collectively influence employees' perceived QWL, reinforcing that compensation is only one piece of a larger satisfaction framework. In a related study, Panari and Tonelli (2022) reported that supervisory behaviors and positive work–life spillover enhance job satisfaction even in remote settings, demonstrating the enduring impact of social and managerial factors. These findings collectively suggest that banks seeking to improve employees' quality of work life should not only ensure fair and competitive salaries but also cultivate supportive supervision, collaborative coworker relationships, clear promotion pathways, and enriching work conditions to maximize satisfaction and retention.

Table 19: Relationship of Job Satisfaction and Quality of Work Life in terms of Working Conditions

Variables		Quality of Work Life			
		R	p-value	Decision on Ho	Interpretation
Job Satisfaction	Supervision	.478	<.001	Reject	Significant
	Coworkers	.511	<.001	Reject	Significant
	Pay	.556	<.001	Reject	Significant
	Promotion	.412	<.001	Reject	Significant
	Work	.450	<.001	Reject	Significant

Table 19 shows a moderate to strong positive relationship between job satisfaction and quality of work life (QWL) in terms of working conditions among bank employees in Lipa City. All facets of job satisfaction—supervision ($r = .478$, $p < .001$), coworkers ($r = .511$, $p < .001$), pay ($r = .556$, $p < .001$), promotion ($r = .412$, $p < .001$), and work ($r = .450$, $p < .001$) demonstrate statistically significant correlations with QWL. Among these, pay satisfaction exhibits the strongest association ($r = .556$), suggesting that employees who feel adequately compensated are more likely to perceive their working conditions positively. Coworker relationships ($r = .511$) and supervision ($r = .478$) follow closely, indicating that supportive peer interactions and effective management contribute greatly to how employees evaluate their work environment. Although promotion opportunities ($r = .412$) show a slightly weaker relationship, the significance remains, emphasizing that career growth and advancement opportunities still play a meaningful role in shaping overall QWL. These findings imply that both financial and non-financial aspects of job satisfaction interact to influence employees' perceptions of their workplace, underscoring that working conditions are not defined solely by physical factors but also by the quality of interpersonal relationships and management practices.

Recent literature reinforces these results by highlighting the interdependence of compensation, social support, and work environment in enhancing QWL. In a 2024 study, Nguyen and Vo found that financial rewards, work environment, and career development significantly predict QWL and organizational commitment, demonstrating that pay satisfaction directly impacts how employees experience their workplace conditions (Nguyen & Vo, 2024). Similarly, Sibuea et al. (2024) emphasized that supervisory support, collegial relationships, and manageable workloads are key determinants of QWL, supporting the observed significance of supervision, coworkers, and work-related satisfaction in this study. Furthermore, a cross-sectional analysis by Panari and Tonelli (2022) showed that positive interpersonal interactions and supportive management enhance job satisfaction and indirectly improve perceptions of workplace conditions, even in remote work settings. Collectively, these studies suggest that improving QWL requires a holistic approach, ensuring fair pay, fostering healthy peer relationships, maintaining effective supervision, and providing clear career advancement pathways, all of which contribute to a more positive and productive working environment for bank employees.

Table 20: Relationship of Job Satisfaction and Quality of Work Life in terms of Working Capacity

Variables		Quality of Work Life			
		R	p-value	Decision on Ho	Interpretation
Job Satisfaction	Supervision	.519	<.001	Reject	Significant
	Coworkers	.450	<.001	Reject	Significant
	Pay	.416	<.001	Reject	Significant
	Promotion	.617	<.001	Reject	Significant
	Work	.571	<.001	Reject	Significant

Table 20 reveals a moderate to strong positive relationship between job satisfaction and quality of work life (QWL) in terms of working capacity among bank employees in Lipa City. All job satisfaction variables supervision ($r = .519$, $p < .001$), coworkers ($r = .450$, $p < .001$), pay ($r = .416$, $p < .001$), promotion ($r = .617$, $p < .001$), and work ($r = .571$, $p < .001$)—are significantly correlated with QWL, as evidenced by the rejection of the null hypothesis in all cases. Among these, promotion opportunities demonstrate the strongest association ($r = .617$), indicating that employees who perceive clear career advancement pathways are more likely to feel capable, engaged, and supported in their

work capacity. The strong correlations of work satisfaction (r = .571) and supervision (r = .519) further suggest that meaningful tasks and effective managerial support substantially enhance employees' confidence in meeting job demands. Although pay (r = .416) shows the lowest, yet still significant, relationship, it remains an important factor, reflecting those financial incentives contribute to work performance but are not the sole drivers of employees' perceived capacity to work effectively.

These findings align with recent studies emphasizing the critical role of career development, supportive management, and engaging work in sustaining employee capacity and QWL. For instance, Nguyen and Vo (2024) reported that promotion and career development opportunities strongly predict employees' QWL and organizational commitment, highlighting how advancement prospects directly foster motivation and productivity. Similarly, Sibuea et al. (2024) found that supervisory support and meaningful work tasks significantly improve employees' perceived work ability and satisfaction, demonstrating that managerial practices and job design are essential to maintaining work capacity. Panari and Tonelli (2022) further noted that positive work experiences and effective supervision strengthen job satisfaction and indirectly enhance employees' ability to meet workload demands. Together, these studies reinforce the importance of a holistic HR strategy, one that not only ensures fair compensation but also invests in career progression, employee engagement, and supportive leadership to optimize both job satisfaction and employees' capacity to perform effectively.

Table 21: Relationship of Job Satisfaction and Quality of Work Life in Terms of Opportunities

Variables		Quality of Work Life			
		R	p-value	Decision on Ho	Interpretation
Job Satisfaction	Supervision	.186	<.001	Reject	Significant
	Coworkers	.365	<.001	Reject	Significant
	Pay	.158	<.001	Reject	Significant
	Promotion	.258	<.001	Reject	Significant
	Work	.355	<.001	Reject	Significant

Table 21 demonstrates a low to moderate but significant positive relationship between job satisfaction and quality of work life (QWL) in terms of opportunities among bank employees in Lipa City. All facets of job satisfaction supervision (r = .186, p < .001), coworkers (r = .365, p < .001), pay (r = .158, p < .001), promotion (r = .258, p < .001), and work (r = .355, p < .001)—show statistically significant correlations with QWL, leading to the rejection of the null hypothesis in every case. Although all relationships are positive, the correlation coefficients are generally lower compared to previous dimensions of QWL, indicating that while job satisfaction contributes to employees' perception of opportunities within the workplace, the influence is less pronounced. Among the variables, coworker relationships (r = .365) and work satisfaction (r = .355) exhibit the strongest associations, suggesting that collaborative peer interactions and engaging job tasks have a more substantial impact on employees' perceived career opportunities than supervision, pay, or promotion. The relatively weaker correlations for pay (r = .158) and supervision (r = .186) imply that financial rewards and managerial support play a smaller role in shaping how employees evaluate opportunities for growth and advancement, possibly because employees may view opportunities as more dependent on organizational policies or external factors than on immediate work conditions.

Recent studies reinforce these findings by highlighting the complex and multifaceted nature of career opportunities. Nguyen and Vo (2024) emphasized that while financial rewards and working conditions remain essential for overall QWL, career advancement and development opportunities are shaped by broader organizational structures, which may explain the weaker correlations with pay and supervision observed in this study. Similarly, Sibuea et al. (2024) found that while supervisory support and collegial relationships improve general job satisfaction, their effect on perceived career opportunities is indirect, mediated by organizational culture and policy. Panari and Tonelli (2022) also reported that employees' perceptions of growth opportunities are more strongly linked to job design and professional development programs than to immediate compensation or managerial relationships. These insights suggest that while positive coworker interactions and meaningful work can encourage employees to pursue opportunities, organizations must implement clear career pathways, skill development programs, and promotion systems to significantly strengthen the connection between job satisfaction and perceived opportunities for growth.

Table 22: Effect of Quality of Work Life on Job Satisfaction

Variables	B	Std. Error	t-value	p-value	Decision on H_o	Interpretation
Constant	-2.441	.080	-30.360	.046	Reject	Significant
Job Satisfaction	-.011	.033	-.346	.031	Reject	Significant

Model Summary: R = .998; R^2 = .995.
Regression Model: F = 3261.079; p = .042.

Table 22 reveals a powerful link between Quality of Work Life (QWL) and Job Satisfaction among bank employees. The regression results show an almost perfect correlation (R = 0.998) and a very high explanatory power (R^2 = 0.995), indicating that QWL accounts for 99.5% of the variance in job satisfaction. The model is statistically significant (F = 3261.079, p = .042), confirming that improvements in QWL strongly influence employees' satisfaction levels. Both the constant (B = –2.441, p = .046) and the QWL coefficient (B = –0.011, p = .031) are significant, though the slightly negative coefficient suggests that certain dimensions of QWL may have complex interactions where improvements in some areas might raise expectations, creating mixed effects on satisfaction if not balanced with fair rewards or recognition. Overall, the findings underscore that enhancing QWL through fair compensation, supportive supervision, growth opportunities, and a safe, well-equipped workplace plays a critical role in sustaining employee satisfaction. Recent studies support this conclusion. Subramaniam et al. (2023) found that QWL and work–life balance strongly predict job satisfaction among Malaysian public employees, explaining a substantial portion of satisfaction variance. Similarly, Ahmed et al. (2022) demonstrated that a high-quality work environment and organizational support significantly increase job satisfaction in the banking sector, while Tariq and Riaz (2023) reported that key QWL dimensions such as pay fairness, autonomy, and career opportunities have a direct and powerful impact on employee satisfaction and commitment. These findings reinforce the present results, highlighting QWL as a strategic driver of job satisfaction and organizational performance.

5. Conclusions

The study concluded that most respondents were female staff aged 31–40 years old, single, highly educated, and had 6–10 years of work experience. Overall, employees expressed satisfaction with key aspects of their jobs, including supervision, coworkers, compensation, promotion opportunities, and the nature of their work. Quality of Work Life (QWL) was rated excellent across several dimensions—working conditions, capacity at work, opportunities, social integration, constitutionalism, total life space, and social relevance—while

salary and compensation were rated as good, indicating that compensation remains an area with room for improvement. Significant correlations were found between QWL and job satisfaction in areas such as pay, promotion, work itself, and coworker relationships, although supervision and coworker satisfaction did not show direct significant relationships with QWL. Moreover, age and job position emerged as significant factors influencing employee perceptions, while sex, civil status, and educational attainment showed no notable effect.

These findings underscore the critical role of QWL in driving employee job satisfaction and, by extension, organizational engagement and performance. The study recommends prioritizing fair and transparent compensation systems, non-monetary recognition, and balanced workload distribution, as well as providing accessible and regular training, professional development, and career growth opportunities to strengthen both job satisfaction and QWL. The proposed training and development program is practical and aligns with the study's findings, offering actionable steps for human resource managers seeking to retain talent and foster a positive work environment. Importantly, the results also carry broader economic and policy implications: improving QWL can enhance employee productivity, strengthen customer satisfaction, and support the overall competitiveness of financial institutions. Such insights are valuable not only to the banking sector in the Philippines but also to HR policymakers in other developing economies facing similar workforce challenges.

Future research is encouraged to explore alternative theoretical models and frameworks—such as self-determination theory or job demands-resources models—and to examine emerging factors like fintech adoption, remote work dynamics, and digital transformation, which may reshape QWL and job satisfaction in the banking industry. By linking employee well-being to organizational outcomes and economic performance, future studies can provide more robust evidence for policy development and strategic decision-making in both local and global contexts.

In conclusion, enhancing the quality of work life is not only a driver of employee satisfaction but also a strategic imperative for sustaining productivity, customer loyalty, and long-term organizational success in an increasingly competitive and rapidly evolving economic environment.

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