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Indicators of the Application of Quality of Work Life in Some Leading Arab Banks

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Abstract: This study aims to explore the concept of quality of work life, highlighting its importance, objectives, and dimensions. It also seeks to examine the practical application of occupational quality of life dimensions at Qatar Islamic Bank and Al Rajhi Bank. To achieve these objectives, the study relied on a descriptive approach for the theoretical part and an analytical approach for the practical part by analyzing certain indicators of quality of work life in the banks under study. The study concluded with a key finding that there is significant attention to quality of work life at both Qatar Islamic Bank and Al Rajhi Bank.

Keywords: Quality of Work Life, Material Life, Psychological Life, Qatar Islamic Bank, Al Rajhi Bank.

1. Introduction

The current work environment is witnessing intense competition in the field of human resources, driven by the competition among various organizations and the rapid environmental changes. This has led to a fundamental idea in human resources, which is that this resource is the most important and the main driver of achieving organizational goals. It is a human intellectual resource that enhances creativity and innovation, provides solutions, and solves problems. Therefore, it must be given the recognition it deserves within the organization. This shift in mindset has prompted organizations to view this resource strategically as a partner, not just as an employee. This idea has strengthened organizational strategies in dealing with human resources, accelerating efforts to improve their quality of work life, thus enhancing their performance.

Performance levels in organizations in general, and in banks specifically, are closely linked to the performance of human resources. The latter is directly connected to the level of job satisfaction, which reflects the positive feeling towards the organization and the work itself, serving as a motivation for improved performance. This feeling is, in fact, a reflection of the availability of quality of work life.

1.1. Research Problem

In light of the above, there is a pressing need to deepen our understanding of the concept of quality of work life and to explore its implementation in organizations that have succeeded in this area. Hence, the following primary question can be posed:

What is the actual state of quality of work life in some Arab banks with experience in this domain?

From this main question, several sub-questions emerge:

• What is the true definition of quality of work life, and what are its key dimensions?

• How are the dimensions of quality of work life being implemented at Qatar Islamic Bank?

• How are the dimensions of quality of work life being implemented at Al Rajhi Bank?

Research Hypotheses

To answer the various questions, the following hypotheses are proposed:

- Quality of work life relates to the availability of both adequate material life andpsychological life, which form its dimensions.
- There is significant attention to achieving quality of work life at Qatar Islamic Bank.
- There is significant attention to achieving quality of work life at Al Rajhi Bank.

1.2.Research Objectives

This study seeks to accomplish the following objectives

• To examine the concept of quality of work life, emphasizing its significance, goals, and dimensions.

• To present the experience of Qatar Islamic Bank in the area of quality of work life.

• To showcase the experience of Al Rajhi Bank in the area of quality of work life**.**

1.3. Importance of the Study

The importance of this study is highlighted through:

- The scientific significance of this topic, as there is a great need to increase knowledge about it due to its specificity in today's era.
- The significant importance of human resources, which are considered the most important, making it essential to focus on all matters related to them, especially in areas of human investment, benefiting organizations.
- The practical significance of this study, which will present successful experiences from two Arab banks, leading to results and recommendations that can aid decision-makers in improving quality of work life.

1. 4. Research Methodology

To achieve the study's objectives, the following approaches will be utilized:

• The descriptive approach, to cover the theoretical aspects.

• The analytical approach, to present and analyze the experiences.

2. Theoretical Introduction to Quality of Work Life

2.1. Concept of Quality of Work Life

Discussing the concept of quality of work life is, in fact, a discussion about investing in human resources, which are the most critical asset in the life of organizations. Human resources are the most creative, and all other resources are linked to them. Consequently, business organizations have increasingly focused on this resource by ensuring the provision of a dignified material and psychological life that enhances their performance. The concept of quality of work life has received significant attention from experts in this field, each interpreting it from their own perspective.

According to the American Society for Training and Development, quality of work life refers to the processes that organizations undertake to empower their human resources at all levels to participate in decisions related to the work environment and to establish shared methods and outcomes with upper management. The primary goal of this is to enhance effectiveness and improve work life (KUMAR & JYOTI, 2018) . Analyzing this definition, it aligns with advanced, competitive organizations, as environmental quality is associated

with increased empowerment of human resources in decision-making at all levels. This reflects a shift from a traditional to a strategic perspective, where human resources are seen as strategic partners.

Carlson (1981) defined quality of work life as the goal that organizations aim for by committing to improving working conditions, involving individuals in setting and achieving their objectives, and relying on organizational development methods. It is a philosophy that promotes the recognition of human dignity within the organization (Afroz, 2017) This definition highlights that quality of work life is both a goal and a strategic objective, as achieving strategy in modern times depends on improving work life quality. It also adds the concept of enhancing human dignity, which can only be achieved by fulfilling individual needs and aligning them with the organization's goals.

Quality of work life is also viewed as the efforts organizations make to achieve employee satisfaction by providing suitable working conditions and helping them achieve their objectives, fostering human relations, promoting well-being, ensuring health safety, and balancing work and personal life (Al-Hadab & Al-Mukhlafi, 2020). This definition shows that quality of work life relates to all aspects that lead to human resource satisfaction with their work and their organization, achieved by fostering positive human relationships, ensuring safety, and enhancing comfort, ultimately improving overall efficiency and effectiveness.

One of the most comprehensive definitions of quality of work life is that it is a goal, process, and philosophy. The goal represents an organization's commitment to improving work life, while the process includes the efforts made to achieve this goal, with a strong focus on individual and organizational development. The philosophical aspect emphasizes the importance of human dignity for all individuals (bin Shamilan, 2019) .

This definition encapsulates the key aspects of previous definitions by viewing quality of work life as a goal, process, and philosophy. Indeed, organizations today that invest in their human resources and recognize their value will include the commitment to achieving quality of work life as a strategic objective. They will make efforts to plan, organize, motivate, and provide both material and psychological means that ensure employee satisfaction. From a philosophical perspective, providing a dignified life is seen as a blend of concern for human values (Patra, 2022) .

In light of the definitions presented above, quality of work life can be defined as providing a dignified life for employees at all levels by creating a suitable work environment that meets all material needs, such as conditions, salary, motivation, safety, promotion mechanisms, and skill development. It also includes ensuring a psychological and social life that fosters relationship building, encourages work and innovation, and promotes the exchange of information and experiences among organizational members.

2.2. The Importance of Quality of Work Life

Work life, which is essentially represented by the organizational climate or work environment, is considered the lifeblood of performance and goal achievement. This is because the accomplishment of goals is closely tied to the effectiveness of human resources in executing tasks and their ability to understand and engage with their roles positively. The importance of focusing on the quality of work life is reflected in the following points (Al-Furayjat, Al-Lawzi, & Al-Shahabi, 2009):

- A good work life enhances ethical and functional behavior among individuals.
- The rapid changes characteristic of the organizational environment, especially in technology and competition, necessitate continuous improvement of the work environment to align with these changes. Technological advancements, for instance, require multiple improvements in the work environment, such as training and motivation programs.

- If business organizations neglect quality of work life, it will negatively impact employee morale, leading to higher turnover, conflicts, and burnout, which in turn reduces performance and affects the achievement of organizational goals.
- Providing an appropriate work environment and striving to improve its quality increases job satisfaction, which leads to loyalty and positively impacts performance, subsequently benefiting the overall performance of organizations.

2. 3. Objectives of Quality of Work Life

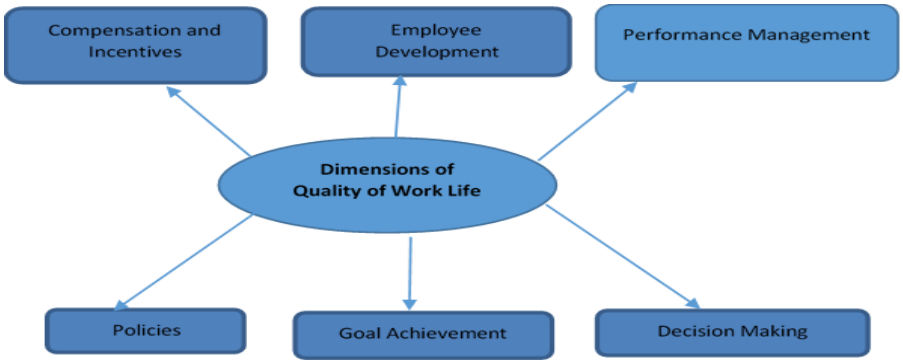
The attention business organizations give to quality of work life and their commitment to improving it is not coincidental; rather, it is based on experience and scientific studies. Especially in light of the intense competition among organizations to ensure survival and growth, competition for attracting and retaining talents and skills has become a competitive advantage that ensures goal achievement. This purposeful process and administrative philosophy have become a strategic direction that is indispensable as it achieves several objectives summarized as follows (EL jamal, 2019) .

- Achieving the goals of individuals working within the organization by meeting all their needs and ensuring job security and stability.
- Ensuring that individuals feel job satisfaction, which leads to loyalty and improved performance levels.
- Investing in human resources by focusing on the work environment will enhance the organization's competitive capabilities.
- Improving work life will attract talent and skills, facilitate their development, and increase organizational effectiveness.
- This process will provide organizations with a flexible workforce capable of adapting to environmental changes.
- Quality work life leads to increased levels of creativity among individuals.
- Such an environment fosters increased cooperation among employees, the exchange of information, and positively impacts morale.

2.4. Dimensions of Quality of Work Life

Quality of work life is understood through its dimensions, as this makes its comprehension easier. Scholars have paid significant attention to this aspect by examining the dimensions, which are a set of elements that organizations focus on to improve the work life and align it with the goals of individuals. Clearly, this attention varies between organizations and thinkers, depending on the schools of thought and the nature of the organizations. According to (Al-Furayjat, Al-Lawzi, & Al-Shahabi, 2009) the dimensions that control the organizational climate and should be prioritized because they contribute to quality include the following elements:

Figure.1. Dimensions of the Quality of Work Life.



Source: Prepared by the researcher based on (Al-Furayjat, Al-Lawzi, & Al-Shahabi, 2009) (Al-Frejat, Al-Lozi, & Al-Shaabi, 2009).

Some researchers believe that the dimensions of quality of work life are represented by

the availability of job security, allowing employees to perform their tasks to the best of their ability, a salary and compensation system that aligns with the efforts exerted, and the fair organizational authority and responsibilities among employees, as well as the availability of opportunities for promotion and career advancement (Boumjan, Aqti, & Al-Wafi , 2018).

According to Casio (2001), as cited in (Al-Ramidi Samir & Abu Zeid, 2020) quality of work life includes the following:

- Job security
- Workplace design
- Effective communication
- Conflict management and career path development
- Employee participation
- Fair rewards
- A safe environment and healthcare
- Pride in working for the organization

Based on the above, the researcher believes that the dimensions of quality of work life include the following:

- Fair employment and placing employees in suitable roles
- Development of competencies and skills
- Career path
- Opportunities for promotion and career advancement
- A suitable and safe physical environment
- A fair compensation system
- A fair material and moral incentive system
- Fair treatment in dealings
- Availability of human relations
- An effective and flexible communication system
- Empowering employees through delegation processes
- Availability of an informal organizational structure
- Participation in decision-making
- Occupational safety and healthcare
- Attention to employees outside of work
- Social services
- Effective management of work-related stress.

3.The Reality of Job Quality of Life at Qatar Islamic Bank

3. 1 Strategic Positioning of Human Resources

Qatar Islamic Bank (QIB) is an Islamic financial institution established in 1982 and is headquartered in Qatar. As the largest private bank in the country, it operates 23 branches and 180 ATMs. In line with its strategic vision of becoming "a leading, global, and comprehensive Islamic bank," QIB places a strong emphasis on human resources. The bank focuses on creating a supportive work environment that encourages enhanced performance and invests in its workforce through comprehensive training programs to achieve organizational objectives. This commitment is demonstrated in the following ways:

- One of the core pillars of the bank's mission states: "Creating an outstanding internal work environment, with skilled individuals and advanced technology."
- The bank has set strategic values, including: integrity, transparency, fairness, cooperation and teamwork, loyalty, commitment, and excellence.

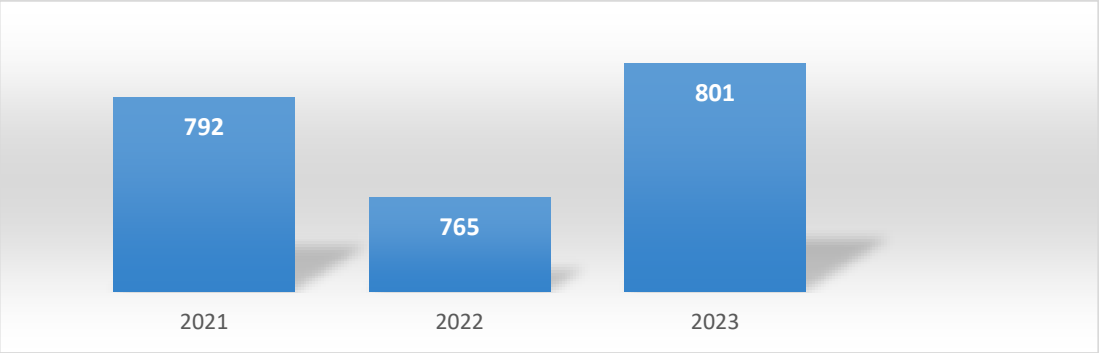
Looking at these values and the mission, it is clear that the bank places significant

importance on its human resources, as most of the values promote a positive job quality of life, particularly fairness, cooperation, and loyalty. The mission underscores the belief that the bank can only achieve its goals through creating a supportive internal work environment.

3.2 Strategy for Employing Competencies and Skills

In line with its strategy to contribute to Qatar's sustainable development and to achieve its goals, the bank strives to attract and place skilled individuals in appropriate roles. This is evident from the following:

Figure.2. Employee Growth at Qatar Islamic Bank (2021-2023)



Source: Prepared by the researcher based on (QIB's, 2023).

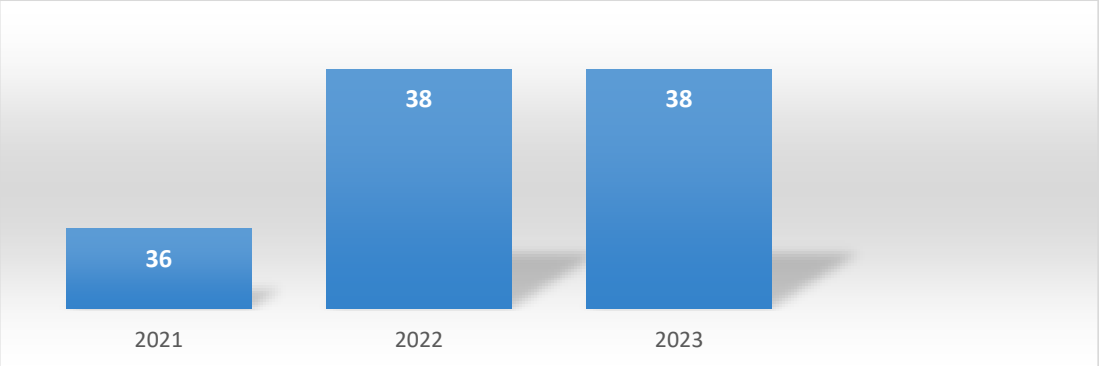
From the figure above, we can see that the number of employees in 2021 was 792, distributed as follows: 25 in senior management, 229 in middle management, 519 in lower management, and 19 non-administrative staff. Although the number decreased to 765 in 2022, likely due to the aftermath of the COVID-19 crisis and its negative economic impact, it increased again in 2023 to 801 employees, indicating the bank's ongoing efforts to attract skilled and qualified human resources to meet both its organizational and developmental goals.

The bank's recruitment strategy is based on attracting both male and female candidates, as reported in the 2023 sustainability report, which shows 17 new hires in 2021, rising to 39 in 2023. In 2023, the male staff numbered 568, while female staff totaled 233, indicating the bank's non-discriminatory hiring practices based on skill and qualifications.

3.3 Workforce Diversity

The bank maintains an open-door policy for recruiting people from diverse nationalities to promote a multicultural work environment that enhances organizational culture and allows for the exchange of expertise and knowledge. This strategy also fosters a respectful work environment that aids innovation.

Figure .3. Nationalities Working at Qatar Islamic Bank (2021-2023)



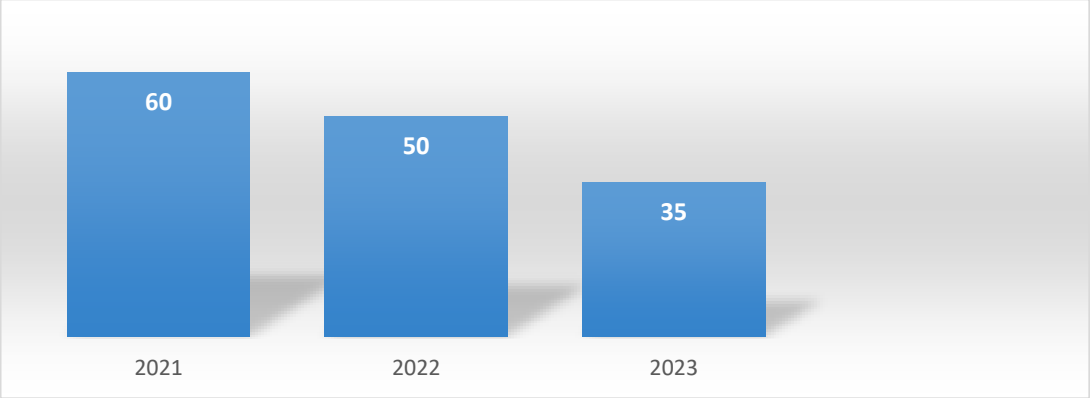
Source: Prepared by the researcher based on (QIB's, 2023).

In 2021, the bank employed individuals from 36 nationalities, and by 2022 and 2023, this number grew to 38 nationalities, highlighting the bank's commitment to a diverse and inclusive workforce.

3.4 Employee Turnover

Employee turnover is an essential indicator of employee satisfaction. Resignation is a primary contributor to turnover, followed by retirements. Dissatisfied employees tend to resign and seek opportunities elsewhere. The following figure illustrates employee turnover rates:

Figure .4. Employee Turnover at Qatar Islamic Bank (2021-2023)



Source*:* Prepared by the researcher based on (QIB's, 2023).

Employee turnover has been steadily decreasing, from 60 cases in 2021 to 50 cases in 2022, and further down to 35 cases in 2023. This indicates that the bank has strategies in place to address turnover and meet employee needs to prevent resignations. According to the 2023 sustainability report, employee turnover for 2022 was distributed as follows: 40 resignations, 3 retirements, 6 involuntary separations, and 1 for other reasons. In 2023, turnover dropped to 35, including 30 resignations, 2 retirements, and 3 involuntary separations.

3.5 Training at the Bank

The bank places great importance on employee training, viewing it as an investment in human capital that enhances organizational effectiveness and overall bank performance. Below is the table showing the number of employees who received at least one training session:

Table.1. Employees Who Received At Least One Training at Qatar Islamic Bank

Employees Who Received at Least One Training	**2022**	**2023**
Males	884	975
Females	276	342
Total	1160	1317

Source: Prepared by the researcher based on (QIB's, 2023).

The above table shows the number of employees who received at least one training session. Notably, this number exceeds the actual number of employees mentioned earlier, as it includes both off-site and contract employees. The bank places a strong emphasis on

training, with most employees having received at least one training session, regardless of gender. The bank is also keen on organizing training programs to facilitate knowledge transfer, exchange of experiences, and enhance employee performance. The following table provides further details on the training programs

Table.2. Training Indicators at Qatar Islamic Bank

Training Courses	Number of Courses	Number of Participants	Number of Training Hours
Total	376	2742	53551

Source: Prepared by the researcher based on (QIB's, 2023).

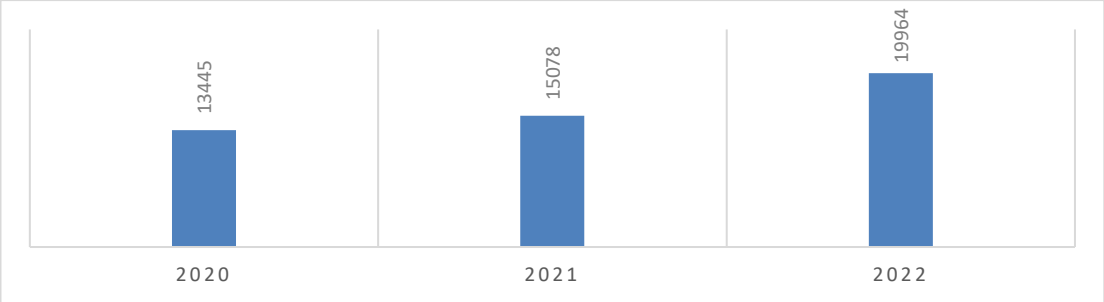
The table above shows that the bank has conducted a significant number of training programs, with 376 sessions, highlighting its commitment to developing its employees. The substantial number of participants and training hours further reflects the bank's focus on enhancing employee skills and ensuring professional growth opportunities

4. The Reality of Quality of Work Life at Al-Rajhi Bank

4.1 Employing Competencies and Skills

Al-Rajhi Bank aims to achieve its outlined goals by employing competencies and skills to drive the success of these objectives. Given that this bank is a large financial institution, this has reflected in the number of employees, which has increased over the past several years, as illustrated in the following chart:

Figure.5. Development of Employee Numbers at Al-Rajhi Bank (2020-2022)



Source: Prepared by the researcher based on (Al-Rajhi Bank, 2023) .

The bank's strategy is clear, focusing on employing a large number of staff across various levels and both genders. According to the 2022 report, the distribution of employees is as follows: in senior management, there were 530 male employees and 24 females, while in middle management, there were 1,212 males and 221 females. The rest of the staff were distributed as 12,596 males and 5,381 females. This indicates that the bank aims to attract competencies and skills and employ them in suitable positions. A good example of this is the recent appointments as shown below:

Table.3. New Appointments at Al-Rajhi Bank (2021-2022)

New Appointments	2020	2021	2022
Number	3,558	5,756	8,211

Source: Prepared by the researcher based on (Al-Rajhi Bank, 2023).

The number of new appointments has continuously increased, reaching 3,558 new hires in 2020 and 8,211 by 2022, marking an increase of 4,653 new employees. This reflects the bank's significant expansion and increasing reliance on human resources.

4.2 Retaining Talent

The bank has developed a strategy to retain talent and prevent employee turnover, especially in light of the strong competition among various companies and financial institutions to attract skilled professionals. The bank has focused on two main elements:

- Leadership Transition Program: A program launched by the bank aimed at developing the intellectual capabilities of managers for future high-level leadership positions within the bank
- Employee Management Program: A program targeted at supervisory-level employees to enhance their skills for potential future managerial roles.

4.3 Participation and Communication

The bank works towards increasing employee participation and opening communication channels to address various issues and resolve them. The bank has effective communication channels, including a hotline for reporting violations, which is a secure way for individuals to report issues without disclosing their identity or email. Some of the channels for participation and communication within the bank include:

- Annual Surveys: An annual survey that enhances employee participation.
- Regular Meetings.
- Newsletters and the use of email.
- Self-service applications for human resources.

4.4 Training at Al-Rajhi Bank

The bank has placed significant importance on training, driven by its large-scale expansion and intense competition in various fields. Training and skill development are essential tools for achieving its goals. The following table outlines the bank's training indicators:

Table.4. Training Indicators at Al-Rajhi Bank (2021-2022)

Training	**2021**	**2022**
Number of Training Programs	1,109	2,351
Number of Participants	15,322	26,474
Training Days	98,335	141,547
Training Hours	590,012	849,284

Source: Prepared by the researcher based on (Al-Rajhi Bank, 2023)

The table above highlights the bank's commitment to training and development programs as an investment and one of the main factors that contribute to individual performance, which in turn affects the overall performance of the bank. The number of training programs increased by 1,209 from 2021 to 2022, and the number of participants grew by 11,152 individuals.

5. Conclusion

Organizations, particularly financial institutions, must focus on the quality of work life in light of technological advancements and environmental changes, such as increasing competition. This has prompted banks and organizations to reframe their view of human resources as the most valuable asset to achieving their objectives. This shift in perspective

has led to a focus on improving the work environment to make it suitable for employees and meet their various needs, a concept referred to as the quality of work life.

This study explored the concept of quality of work life by examining its definition, significance, objectives, and the key dimensions it encompasses, highlighting the areas that organizations need to improve in order to achieve quality in work life. Additionally, the study presented the quality of work life at two banks: Qatar Islamic Bank and Al-Rajhi Bank.

5.1. Study Results

The main findings of this study include:

- Quality of work life refers to providing individuals at all levels with a dignified life by creating a conducive work environment that meets physical needs such as material conditions, wages, motivation, safety mechanisms, promotion procedures, skill development, and also providing emotional and social wellbeing. The goal is to foster relationships that encourage work, innovation, and the sharing of knowledge and experiences within the organization.
- Quality of work life = Material quality of life + Psychological quality of life.
- The importance and objectives of quality of work life are highlighted by the importance of human resources as the key asset. Thus, this quality is viewed as a long-term human investment that leads to high satisfaction and loyalty, which positively impacts overall performance.
- Quality of work life dimensions can be divided into two categories: material quality of life, which concerns physical work conditions such as lighting, ventilation, temperature, equipment, and wages, and psychological quality of life, which focuses on mental wellbeing such as interpersonal relationships, moral motivation, training, safety, and health.
- Qatar Islamic Bank has a pioneering experience in achieving quality of work life, believing in this concept and prioritizing a conducive work environment to achieve its goals. The bank focuses on employing competencies, diversifying the workforce for cultural diversity, reducing turnover rates, and emphasizing training programs.
- Al-Rajhi Bank's experience is also among the leading ones due to its numerous branches and large workforce. Given the intense competition, the bank has focused on creating a suitable environment for employees. Its strategies focus on achieving quality of work life, with an emphasis on employing competencies, retaining talents, increasing employee participation, and offering training programs to enhance human resources' performance.

5.2. Study Recommendations

In light of the findings of this study, the following recommendations are put forward: Organizations, regardless of their type, should place significant emphasis on the quality of work life for their human resources, as it constitutes a valuable investment that drives goal achievement.

- Decision-makers should ensure their leadership styles align with the goal of improving work life quality by empowering individuals and involving them in decision-making. We recommend adopting transformational leadership styles.
- The physical work environment is a key element of work life, so attention must be given to its requirements, especially wages and salaries, to meet employees' expectations.
- The psychological work environment influences satisfaction and loyalty. Therefore, it is essential to create a supportive environment, especially regarding material incentives and organizational justice, as well as health and safety.
- There is a need to learn from the experiences of Qatar Islamic Bank and Al-Rajhi

Bank in achieving quality of work life, particularly for Algerian banks and other organizations, to strengthen their own work life quality practices.

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