

**ADDIS ABEBA UNIVERSITY**  
**SCHOOL OF COMMERCE**



**THE EFFECT OF WORK LIFE CONFLICT ON  
JOB SATISFACTION IN NATIONAL BANK OF ETHIOPIA**

*A Thesis Submitted to Office of Graduate Studies in Partial Fulfillment of the  
Requirement for Masters of Human Resource Management*

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**June, 2021**  
Addis Ababa, Ethiopia

## DECLARATION

I hereby declare that this study is my original work and has not been presented for a degree or diploma to any other University or other institute of higher learning.

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Candidate Name

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Signature

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Date

## ENDORSEMENT

This thesis has been submitted to Addis Abeba University, School of Graduate Studies for examination with my approval as a university advisor.

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## Abstract

*Work-life conflict is among the human resource challenges that adversely affects the productivity of employees and leads to physical and psychological health issues. Work life conflict can be reflected by expectation between both work and life roles. Employees' exposed to a positive or negative relationship between work-life conflicts and job satisfaction. To this end, this study aims at exploring the effect of work life conflict on job satisfaction in case of National Bank of Ethiopia. To achieve this purpose, explanatory study design was employed and data was collected through cross-sectional survey questionnaire from a sample of 286 permanent employees. These respondents were selected by simple random sampling method based on employees' background information, work experience, and job status. The data collected from the questionnaire was analyzed using statistical measures such as descriptive statistics, correlation and multiple regression analysis by using SPSS version 20. The study result revealed that Time Based Work-Family Conflict and Strain Based Work-Family Conflict had a significant negative effect on Job Satisfaction of NBE employees while Behavior Based Work-Family Conflict had a significant positive effect on Job Satisfaction. Further that Strain Based Family-Work Conflict and Time Based Family-Work Conflict had a significant negative on Job Satisfaction whereas Behavior Based Family-Work Conflict had a significant positive on Job Satisfaction. National bank Ethiopia is also recommended to implement work-life balance, that is, a balanced state in two role demands by not neglecting all aspects, including in work, personal, family, spiritual, and social lives*

**Key Words:** Work Life Conflict, Job Satisfaction, Time Based Conflict, Strain Based Conflict, Behavior Based Conflict

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# **CHAPTER ONE**

## **INTRODUCTION**

This chapter shows a brief background of the study, problem statement, objectives of the study and the proposed hypothesis for the study also provides the Significance of the study, scope of the study. In short, it is the foundation upon which the rest of the research is going and guides the researcher in carrying out the research.

### **1.1 Background of the Study**

The concepts of work-family conflict, family-work conflict and job satisfaction are the point of consideration in this research. Both job and family domains demand huge amount of time and energy from an employee for fulfilment of their respective roles efficiently and effectively. Interpersonal and intrapersonal conflicts occur in balancing these roles and this finally results in conflict in work and family (Rathi & Barath 2013). The person is pleased with the job when the job enables a person to meet his/her family/personal commitments and this is called as job satisfaction (Robbins, 2005).

Job satisfaction is defined as the extent to which an employee feels self-motivated, content satisfied with his/her job. Job satisfaction happens when an employee feels he or she is having job stability, career growth and a comfortable work life balance Locke (1976). Job satisfaction relates to the total relationship between an individual and the employer. Siegal and Lance (1987) stated that 'job satisfaction is an emotional response defining the degree to which people like their job. Job satisfaction is the extent to which one is happy with job, hence an employee's willingness to perform at an optimum level (Hoffman-Miller 2013).

Aziri (2011), states that there is no agreed upon definition of what job satisfaction is or what it represents; but there is need to consider the nature and importance of the work. The article presents some definitions from different authors describing job satisfaction as “Positive and favourable attitudes towards the job indicate job satisfaction (Armstrong, 2006)”; collection of feeling and beliefs that people have about their current job (George et al., 2008)”, while (Ravari et al 2011) look at job satisfaction as a multi-dimensional concept. Generally the comparison of all the authors above points towards employees’ positive or negative attitudes towards their jobs ( Wendell Lawther, 2014).

Job satisfaction became commonplace in the 1930s. In 1934, R.S. Uhrbrock was one of the first psychologists to use new techniques to assess factory worker attitudes. In 1935, R. Hoppock published a study of 500 teachers on how satisfied they were with their jobs. Job satisfaction is important for increased profits. Keeping employees safe and satisfied can lead to higher sales, lower costs and a stronger bottom line. Loyal employees feel the company has their best interests at heart, they often support its mission and work hard to help achieve its objectives.

Job satisfaction depends on several different factors such as satisfaction with pay, promotion opportunities, fringe benefits, job security, relationship with co-workers and supervisors, etc (Mueller & Kim, 2008. Job satisfaction may lead to cost reduction by reducing absences, task errors, conflicts at work and turnover.

According to Herzberg, motivating factors (also called satisfiers) are primarily intrinsic job elements that lead to satisfaction, such as achievement, recognition, the nature of work itself, responsibility, advancement, and growth job satisfaction factors. Work-family conflict was first studied in the late 19th century. During this time period, work and income moved from inside the home (agricultural work) to outside the home (factories) Johnson, J.W.;

LeBreton, J.M2019). Industrialization challenged the current relationship between work and family.)

Work-life conflict is a post pendent of work-family conflict relaing the work role may interfere with individuals' other personal life roles and interests (AJALA E. Majekodunmi 2017). an individual's who have different roles such as work and family become incompatible with each other, role conflict occurs (Kahn et al., 1964).

## **1.2. Background of the Organization**

National Bank of Ethiopia was established in 1963 by proclamation no. 206 of 1963 and began operation in January 1964. Prior to this proclamation, the Bank used to carry out dual activities, i.e. commercial banking and central banking. It was established to regulate the supply, availability and cost of money and credit, to manage and administer the country's international reserves to license and supervise banks and hold commercial banks reserves and lend money to them to supervise loans of commercial banks and regulate interest rates.

vision of the bank becoming one of the strongest and most reputable central bank in Africa mission maintain price and exchange rate stability, foster a sound financial system and undertake such other functions as are conducive to the economic growth of Ethiopia. The core values Commitment to Excellent Service, Confidentiality, Continuous Improvement Transparency and Accountability.

NBE provides service to improve the operations of the formal remittance service in Ethiopia, to reduce the costs of remittance transfer system in Ethiopia and to increase access of international remittance service for Nationals and make the service reliable, fast and safe.

The bank is structured by board of director; one Governor, three vice governor and four adviser. The three Vice have three cluster; namely corporate service cluster, monitory stability cluster,

and financial stability cluster. Under these clusters, there is six, five, and five director respectively. It has 1006 employees' divers in terms gender, age, ethnicity, profession and term of recruitment.

### **1.3 Statement of the Problem**

Family is a fundamental unit of every employee. The employee work longer hours and these long hours easily extend to late weekend, reducing time devoted for family roles. Family expectations and interference often combine with work demands to put pressure on these employees. the researcher see the main gaps of this problem there is lack of empirical studies specific to the issue in the bank even in Ethiopia also there is a gap problems stated by the employees of the company. Duty in office and heard so many employees toking about the working environment and work load at office was unfair and makes them to affect their family life. According to the change management directorate survey report about employees job satisfaction (2017 and 2018), more than 44% of employees were dissatisfied due saddled work with lower wage, unattractive working environment, extra work time in case of assignment given and lack of open communication with managers. In addition to this, this survey report showed that there was a higher employee's turnover in the organization because of working environment, work load and unfair wage scale. Therefore, these factors would affect the employees' job satisfaction, motivation, performance, family life and finally it would affect the organization negatively if valuable action is not taken on these issues. Therefore, these triggered a researcher to examine these problems still existed and negative affects job satisfaction through work family and family work conflict. Furthermore, Previous studies have shown a negative association between work-family conflict and family work conflict with job satisfaction and individual life (Carlson, Grzywacz, & Kacmar, 2010; Allen, et al., 2000). However, these

studies are mainly from western countries whose work environment may be different from the Ethiopian working context. While the situation may be similar to the Ethiopian working individuals, it remains unclear, as there is little literature on the association between work-family conflict and job and life satisfaction in the Ethiopian perspective more specifically no research work is found with this title or topic in national bank of Ethiopia. So, the study seeks to establish the impacts of work-family conflict and family work on the job and life satisfaction in the national bank of Ethiopia to provide valuable data for informing on employee-specific interventions for work-family conflicts at the workplace and will fill the gap in literature and findings related to the stated problem above by showing direction and the level of problems and the way out. This study more specifically intends to find out the extent to which family- work and work-family conflicts jointly and independently relate with job satisfaction among the national bank employees and try to fill the gap in literature finding.

#### **1.4 Research Question**

The basic research question of this study is, “What is the effect of Work-Life conflict on the Job Satisfaction on the employees of the National Bank of Ethiopia?”

#### **1.5 Research Objectives**

##### **1.5.1 General Objective of the Study**

General objective of the study is to investigate the effect of work-life conflict on job satisfaction among employees in case of National Bank of Ethiopia.

### **1.5.2 Specific Objectives of the Study**

The specific objectives of this research are:

1. To investigate the effect of Time-Based Work Interference with Family on JS of NBE employees
2. To investigate the effect of Strain-Based Work Interference with Family on JS of NBE employees
3. To investigate the effect of Behavior-Based Work Interference with Family on JS of NBE employees
4. To examine the effect of Time-Based Family Interference with Work on JS of NBE employees
5. To analyze the effect of Strain-Based Family Interference with Work on JS of NBE employees
6. To investigate the effect of Behavior-Based Family Interference with Work on JS of NBE employees

### **1.6 Research hypothesis**

H1: TB WIF has significant negative effect on JS of NBE employees

H2: SB WIF has significant negative effect on JS of NBE employees

H3: BB WIF has significant negative effect on JS of NBE employees

H4: TB FIW has significant negative effect on JS of *NBE employees*

H5: SB FIW has significant negative effect on JS of NBE employees

*H6: BB FIW has significant negative effect on JS of NBE employees*

## **1.7 Significance of the Study**

The result of the study is believed to have the following benefits:

- a) The outcome of the study helps the management of the National Bank of Ethiopia as it creates an opportunity to understand the job satisfaction level and nature of the work life conflict its employees are having. This information helps the organizations to take corrective measures if the levels of WLC and JS are not mach each other.
- b) The employees of the NBE might benefit from the outcome of this research if the management decides to take some remedial action to minimize the employees' WLC and enhance the JS.
- c) The finding would contribute to other researchers who want to conduct further study on the subject in the future.
- d) It would also provide literature for the bank under work life conflict and solution to the bank work and life problems and it may give an idea of where presently in terms of its work and life quality and what should do in the future.
- e) The findings and information generated would contribute towards filling the knowledge gap on the subject of concern, which is work-family conflict.

## **1.8 Scope of the Study**

In this paper, WLC is conceptually delimited to six dimensions: Time-Based Work Interference with Family, Strain-based Work Interference with Family, Behavior-based Work Interference with Family, Time-Based Family Interference with Work, Strain-Based Family Interference with Work, and Behavior-Based Family Interference (Netermeyer et al. 1996).

Geographically, the study is delimited in the National Bank of Ethiopia head office only because there is branch in Dire Dawa. the survey conducted on ten randomly sample directorates

because it is difficult to fill the gap economically work life conflict is concern for all employees. Methodologically, the study followed quantitative research because improper representation of the target population, Inability to control the environment, limited outcomes in a quantitative research, Expensive, time consuming and difficulty in data analysis. Time wise, also delimited because of the researcher work over load.

### **1.9 Limitations of the Study**

The conceptual delimitation of WLC and JS might not capture the full content of the variables under study. The inability of the researcher to include respondents from Dire Dawa in the geographical scope makes the finding unrepresentative of the whole NBE employee. To get an in depth information about what constitutes WLC, it would have been better to include qualitative research, which this research lacks.

### **1.10 Organization of the Paper**

This study is organized in to five chapters. the first chapter commences with the introduction part of the study. It includes sub sections like the background of the study, statement of the problem, research question ,general and specific objective, significance, scope and limitation of the study. The second chapter discusses the details of related literature of the study; theoretical literature review, empirical and conceptual frame work. The third chapter focuses on research methodology, research design, research approach, research setting, target population, validity, reliability and ethical consideration. Fourth chapter discusses data presentation, analysis and finally in chapter five conclusions is drawn based on analysis and possible recommendations are forwarded by the researcher based on the investigation.

## **CHAPTER TWO**

### **REVIEW OF RELATED LITERATURE**

In this chapter the researcher had reviewed literature related to the research problems. Therefore, it presents the theoretical literature of job satisfaction and work life conflict, empirical literature related to the effect of work life conflict (WLC) on job satisfaction, and the conceptual framework of the study.

#### **2.1 Theoretical Literature Review**

##### **2.1.1 Overview of Job Satisfaction**

Job satisfaction refers to a person's feeling of satisfaction on the job, which acts as a motivation to work. It is not the self-satisfaction, happiness or self-contentment but the satisfaction on the job. Job satisfaction relates to the total relationship between an individual and the employer for which he is paid.

Lance (1987) stated that ‘job satisfaction is an emotional response defining the degree to which people like their job. Job satisfaction is the extent to which one is happy with their job hence an employee’s willingness to perform at an optimum level (Hoffman-Miller 2013). (Aziri 2011) states that there is no agreed upon definition of what job satisfaction is or what it represents. The article presents some definitions from different authors describing job satisfaction as Positive and favorable attitudes towards the job indicate job satisfaction (Armstrong, 2006:page 288-291)’; collection of feeling and beliefs that people have about their current job (George et al., 2008)’, while (Ravari et al 2011) look at job satisfaction as a multi-dimensional concept. Generally the comparison of all the authors above points towards employees’ positive or negative attitudes towards their jobs (Lawther, 2014). (Wendell Lawther 2014).

Job satisfaction any combination of psychological, physiological and environmental circumstances that cause a person truthfully to say “I am satisfied with my job: (Hoppock, 1943). According to this approach although job satisfaction is under the influence of many external factors, it remains something internal that has to do with the way how the employee feels. That is job satisfaction presents a set of factors that cause a feeling of satisfaction. Job satisfaction focuses on the role of the employee in the workplace. One of the most often cited definitions on job satisfaction is the one given by (Spector 1997) according to whom job satisfaction has to do with the way how people feel about their job and its various aspects. That is why job satisfaction and job dissatisfaction can appear in any given work situation. Job satisfaction represents a combination of positive or negative feelings that workers have towards their work. Job satisfaction is closely linked to that individual's behavior in the work place (Davis et al.,1985). Job satisfaction is a worker’s sense of achievement and success on the job.

It is generally perceived to be directly linked to productivity as well as to personal well-being. Job satisfaction implies doing a job one enjoys, doing it well and being rewarded for one’s efforts. Job satisfaction further implies enthusiasm and happiness with one’s work. Job satisfaction is the key ingredient that leads to recognition, income, promotion, and the achievement of other goals that lead to a feeling of fulfillment (Kaliski, 2007).

Job satisfaction can be defined also as the extent to which a worker is content with the rewards he or she gets out of his or her job, particularly in terms of intrinsic motivation (Statt, 2004). The term job satisfactions refer to the attitude and feelings people have about their work. Positive and favorable attitudes towards the job indicate job satisfaction. Negative and unfavorable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006). Job satisfaction is the collection of feeling and beliefs that people have about their current job.

People's levels of degrees of job satisfaction can range from extreme satisfaction to extreme dissatisfaction. In addition to having attitudes about their jobs as a whole, People also can have attitudes about various aspects of their jobs such as the kind of work they do, their coworkers, supervisors or subordinates and their pay (George et al., 2008).

Job satisfaction is a complex and multifaceted concept which can mean different things to different people (Judge & Church, 2000). Satisfaction is not the same as motivation. Job satisfaction is more of an attitude, an internal state. It could, for example, be associated with a personal feeling of achievement, either quantitative or qualitative (Mullins, 2005). We consider that job satisfaction represents a feeling that appears as a result of the perception that the job enables the material and psychological needs (Aziri, 2008). Job satisfaction can be considered as one of the main factors when it comes to efficiency and effectiveness of business organizations. In fact the new managerial paradigm insists that employees should be treated and considered primarily as human beings that have their own wants, needs, personal desires is a very good (Aziri, 2008).

### **2.1.2 History of Job Satisfaction**

History of research on job satisfaction began in earnest in the early 1930s and was heavily influenced both by the economic and employment crises of the depression and by the new developments in attitude measurement (e.g., work by Thurstone and Likert, in particular.) (wikipedia).

One of the biggest preludes to the study of job satisfaction was the Hawthorne studies. These studies (1924-1933), primarily credited to Elton Mayo of the Harvard Business School, sought to find the effects of various conditions (most notably illumination) on workers' productivity. These studies ultimately showed that novel changes in work conditions temporarily increase

productivity (called the Hawthorne Effect). It was later found that this increase resulted, not from the new conditions, but from the knowledge of being observed. This finding provided strong evidence that people work for purposes other than pay, which paved the way for researchers to investigate other factors in job satisfaction (Weiss (2002))

Scientific management (as known as Taylorism) also had a significant impact on the study of job satisfaction. Frederick Winslow Taylor's 1911 book, *Principles of Scientific Management*, argued that there was a single best way to perform any given work task. It contributed to a change in industrial production philosophies, causing a shift from skilled labour and piecework towards the more modern approach of assembly lines and hourly wages. The initial use of scientific management by industries greatly increased productivity because workers were forced to work at a faster pace. However, workers became exhausted and dissatisfied, thus leaving researchers with new questions to answer regarding job satisfaction (Weiss (2002)).

It should also be noted that the work of W.L. Bryan (1903), Walter Dill Scott (1903) and Hugo Munsterberg (1915) set the tone for Taylor's work. Some argue that Maslow's hierarchy of needs theory, a motivation theory, laid the foundation for job satisfaction theory. This theory explains that people seek to satisfy five specific needs in life-physiological needs, safety needs, social needs, self-esteem needs and self-actualization. This model served as a good basis from which early researchers could develop job satisfaction theories. Job satisfaction can also be seen within the broader context of the range of issues which affect an individual's experience of work, or their quality of working life. Job satisfaction can be understood in terms of its relationships with other key factors, such as general well-being, stress at work, control at work, home-work interface and working conditions.

### **2.1.3 Importance of Job Satisfaction**

The importance of job satisfaction specially emerges to surface if had in mind the many negative consequences of job dissatisfaction such a lack of loyalty, increased absenteeism, increase number of accidents etc. Spector (1997) lists three important features of job satisfaction.

First, organizations should be guided by human values. Such organizations will be oriented towards treating workers fairly and with respect. In such cases the assessment of job satisfaction may serve as a good indicator of employee effectiveness. High levels of job satisfaction may be sign of a good emotional and mental state of employees.

Second, the behavior of workers depending on their level of job satisfaction will affect the functioning and activities of the organization's business. From this it can be concluded that job satisfaction will result in positive behavior and vice versa, dissatisfaction from the work will result in negative behavior of employees.

Third, job satisfaction may serve as indicators of organizational activities. Importance of job satisfaction includes Lower Turnover, Higher Productivity, Increased Customer Satisfaction, Employee Absenteeism, Helps to Earn Higher Revenues and Satisfied Employees Tend to Handle Pressure. Increased employee job satisfaction leads to increased customer satisfaction; ultimately leading to greater potential for organizational profitability and tenure (Che Nawi et al., 2016). Leaders of organizations set goals for the organization, which are critical to increasing the longevity of the organization. Job satisfaction is an essential part of the goal setting. Various sources correlate to employee job satisfaction (Castanheira, 2014).

#### **2.1.4 Theories of Job Satisfaction**

Job satisfaction theories have a strong overlap with theories explaining human motivation. The most common and prominent theories in this area include: Maslow's needs hierarchy theory, Herzberg's motivator-hygiene theory, the Job Characteristics Model, and the dispositional approach. Maslow need theory suggests that human needs form a five-level hierarchy consisting of physiological needs, safety, belongingness/love, esteem, and self-actualization. Maslow's needs hierarchy was developed to explain human motivation in general. However, its main tenants apply to the work setting and have been used to explain job satisfaction.

The basis for studying work-family conflict are boundary theory and border theory. Work and family, according to boundary theory, are two interrelated parts of social life. Individuals in each sector have various tasks and duties. Due to the interdependence of the portions, two roles cannot be performed at the same time. Individuals must take part in the transition from one role to another. The influence of each sector on the other is taken into account in border theory. Border theory aims to identify methods for resolving conflict and achieving a sense of equilibrium between opposing identities. Individuals can opt to handle these segments independently, shifting back and forth between job and family roles (demonstrating border theory), or they can chose to integrate the segments in the hopes of striking a better balance.

##### **2.1.4.1 Maslow's Needs Hierarchy Theory**

Maslow's Needs Hierarchy Theory is one of the first theories to examine the important contributors to job satisfaction (shadiuilikhan2010) the theory suggests that human needs form a five-level hierarchy consisting of physiological needs, safety, and belongingness/love, esteem, and self-actualization. Maslow's needs hierarchy was developed to explain human motivation in general within an organization; financial compensation and healthcare are some of the

benefits which help an employee meet their basic physiological needs. Safety needs can manifest itself through employees feeling physically safe in their work environment, as well as job security. When this is satisfied, the employees can focus on feeling as though they belong to the workplace. This can come in the form of positive relationships with colleagues and supervisors in the workplace. Once satisfied, the employee will seek to feel as though they are valued and appreciated by their colleagues and their organization. The final step is where the employee seeks to self-actualize; where they need to grow and develop to become everything they are capable of becoming.

III. **Discrepancy Theory** suggests that a person's job satisfaction comes from what they feel is important rather than the fulfilment or UN fulfilment of their needs. A person's importance rating of a variable is referred to as "how much" of something is wanted. Discrepancy theory suggests that dissatisfaction will occur when a person receives less than what they want.this therefore related to work life conflict.

### **2.1.5 Overview of work life conflict**

#### **2.1.5.1 Definition of work-life conflict**

Work-life conflict is defined as a form of inter-role conflict in which work and family demands are mutually incompatible so that meeting demands in one domain makes it difficult to meet demands in the other (Edwards & Rothbard, 2000; Greenhaus & Beutell 1985). Work-family conflict has been conceptualized by Greenhaus and Beutell (1985) on the basis of source of conflict. They divided work-family conflict into three types of conflict, namely, time-based, strain-based and behavior-based conflicts. One of the factors that may affect employee productivity is work-life conflict (McNamara, et al., 2011).

Work-to-family conflict arises when the constraints from the job and family domains are mutually incompatible, making involvement in the family role more difficult as a result of work participation. Work-to-family conflict (also known as work interference with family or WIF) is a type of inter-role conflict that occurs when the pressures from the work and family domains are mutually incompatible, making participation in the family role more difficult as a result of participation in the work role (Greenhaus & Beutell, 1985)

Work-life Conflict is also defined as an inter-role struggle, where work and family burdens are conjointly incompatible, such that the demands on one end make it difficult to fulfil the demands on the other end (Messersmith, 2007). Conflict between work and personal needs has been shown to have significant health consequences for employees, as well as a drop in organizational commitment and job satisfaction, as well as an increase in burnout (Burke, 1988; Thomas & Ganster, 1995). Physical health (e.g., somatic complaints, blood cholesterol) and mental well-being (e.g., stress, depression, vitality/energy, and life satisfaction) are all examples of negative health outcomes.

This definition implies a multi-directional relationship where work can affect family and vice versa (Frone, 2002). When work and family are in conflict, obtaining rewards in one domain requires foregoing rewards in the other (Edwards & Rothbard, 2000).

*Work-life conflict can be considered to have two major components: the practical aspects associated with time crunches and scheduling conflicts (i.e. an employee cannot be in two different places at the same time), and the perceptual aspect of feeling overwhelmed, overloaded or stressed by the pressures of multiple roles (McNamara, et al., 2011). Work-life conflicts broadly include:*

***Work-to-family interference:*** This type of role conflict occurs when work demands and responsibilities make it more difficult to fulfil family-role responsibilities (e.g. long hours in paid work prevent attendance at a child's sporting event, preoccupation with the work role prevents an active enjoyment of family life, work stresses spill over into the home environment and increase conflict with the family) Greenhaus and Beutell (1985).

***Family-to-work interference:*** This type of role conflict occurs when family demands and responsibilities make it more difficult to fulfil work-role responsibilities (e.g. a child's illness prevents attendance at work, conflict at home makes concentration at work difficult). Caregiver strain: Caregiver strain is a multi-dimensional construct defined in terms of "burdens" in the caregivers' day-to-day lives, which can be attributed to the need to provide care or assistance to someone else who needs it (Robinson, 1983).

Individuals reported levels of interference with health, leisure, friendships, household management, romantic relationships, community involvement, and education at levels comparable to interference with family. For example, individuals described how work interfered with their ability to maintain a healthy lifestyle, to form and maintain friendships and romantic relationships, and to be involved in their communities.(Robinson, 1983).

Work interference with other domains affects individual life and job satisfaction, physical and mental health, and turnover intentions above and beyond work interference with family roles. That is, there are negative effects on individual well-being and job attitudes from work-interference with aspects of life beyond family roles. Employees with higher work-interference-with life overall see work as contributing to their complete lack of involvement in one or more life domains. That is, individuals “opt out” of life roles in order to more effectively balance

other roles (i.e., work and family). This was particularly true of involvement in health-related activities, friendships and leisure. It is important to not just focus on how work is interfering with an individual's current roles, but to recognize what roles they have given up or are unable to maintain because of work. Family-to-work conflict (also known as family interference with work or FIW) is a type of inter-role conflict that occurs when the pressures from the family and work domains are mutually incompatible, making participation in the work role more difficult as a result of participation in the family role. Mutually contradictory, making engagement in the family role more difficult as a result of participation in the professional role. Work-to-family conflict occurs when work experiences and commitments, such as long, irregular, or inflexible work hours, work overload and other types of job stress, workplace interpersonal conflict, and so on, interfere with family life, extensive travel, career transitions, or an unsupportive supervisor or organization (Greenhaus 2013).

### **2.1.5.2 Theory of work life conflict**

Work-life research has sought to explain conflict from multiple theoretical approaches, including boundary theory, compensation theory, ecological systems theory, social identity theory and spillover theory. Nonetheless, role theory (Kahn et al., 1964; Katz and Kahn, 1978) has provided the broad theoretical framework for much of the work-life conflict literature.

#### **2.1.5.2.1 Role Theory**

Role theory suggests that a person will know how to behave when he or she is conscious of the role expectations (Biddle, 1986). To ensure that goals are achieved smoothly, goal-focused leaders pay attention to employees' performance and use their authority to guide followers. Different models elaborated and explained about work-life conflict. More modified

and attentive framework is role theory (Kahn, Wolfe, Quinn, Snoek, & Rosenthal, 1964). Role theory explain about the essential explanation of work–life conflict, inter role conflicts is classified as work life conflicts. It occurs when individual demands from different roles. It also occurs when a stress and load of work hold up with different personal obligations (Kopelman, Greenhaus, & Connolly, 1983) Scarcity theory (Goode, 1960) believes that personal resources, like as time and energy, are finite, and that devoting more resources to one position requires devoting less resources to others. Job–family conflict arises when an individual's work and family obligations have incompatible demands, making participation in both roles more challenging. At the work-life nexus, this imbalance causes friction.

#### **2.1.5.2.2 Demands and Resource Model/Theory**

As can be seen in the definition, many studies that deal with work-life conflicts make use of the demands and resources approach. Demands are structural or psychological claims connected with role requirements, expectations, and standards to which individuals must respond or adapt by exerting physical or mental effort,” writes Voydanoff (2005)

Resources are physical or psychological assets that can be employed to improve performance, lower demands, or generate more resources.” (2005, Voydanoff), pg 710) According to Bakker and According to Geurts (2004), the most essential demands and resources in work-life conflicts come from the job and life domains.

“Physical, psychosocial, or organizational aspects of the job that require sustained physical and/or mental effort and, as a result, are associated with certain physiological and/or psychological costs” are defined as “physical, psychosocial, or organizational aspects of the job

that require sustained physical and/or mental effort and, as a result, are associated with certain physiological and/or psychological costs.

Job resources, on the other hand, are components of the job that may be useful in achieving task needs (i.e., job demands), thereby lowering expenses while also stimulating personal growth and development (Bakker & Demerouti, 2007; Bakker & Geurts, 2004). Interpersonal problems, job noxiousness, job insecurity, and uninteresting work are examples of job demands, as are job pressures, such as hard work or tight deadlines, and lengthy work hours.

#### **2.1.5.2.3 Stress theory**

Stress theory is a social theory that explains observations about stress, an aspect of social life. Theories use concepts that represent classes of phenomena to explain observations. A variable, a special type of concept that varies, is composed of a set of attributes (Babbie, 2004). Stress theories and Loyalties of employee with their work unit shows consequence in work and family life. Loyalties with their working unit had less and very high due to time, strain and behavior. On the different studies shows they were feel discomfort with their time and strain issues (Buonocore, 2010). Changes in employee's mental level and attitudes due to work and family overload responsibilities. This burden created problems in worker work and family life.

#### **2.1.5.3 Dimension of work-life conflict**

In 1991, Gutek et al. argued two direction and six dimensions work life conflict: (a) conflict due to work interfering with family (WIF) and (b) conflict due to family interfering with work (FIW). When these three forms and two directions are combined six dimensions of

work–family conflict result: (1) time-based WIF, (2) time-based FIW, (3) strain-based WIF, (4) strain-based FIW, (5) behaviour-based WIF, and (6) behaviour-based FIW.

Within work-to-family conflict, three subtypes of conflict have been identified: time-based, strain-based, and behaviour-based. Time-based conflict entails competing time requirements across work and family roles, strain-based conflict entails pressures in one role impairing performance in the second role, and behavior-based conflict entails an incompatibility of behaviours necessary for the two roles.. Work-family conflict also has been associated with the amount and frequency of overtime and the presence and irregularity of shift work (Pleck et al., 1980) Indeed, work schedule control was used by Herman and Gyllstrom (1977) to explain why more severe work-family tension was experienced by university professional staff members than by faculty members. may reflect the tendency of extreme Type A employees to work the longest hours and travel the most extensively (Howard, Cunningham, & Rechnitzer, 1977). Thus an employee's personal orientation may affect work-family conflict by virtue of its influence on time commitment to the work role.

#### **2.1.5.5 Definition of Time based work family conflict**

Time-based work family conflict occurs when work and family roles compete for time, e.g. time that is devoted to one role cannot be devoted to the other. Multiple time-based roles may compete for a person's attention. Time spent on one role's activities cannot usually be used for another role's activities. Time-based conflict is congruent with Pleck et al. (1980)'s excessive work time and schedule conflict dimensions, as well as Kahn et al.'s overload dimension (1964). There are two types of time-based conflict: (1) time demands associated with one function may make it physically impossible to meet expectations from another role; (2)

pressures may also cause a preoccupation with one role even when one is physically attempting to meet the demands of another role (Bartolome & Evans, 1979).

#### **2.1.5.6 Definition of Behavior Based Work Family Conflict**

Behavior-based work family conflict occurs when certain patterns of role behavior may well be in conflict with the expectations of behavior in other roles. Specific patterns of in-role behavior may be incompatible with expectations regarding behavior in another role. It has been suggested, for example, that the male, managerial stereotype emphasizes self-reliance, emotional stability, aggressiveness, and objectivity (Schein, 1973). Family members, on the other hand, may expect a person to be warm, nurturing, emotional, and vulnerable in his or her interactions with them. If a person is unable to adjust behavior to comply with the expectations of different roles, or she is likely to experience conflict between the roles. Similarly, Bartolome (1972) claims that many young male managers are torn between two incompatible behavior/value systems: the emotional restraint apparently fostered at work and the openness required by family members. Similar conclusions have been reached by Greiff and Munter (1980), Steiner (1972), and Walker (1976).

#### **2.1.5.7 Definition of Strain Based Work Family Conflict**

Strain-based work family conflict occurs when strain in one role affects performance in another role. Workplace stressors have been shown to cause strain symptoms such as tension, anxiety, exhaustion, sadness, apathy, and irritability (Brief, Schuler, & Van Sell, 1981; Ivancevich & Matteson, 1980). Strain-based, work life conflict consistent with the fatigue/irritability dimension identified by Pleck et al. (1980), When one's performance in one role is harmed by strain in another, there is a problem. The roles are incompatible in the sense that one's stress makes it impossible to meet the needs of the other. Ambiguity and/or conflict within

the work role have been found to be positively related to work-family conflict (Jones & Butler, 1980; Kopelman et al. 1983).). In short, a variety of work stressors have been relate with work-family conflict. Long and inflexible work hours, extensive travel, and overtime may indirectly produce strain-based conflict as well as time-based conflict. Although conceptually distinct, then, it is likely that time-based and strain-based conflict share several common sources within the work domain.

#### **2.1.5.8 Definition of Family Work Conflict**

When family experiences and commitments, such as the presence of young children, primary responsibility for children, elder care responsibilities, interpersonal conflict within the family unit, or unsupportive family members, interfere with work life, family-to-work conflict occurs., or unsupportive family members. When the pressures from the home and work domains are mutually incompatible, and as a result, engagement in the work role is rendered more difficult by virtue of participation in the family role, family-to-work conflict (also known as family interference with work or FIW) arises (Greenhaus & Beutell, 1985). Scarcity theory (Goode, 1960) believes that personal resources, like as time and energy, are finite, and that devoting more resources to one position requires devoting less resources to others. Employees' work productivity is thought to suffer as a result of family-work conflict. Three types of conflict have been found within family-work conflict: time-based, strain-based, and behavior-based. Time-based conflict involves competing time demands between work and family roles, strain-based conflict involves stresses in one job affecting performance in the other, and behavior-based conflict involves incompatibility of behaviors required for the two roles.

#### **2.1.5.9 Definition of Time Based Family Work Conflict**

Time-based conflict, the most often studied form of family-to-work conflict, occurs when

the time devoted to the family role makes it difficult to fulfill the requirements of the work. Time-based conflict may occur when time devoted to one role makes it difficult to participate in another role. Multiple time-based roles may compete for a person's attention. Time spent on one role's activities cannot usually be used for another role's activities. Time-based conflict is congruent with Pleck et al. (1980)'s excessive work time and schedule conflict dimensions, as well as Kahn et al.'s overload dimension (1964). There are two types of time-based conflict: (1) time demands associated with one function may make it physically impossible to meet expectations from another role; (2) pressures may also cause a preoccupation with one role even when one is physically attempting to meet the demands of another role (Bartolome & Evans, 1979)

#### **2.1.5.10 Definition of Behaviour Based Family Work Conflict**

Behavior-based conflict occurs when specific behaviors required in one role are incompatible with behavioral expectation in another role (Greenhaus & Beutell, 1985) Specific patterns of in-role behavior may be incompatible with expectations regarding behavior in another role. It has been suggested, for example, that the male, managerial stereotype emphasizes self-reliance, emotional stability, aggressiveness, and objectivity (Schein, 1973). Family members, on the other hand, may expect a person to be warm, nurturing, emotional, and vulnerable in his or her interactions with them. If a person is unable to modify his or her conduct to meet the demands of several roles, he or she is likely to encounter role conflict. To the authors' knowledge, there is no empirical research that directly assesses the prevalence of behavior-based conflict. Similarly, Bartolome (1972) claims that many young male managers are torn between two incompatible behavior/value systems: the emotional restraint apparently fostered at work and the openness required by family members In a similar vein, Bartolome

(1972) has. Many young male managers are caught between two conflicting behavior/value systems: the emotional restraint apparently fostered at work and the openness demanded by family members, according to the study.. Similarly, Bartolome (1972) claims that many young male managers are torn between two incompatible behavior/value systems: the emotional restraint apparently fostered at work and the openness required by family members. Similar conclusions have been reached by Greiff and Munter (1980), Steiner (1972), and Walker (1976).

#### **2.1.5.11 Definition of Strain Based Family Work Conflict**

Strain-based family to work conflict suggests that strain experienced in one role intrudes into and interferes with participation in another role .Workplace stressors have been shown to cause strain symptoms such as tension, anxiety, exhaustion, sadness, apathy, and irritability (Brief, Schuler, & Van Sell, 1981; Ivancevich & Matteson, 1980). Strain-based family to work conflict, consistent with the fatigue/ irritability dimension identified by Pleck et al. (1980), When one's performance in one role is harmed by strain in another, there is a problem. The roles are incompatible in the sense that one's stress makes it impossible to meet the needs of the other. Ambiguity and/or conflict within the work role have been found to be positively related to work-family conflict (Jones & Butler, 1980; Kopelman et al. 1983).). In short, a variety of work stressors have been relate with work-family conflict. Long and inflexible work hours, extensive travel, and overtime may indirectly produce strain-based conflict as well as time-based conflict. Although conceptually distinct, then, it is likely that time-based and strain-based conflict share several common sources within the work domain.

## **2.2 Empirical Literature review**

(Martins et al., 2002) revealed that work-family conflict relation with job satisfaction. Revealed that when work family conflict is reduced there is more job a increases the life satisfaction. Similar findings were revealed by Aminah (2000) negatively related to employee's job satisfaction. The researcher studied on this bank do to see same problems like miss much work life with job satisfaction.

### **2.2.1 Time Based Work Interference to Family and Job Satisfaction**

WIF occurs when the work demands of construction professionals are contradictive with the fulfillment of their family responsibilities. According to inter-role conflict theory, an individual has limited time and energy. WIF reduces the time construction professionals must spend with their spouses and children or care for elderly family members, thereby leading to low levels of family well-being and job satisfaction. Time-based WFC arises when the scheduling of work shifts or the amount of time spent at work interferes with home life. Based on role theory, Greenhaus and Beutell (1985) proposed that work–family conflict can be decomposed into time based conflicts. Time- based conflict (e.g., hours worked) occurs when time or attention allocated to one domain, such as work schedule inflexibility and work time demands, hinders role performance in the other domain. work–family conflict holds that conflict increases in proportion to the amount of time spent in the work and family domains (Duxbury & Higgins, 1994; Duxbury et al., 1994; Gutek et al., 1991).

*H1: TB WIF has significant negative effect on JS of NBE employees*

### **2.2.2 Strain-Based WLC and JS**

Measure of the three aspects of FWC and reported that only strain based conflict had a significant inverse impact on job satisfaction. When the demands and stress from the job negatively influence home life, this is considered strain-based conflict (Greenhaus & Beutell, 1985; Netemeyer et al., 1996). FWC, on the other hand, occurs when harmful features of one's home life (e.g., divorce) negatively influence the employee at work (Netemeyer et al., 1996). Based on role theory, Greenhaus and Beutell (1985) proposed that work–family conflict can be decomposed into strain based conflicts. Strain- based conflict (e.g., role conflict and ambiguity) occurs when increased stress or tension in one domain, such as role ambiguity or role overload, impedes role performance in the other domain

*H2: SB WFC has significant negative effect on JS of NBE employees*

### **2.2.3 Behavior-Based WLC and JS**

. Behavioral-based conflict occurs when the attitudes and behaviors necessary for the job (e.g., an overly authoritative attitude) permeate the home life and family dynamics. Based on role theory, Greenhaus and Beutell (1985) proposed that work–family conflict can be decomposed into behavior-based conflicts.

*H3: BB WLC has significant negative effect on JS of NBE employees*

### **2.2.4 Time Based FWC and JS**

FIW occurs when family responsibilities spill over into the work domain. In many cases of FIW, must deal with family issues during working hours. However, doing so would consume their limited time and energy, even leading to their inability to complete tasks on time. The late completion of tasks could make them anxious, irritated, and even, angry. Lambert, Hogan, and Barton (2002a) used a measure of time-based conflict and FWC among Midwestern correctional

staff and found that time-based conflict had a significant negative influence on job satisfaction.

*H4: TB FWC has significant negative effect on JS of NBE employees*

### **2.2.5 Strain Based FWC and JS**

Strain-based conflict refers to physical and psychological fatigue that impedes an individual from participating fully in both roles (Byron, 2005). Strain-based conflict relates to a variety of job stressors, such as working conditions, role overload, daily exposure to disease and limited career opportunities (Burke and Greenglass, 2001). Work and family may not always be compatible, which produces conflict between work and family roles (Netemeyer et al., 1996). Similarly, Lambert et al. (2006) included a measure of the three aspects of FWC and reported that behavior-based conflict had a significant inverse impact on job satisfaction. Carlson, Kacmar and Williams (2000) found a relationship between global job satisfaction and strain-based FIW only.

*H5: SB FWC has significant negative effect on JS of NBE employees*

### **2.2.6 Behavior Based FWC and JS**

Differential relationships have also been found across dimensions of FWC, with behaviour-based WIF demonstrating the strongest relationship with job satisfaction (Bruck et al., 2002). Bruck et al. (2002) found the strongest relationship between behaviour-based FIW and job satisfaction. Behavioral-based conflict occurs when the attitudes and behaviors necessary for the job (e.g., an overly authoritative attitude) permeate the homelife and family dynamics. (Greenhaus & Beutell, 1985; Netemeyer et al., 1996)

*H6: BB FWC has significant negative effect on JS of NBE employee*

## Summary of hypothesis

H1: TB WFC has significant negative effect on JS of NBE employees

H2: SB WFC has significant negative effect on JS of NBE employees

H3: BB WFC has significant negative effect on JS of NBE employees

H4: TB FWC has significant negative effect on JS of *NBE employees*

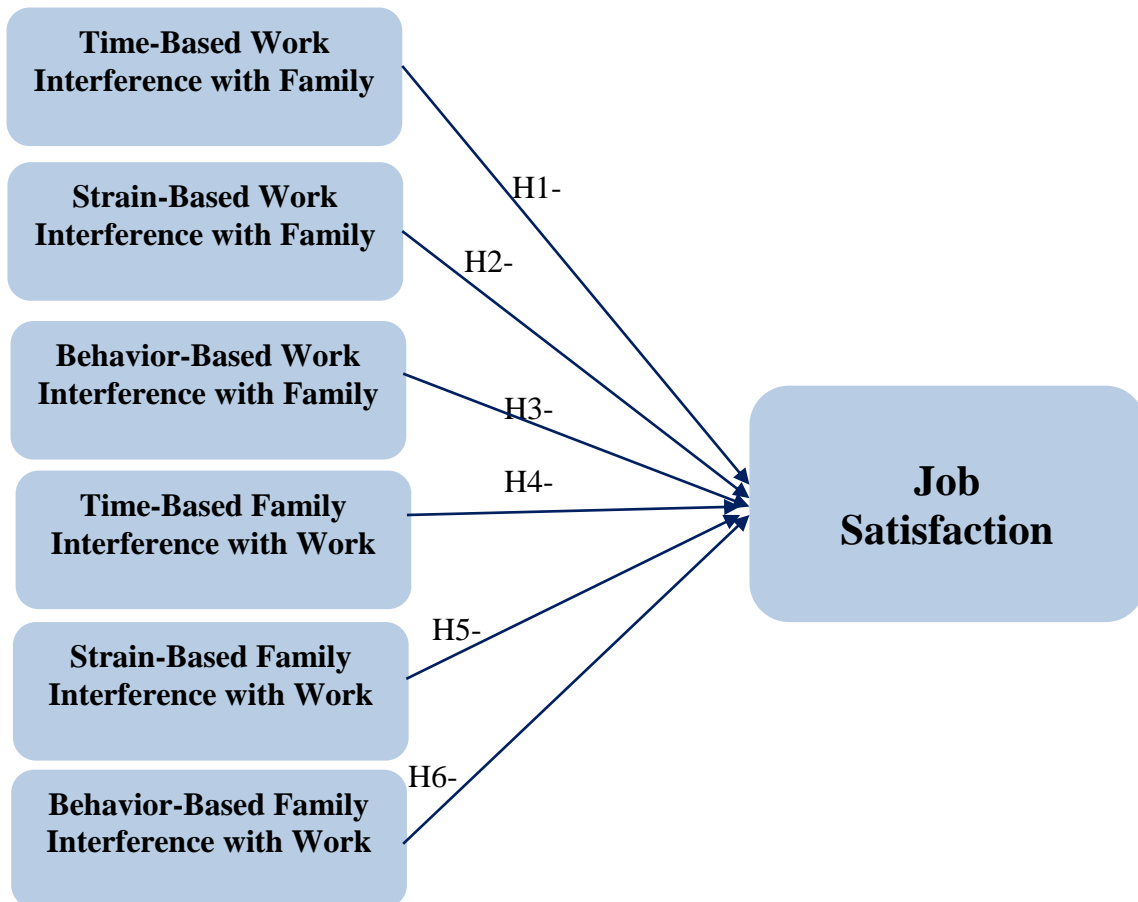
H5: SB FWC has significant negative effect on JS of NBE employees

*H6: BB FWC has significant negative effect on JS of NBE employees*

## 2.3 Conceptual Framework

The relationships between work life conflict job satisfaction and relevant predictor and outcome variables. Fit together as part of a more comprehensive model.

Dimension of work life conflict



**Figure 2.1, Conceptual Model of the Study**

**Source: Dawn S. Carlson , K. Michele Kacmar and Larry J. Williams(2000)**

The six dimensions of work–family conflict are Time-Based Work Interference with Family, Strain-Based Work Interference with Family, Behavior-Based Work Interference with Family, Time-Based Family Interference with Work and Behavior-Based Family Interference with Work. All the dimensions of WFC are hypothesized to have a negative effect on job satisfaction.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

In this chapter, the research design and methodology of the research is described. This includes the research setting, research approach, research design, population and sampling, data types and sources, instrumentation, data distribution and collections procedures, validity and reliability, data analysis, and ethical considerations.

#### **3.1 Research Setting**

The study is done at National Bank of Ethiopia Head Office, Lideta Sub City, Kebele 07/14 Wereda 09 Sudan Street.

#### **3.2 Research Approach**

In this study, the researcher used a quantitative research approach to quantify attitudes, opinions, behaviours, and other defined variables – and generalize results from a larger sample population. Numbers, closed-ended questions, data hypotheses, experiments, deductive use of this method is helpful to ensure that the data collected is effectively interpreted and analyzed using the statistical analysis and descriptive statements. Quantitative research most often uses deductive logic, in which researchers start with hypotheses and then collect data which can be used to determine whether empirical evidence to support that hypothesis exists or not.

#### **3.3 Research Design**

Research design is the blue print on how one goes about answering the objectives of the study (Bryman and Bell, 2007). It refers to the way in which the study was designed and the method that were used in carrying out the research. In this study, both descriptive and explanatory design has been used in order to achieve the objectives of the study. This study

primarily used an explanatory research design because it aimed to explain, understand and predict the cause and effect relationship between the independent variables (work life conflict dimensions) and the dependent variable ( job satisfaction),

### **3.4 Population and Sample**

#### **3.4.1 Target population**

The bank has a total of 1006 permanent employees out of which 599 (59.5%) are males and 407 (40.5%) are females. The researcher took all employees as a target population. The population of this study therefore, consists of all the bank top, middle, and bottom level permanent employees.

#### **3.4.2 Sample Size Determination**

The sample size of the study should be a good representative of the total population of the research and it must be done with a proper care. Considering the fact that time, cost and manageability of the study is needed to be limited and also by considering representatives of the population, the representative sample size is determined using sample size formula developed by Yamane'(1967).

$$n = \frac{N}{(1 + N * e^2)}$$

Where,

$N$  is target population size,

$n$  is sample size without considering response error,

$e$  is desired margin of error.

In this study the desired margin of error value for branches at 95 % confidence level ( $\pm 0.05$ ) is used to determine representative sample size.

$$n = \frac{N}{(1 + N * e^2)} = \frac{1006}{(1 + 1006 * (0.05)^2)} = 286$$

Using this formula, representative sample size of 286 respondents had been determined from the total target population size of 1006 employees of the bank in order to collect relevant information.

**Sample size adjustment for response rate 90%**

$$n_f = \frac{n}{r} = \frac{286}{0.9} = 318$$

The response rate which is 90% is obtained from the pilot survey of 30 questionnaires. The pilot survey was conducted to test the reliability of the questionnaire design and to look at the response rate of the respondents. In the pilot study a sample of 30 questionnaires were distributed to the respondent. Form the distributed 30 questionnaires 27(90%) questionnaires were returned back. Therefore, in this study a total of 318 questionnaires distributed in order to achieve representative sample size of 286 and the analysis is done based on 286 questionnaires collected from national bank employees

**3.4.3 Sampling Design**

It is the framework or road map that serves as the basis for the selection of a sample form the target population and affects many other aspects of a research. Therefore, the sample design should represent the population of the study and to achieve research objectives. Although there are two major sampling designs, probability and non-probability sampling design. this study used probability sampling design to see the effect of work life conflict on job

satisfaction. In probability sampling techniques each member of the survey population has an equal chance of being selected to be part of the sample.

### 3.4.4 Sampling Techniques

In this study cluster sampling technique was used. The target population was categorized into three clusters based on their number of employees and core objectives. The representative sample size determined using Yamane’s formula was allocated proportionally to each clusters. Finally, structured questionnaires which were developed based on the objectives of the study were distributed randomly to the representative sample size of employees to each cluster. The sample size allocation for each cluster is presented in table 3.1 below.

**Table 3.1: Proportional Sample size allocation plan for each cluster**

No	Clusters (Name of Vice Governor)	Current Employees Size	Proportion of the Population	Sample Size allocation for each cluster	Each director take sample
1	Corporate Service Cluster	407	$407/1006*100 = 40.46\%$	$40.46%*318 = 129$	<b>129/6=21</b>
2	Monitory Stability Cluster	300	$300/1006*100 = 29.82\%$	$29.82%*318 = 95$	<b>85/5=17</b>
3	Financial Institution	299	$299/1006*100 = 29.72\%$	$29.72%*318 = 94$	<b>85/5=17</b>
	Total	1006		<b>318</b>	

*Source: NBE the bank employee file*

### 3.5 Data Types and Source

There are two types of data, primary and secondary. The primary data are those which are gathered for the first time and afresh and thus collected for the case at hand (Kothari, 2004). Secondary data is defined as data that have been previously collected for some

purpose other than the one at hand. For the purpose of this study in order to obtain relevant information both primary and secondary data are used. For the sake of finding the real effect of work life conflict on job satisfaction on National bank of Ethiopia collection of quality primary data is nonnegotiable and mandatory. Therefore, the main sources of primary data were employees of the bank and collected through well-structured questionnaires. Questionnaires had been prepared in a way to address all important points to measure the research questions and covered all parts as well as it to clear or use direct way which not initiate participants for hesitation. The researcher used secondary sources of data such as books, personal sources, journal, newspaper, website, annual report of the bank, different articles and privies researches etc.

### **3.6. Data Collection Instrument (Instrumentation)**

For primary data source: Self-administered questionnaires had been prepared for the respondents. The questionnaire is developed from previous similar studies and modified based on the research questions and objectives. It includes both closed and open ended type of questions and it has three parts: the first part comprises demographic characteristics. The second parts of the questionnaires about work life conflict dimensions, and the third section of the questioner is about job satisfaction. The questionnaire consist 21 questions with 5 Subscales. All questions were rated using a five-point Likert scale ranging from 1 to 5 with 5= Strongly Agree, 4 =Agree, 3= Neutral, 2= Disagree, 1=Strongly Disagree. Job Satisfaction WFC and FWC has been measured using three items scale, nine items scale and nine items scale respectively. The summary of measures is presented in Table 3.2.

**Table 3.2: Summary of Measures**

Variable	Measure	No. of Items in the Scale	Cronbach's Alpha Result ( $\alpha$ )
Job Satisfaction	Cammann, C., Fichman, M., Jenkins, D., &Klesh, J. 1979	3	0.838
Work-Family Conflict	Carlson, Kacmar, & Williams (2000)	9	0.718
Time-based work interference with family	Carlson, Kacmar, & Williams (2000)	3	0.938
Strain-based work interference with family	Carlson, Kacmar, & Williams (2000)	3	0.748
Behavior-based work interference with family	Carlson, Kacmar, & Williams (2000)	3	0.818
Family-Work Conflict	Carlson, Kacmar, & Williams (2000)	9	0.868
Time-based family interference with work	Carlson, Kacmar, & Williams (2000)	3	0.916
Strain-based family interference with work	Carlson, Kacmar, & Williams (2000)	3	0.884
Behavior-based family interference with work	Carlson, Kacmar, & Williams (2000)	3	0.864

### 3.7 Data Distribution and Collection Process

The questionnaires were distributed by the researcher through the support of cooperative individuals from sampling cluster. The distributed questionnaire also collected by the support of those individuals by giving two days' time for collection.

### 3.8 Data Analysis Method

Statistical Package for Social Science (SPSS) software version 20 employed to analyze and present the data through the statistical tools used for this study, namely descriptive analysis, correlation and multiple regression analysis. The research used quantitative method to analyze the data and also explanatory way of analysis also combined with the statistics. The analysis report has been presented by model summary, ANOVA table, correlation table and coefficient of the regression and the final report helps to arrive at a meaningful conclusion and come up with valuable recommendations.

#### 3.8.1 Linear Regression Model Specification

In this research two independent linear regression models are performed to examine the effect of WFC and FWC dimensions on employee job satisfaction

$$JS = \beta_0 + \beta_1 TBWFC + \beta_2 SBWFC + \beta_3 BBWFC + \beta_4 TBFWC + \beta_5 SBFWC + \beta_6 BBFWC + \varepsilon_i$$

Where,  $\varepsilon_i$  is a residual error term,  $\beta$ 's are the parameters of the explanatory variables to be determined. This equation is designed to examine the effects of independent variables (work family conflict and family work conflict dimensions) on dependent variable (job satisfaction).

JS is Job satisfaction;

TBWFC is Time based work family conflict;

SBWFC is Strain based work family conflict;

BBWFC is behavior based work family conflict;

TBFWC is time base family work conflict;

SBFWC is strain based family work conflict and

BBFWC is behavior based family work conflict.

### **3.9 Validity and Reliability of research**

#### **3.9.1 Validity**

Validity is the extent to which a concept is accurately measured in a quantitative study. According to Kotari (2004), the questionnaire's internal validity refers to its ability to measure what we intend it to measure. Validity result for each independent variable has been presented. Validity is the degree to which a test measures what it purports to measure (Borg and Gall 2003). To test the validity of the questionnaires, the study sought expert judgment from the supervisors who sought to validate and enhance the value and content of research data collection instruments. Any statement in the questionnaire that will not found to be unclear in eliciting relevant information will be modified and restructured. The validity of the research questioner is tested by pre testing to twenty employees these employees are excluded in the the main research questioner.

Cronbach's alpha is one of the most common methods for checking internal consistency reliability. In other words what we find with our questionnaire actually represents the reality of what we are measuring. As stated the previously the study instrument was per-tested before one week of actual distribution to ascertain that the questions made sense to respondents and to identify the problem with the questionnaire that might lead to biased answers. The validity of data and information depends on the honesty of needed), and to ask your respondent to provide Focus group discussion gives us the possibility to cross check one individual's.

#### **3.9.2 Reliability**

The reliability was checked for the actual questionnaire and the Cranach's Alpha assured the material is reliable for internal consistency. The second measure of quality in

a quantitative study is reliability, or the accuracy of an instrument. Group variability, score reliability, number of items, sample sizes, and difficulty level of the instrument also can impact the Cronbach's alpha value. The same instrument was given twice to the same group of people. The reliability is the correlation between the scores on the two instruments. If the results are consistent over time, the scores should be similar.

### **3.10 Ethical Consideration**

First the researcher requested the respondents to voluntarily participate in the research. The purpose of the study was clearly communicated. The researcher briefed about the nature of study being carried out. Assurance was given to the participants that their responses would remain confidential. Participants in the research fully informed about the nature and the purpose of the research. They were given the freedom to leave the questions which discomfort them and were also informed all the information they provided is kept secretly and only be used for the purpose of this study.

## **CHAPTER FOUR**

### **DATA ANALYSIS AND INTERPRETATION**

This chapter presents data analysis, findings and discussion of the study in line with the research objective. The research objective was to find out the effects of work related and family related conflicts on job satisfaction among staff of the National Bank of Ethiopia. Descriptive analysis, correlation analysis and regression analysis are presented. Descriptive and inferential statistics was used to analyze the data and results presented in form of tables for easy, simple and clear interpretation of data.

#### **4.1 Response Rate**

Form the total of 318 questionnaires distributed to the respondents, 286 questionnaires were filled and returned. Therefore, the response rate is 90%.

#### **4.2 Respondents' Socio-Demographic Characteristics**

This section provides a profile of the respondents. This information is presented on a number of basic characteristics, including age at the time of the study and gender. This information offers general understanding about the population under the study. An analysis of these variables provides the socio-demographic context within which other subsequent factors falls.

**Table 4.1: Analysis of Socio-Demographic Variables**

<b>Item</b>	<b>Count</b>	<b>%</b>	
<b>Sex</b>	Male	175	61.2%
	Female	111	38.8%
	<b>Total</b>	<b>286</b>	<b>100.0%</b>
<b>Age Group</b>	Under 25	44	15.4%
	26-35	117	40.9%
	36-45	76	26.6%
	Above 46	49	17.1%
	<b>Total</b>	<b>286</b>	<b>100.0%</b>
<b>Marital Status</b>	Married	200	70.0%
	Divorced	0	0.0%
	Widowed	0	0.0%
	Single	86	30.0%
	<b>Total</b>	<b>286</b>	<b>100.0%</b>
<b>Education level</b>	Master & above	61	21.3%
	Diploma	71	24.8%
	Degree	154	53.8%
	<b>Total</b>	<b>286</b>	<b>100.0%</b>
<b>Job title</b>	Professional	202	70.6%
	Clerical and secretarial	71	24.8%
	Director	13	4.5%
	<b>Total</b>	<b>286</b>	<b>100.0%</b>
<b>Work experience</b>	Less than 2 years	9	3.1%
	2-5 years	36	12.6%
	6-10 years	152	53.1%
	Above 10 years	89	31.1%
	<b>Total</b>	<b>286</b>	<b>100.0%</b>

Source: own computation using SPSS

Table 4.1 presents the socio-demographic characteristics of the respondents. From the data analyzed 111(38.8%) of respondents were females and 175 (61.2%). When it comes to their age, 44(15.4%) the respondents were aged under 25, 117(40.9%) are between 26-35 years of age, 76(26.6%), and 49(17.1%) are above 45 years. The implication is that all respondents are mature

and their observation of conflict both at work and home domain are based on personal experience.

Furthermore, 200 (70%) were married while 86 (30%) are single. The implication is that as most of the respondents were married, they are expected to have multiple roles in their work and family life though the singles may not be free from it. Both singles and married makes them satisfy the inclusive criterion and can take part in the research. 61(21.3%) respondents had master degree, 71 (24.8%) diploma and 154 (53.8%) had first degree. Finding also showed that 9 (3.1%) of respondents have less than 2 year working experience, 36 (12.6%) have 2-5 year work experience, 152 (53.1%) have 6- 10 year work experience while 89 (31.1%) have above 10 year work experience.

#### 4.3 Percentage Analysis and Descriptive Statistics for study variables

**Table 4.2: Percentage Analysis and Descriptive Statistics (Items Analysis) for Time-based work Interference with Family**

Items		Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	Mean	SD
1	My work keeps me from my family activities more than I would like.	0	54	43	139	50		
		0.0%	18.9%	15.0%	48.6%	17.5%	3.6369	.96932
2	The time I must devote to my job keeps me from participating equally in household responsibilities and activities	0	47	40	138	61		
		0.0%	16.4%	14.0%	48.3%	21.3%	3.6248	.97399
3	I have to miss family activities due to the amount of time I must spend on work responsibilities.	0	40	35	154	57		
		0.0%	14.0%	12.2%	53.8%	19.9%	3.6672	.91812
Overall Mean and SD of <b>Time-based work interference with family</b>							3.6469	.97932

Table 4.2 indicates the Percentage Analysis and Descriptive Statistics for Time-based work Interference with Family. From the result, 66.1% of the respondents agreed their work keeps

them from their family activities more than they would like, 15.0% were neutral and 18.9% respondents disagreed with the statement “My work keeps me from my family activities more than I would like”. Likewise, 69.6% of the respondents agreed that the time they must devote to their job keeps them from participating equally in household responsibilities and activities, 14.0% were neutral and the rest 16.4% of respondents disagreed with the statement. Further, the result showed that 73.7% of the respondents agreed that they have to miss family activities due to the amount of time they must spend on work responsibilities, 12.2% of the respondents were neutral while 10.0% of the respondents disagreed.

**Table 4.3: Percentage Analysis and Descriptive Statistics (Items Analysis) for Strain-based work Interference with Family**

Items		Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	Mean	SD
1	When I get home from work I am often too frazzled (exhausted) to participate in family activities/responsibilities.	0	39	89	126	32		
		0.0%	13.6%	31.1%	44.1%	11.2%	3.5210	.86507
2	I am often so emotionally drained (tired) when I get home from work that it prevents me from contributing to my family.	181	39	29	37	0		
		63.3%	13.6%	10.1%	12.9%	0.0%	3.4273	.8697
3	Due to all the pressures at work, sometimes when I come home I am too stressed to do the things I enjoy.	3	158	39	50	36		
		1.0%	55.2%	13.6%	17.5%	12.6%	3.5312	.72051
Overall Mean and SD of <b>Time-based work interference with family</b>							3.5273	.8697

Table 4.3 indicates the Percentage Analysis and Descriptive Statistics for Strain-based work Interference with Family. From the result, 55.3% of the respondents agreed that they get home from work they often too frazzled (exhausted) to participate in family activities/responsibilities, 31.1% were neutral and 13.6% respondents disagreed with the statement “When I get home from

work I am often too frazzled (exhausted) to participate in family activities/responsibilities”. Similarly, 12.9% of the respondents agreed that they often so emotionally drained (tired) when they get home from work that it prevents them from contributing to their family, 10.1% were neutral and the remaining 76.9% of respondents disagreed with the statement. Further, the result revealed that 30.1% of the respondents agreed that due to all the pressures at work, sometimes when they come home they are too stressed to do the things they enjoy, 13.6% of the respondents were neutral while 56.2% of the respondents disagreed with the statements.

**Table 4.4: Percentage Analysis and Descriptive Statistics (Items Analysis) for Behavior-based work Interference with Family**

Items		Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	Mean	SD
1	The problem-solving behaviors I use in my job are not effective in resolving problems at home.	27	170	32	48	9		
		9.4%	59.4%	11.2%	16.8%	3.1%	3.4776	.98179
2	Behavior that is effective and necessary for me at work would be counterproductive at home.	0	65	33	143	45		
		0.0%	22.7%	11.5%	50.0%	15.7%	3.5974	1.00654
3	The behaviors I perform that make me effective at work do not help me to be a better parent and spouse (family member).	53	177	30	26	0		
		18.5%	61.9%	10.5%	9.1%	0.0%	3.6814	.80363
Overall Mean and SD of <b>Time-based work interference with family</b>							3.5874	1.00754

Table 4.4 indicates the Percentage Analysis and Descriptive Statistics for behavior-based work Interference with Family. From the result, 19.9% of the respondents agreed that the problem-solving behaviors they use in their job are not effective in resolving problems at home, 11.2% were neutral and 68.8% respondents disagreed with the statement “The problem-solving

behaviors I use in my job are not effective in resolving problems at home”. Similarly, 65.7% of the respondents agreed that Behavior that is effective and necessary for them at work would be counterproductive at home, 11.5% were neutral and the remaining 22.7% of respondents disagreed with the statement. Further, the result revealed that 9.1% of the respondents agreed that the behaviors they perform that make them effective at work do not help them to be a better parent and spouse (family member), 10.5% of the respondents were neutral while 80.4% of the respondents disagreed with the statements.

**Table 4.5: Percentage Analysis and Descriptive Statistics (Items Analysis) for Time-based Family interference with work**

Items		Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	Mean	SD
1	The time I spend on family responsibilities often interfere with my work responsibilities	58	181	22	25	0		
		20.3%	63.3%	7.7%	8.7%	0.0%	2.0490	.79321
2	The time I spend with my family often causes me not to spend time in activities at work that could be helpful to my career.	55	180	28	23	0		
		19.2%	62.9%	9.8%	8.0%	0.0%	1.6664	.78077
3	I have to miss work activities due to the amount of time I must spend on family responsibilities	91	155	22	18	0		
		31.8%	54.2%	7.7%	6.3%	0.0%	1.8846	.79735
Overall Mean and SD of <b>Time-based work interference with family</b>							1.884	.7973

Table 4.5 indicates the Percentage Analysis and Descriptive Statistics for Time-based family Interference with work. From the result, 8.7% of the respondents agreed that the time that spend on family responsibilities often interfere with their work responsibilities, 7.7% were neutral and 83.6% respondents disagreed with the statement “The time I spend on family responsibilities often interfere with my work responsibilities”. Likewise, 8.0% of the respondents agreed that the

time they spend with their family often causes them not to spend time in activities at work that could be helpful to their career, 9.8% were neutral and the rest 82.1% of respondents disagreed with the statement. Further, the result showed that 86% of the respondents disagreed that they have to miss work activities due to the amount of time they must spend on family responsibilities, 7.7% of the respondents were neutral while 6.3% of the respondents agreed that they have to miss work activities due to the amount of time they must spend on family responsibilities.

**Table 4.7: Percentage Analysis and Descriptive Statistics (Items Analysis) for Strain-based Family Interference with work**

Items		Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	Mean	SD
1	Due to stress at home, I am often preoccupied with family matters at work.	95	117	23	51	0		
		33.2%	40.9%	8.0%	17.8%	0.0%	2.2049	.98179
2	Because I am often stressed from family responsibilities, I have a hard time concentrating on my work	91	146	22	27	0		
		31.8%	51.0%	7.7%	9.4%	0.0%	1.8076	1.00654
3	Tension and anxiety from my family life often weakens my ability to do my job.	0	40	35	154	57		
		0.0%	14.0%	12.2%	53.8%	19.9%	2.1559	.80363
Overall Mean and SD of <b>Time-based work interference with family</b>							2.0559	.98249

Table 4.7 indicates the Percentage Analysis and Descriptive Statistics for Strain-based family Interference with work. From the result, 74.1% of the respondents disagreed that due to stress at home, they often preoccupied with family matters at work, 8.0% were neutral and 17.8% respondents agreed with the statement “Due to stress at home, I am often preoccupied with family matters at work”. Similarly, 82.8% of the respondents disagreed with the statement “Because I am often stressed from family responsibilities, I have a hard time concentrating on my work that they often so emotionally drained (tired) when they get home from work”, 7.7%

were neutral and the remaining 9.7% of respondents agreed with the statement. Further, the result revealed that 73.7% of the respondents agreed that tension and anxiety from their family life often weakens their ability to do their job, 12.2% of the respondents were neutral while 14.0% of the respondents disagreed with the statement.

**Table 4.8: Percentage Analysis and Descriptive Statistics (Items Analysis) for Behavior-based work Interference with Family**

Items		Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	Mean	SD
1	The behaviors that work for me at home do not seem to be effective at work.	159	64	39	24	0		
		55.6%	22.4%	13.6%	8.4%	0.0%	1.6483	.98386
2	Behavior that is effective and necessary for me at home would be counterproductive at work	51	117	23	95	0		
		17.8%	40.9%	8.0%	33.2%	0.0%	1.5049	1.05773
3	The problem-solving behavior that works for me at home does not seem to be as useful at work.	38	100	82	66	0		
		13.3%	34.9%	28.7%	23.1%	0.0%	2.1888	.93996
Overall Mean and SD of <b>Time-based work interference with family</b>							1.7483	.98386

Table 4.8 indicates the Percentage Analysis and Descriptive Statistics for behavior-based Family Interference with work. From the result, 78% of the respondents disagreed with the behaviors that work for them at home do not seem to be effective at work, 13.6% were neutral and 8.4% respondents agreed with the statement “The behaviors that work for me at home do not seem to be effective at work.”. Likewise, 58.7% of the respondents disagreed that Behavior that is effective and necessary for them at work would be counterproductive at home, 8.0% were neutral and the remaining 33.2% of respondents agreed with the statement. Further, the result revealed that 48.2% of the respondents disagreed that the problem-solving behavior that works for them at home does not seem to be as useful at work. 28.7% of the respondents were neutral while 23.1% of the respondents agreed with the statements “The problem-solving behavior that works for me

at home does not seem to be as useful at work”.

**Table 4.9: Percentage Analysis and Descriptive Statistics (Items Analysis) for Job Satisfaction.**

Items	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	Mean	SD
1 All in all, I am satisfied with my job.	0 0%	64 22.4%	39 13.6%	83 34%	100 19%	4.4825	.74789
2 In general, I don't like my job.	51 17.8%	117 40.9%	23 8.0%	95 33.2%	0 0.0%	3.1818	.86662
3 In general, I like working here.	38 13.3%	100 34.9%	82 28.7%	66 23.1%	0 0.0%	3.9406	1.11133
Overall Mean and SD of <b>Time-based work interference with family</b>						3.8926	.8934

Table 4.8 indicates the Percentage Analysis and Descriptive Statistics for job satisfaction. From the result, 57.3% of the respondents were strongly dissatisfied by their job, 13.6% were neutral and 29.0% respondents were satisfied by their job.

#### 4.4 Descriptive Analysis for Overall Sample

The descriptive analysis of the six independent variables and the dependent variable are shown in the following table.

**Table 4.10: Overall Descriptive Analysis result for WFC FWC scale and JS**

No.	Variable	Mean	SD	Remark
1	Job Satisfaction	3.893	.893	High JS
2	Time Based Work-Family Conflict	3.6469	.97932	Medium TB-WFC
3	Strain Based Work-Family Conflict	3.5273	.8697	Medium SB-WFC
4	Behavior Based Work-Family Conflict	3.5874	1.00754	Medium BB-WFC
5	Time Based Family-Work Conflict	1.8846	.79735	Low TB-FWC
6	Strain Based Family-Work Conflict	2.0559	.98249	Low SB-FWC
7	Behavior Based Family-Work Conflict	1.7483	.98386	Low BB-FWC

From Table 4.2 presents overall Descriptive Analysis result for WFC, FWC and JS variables. To describe the mean score of the participants, mean score measurement used by Pihie (2009) was applied where mean score of  $<3.39$  considered as low, mean score of 3.4-3.79 as moderate and mean score of  $> 3.8$  as high.

Variables having a higher mean score referred to the perception of conflict in the work-to-family and family-to-work direction and presented on following descending order.

**Job satisfaction measurement** variables such “all in all, I am satisfied with my job, in general, I don’t like my job, in general, I like working here” (Mean = 3.893, SD=0.893). This shows the employees had high job satisfaction.

The **time based work family conflict** measurement scales such as, “My work keeps me from my family activities more than I would like, The time I must devote to my job keeps me from participating equally in household responsibilities and activities, and I have to miss family activities due to the amount of time I must spend on work responsibilities” (mean=3.65, SD=0.98). It indicates that most of the national bank of Ethiopia employees had medium time based work-family conflict.

**Behavior based work family conflict** variable scale such as, “the problem-solving behaviors I use in my job are not effective in resolving problems at home, Behavior that is effective and necessary for me at work would be counterproductive at home and The behaviors I perform that make me effective at work do not help me to be a better parent and spouse (family member)” (mean= 3.58; SD=1.0). This result reveals the employees had medium behavior based work –family conflict. Strain based work conflict variables scales such as,

“When I get home from work I am often too frazzled (exhausted) to participate in family activities/responsibilities, I am often so emotionally drained (tired) when I get home from work that it prevents me from contributing to my family and Due to all the pressures at work, sometimes when I come home I am too stressed to do the things I enjoy” (mean=3.528, SD=0.865). This shows the employees had medium strain based work-family conflict.

**Strain based family work conflict** variable scales such as, “due to stress at home, I am often preoccupied with family matters at work, because I am often stressed from family responsibilities and I have a hard time concentrating on my work” (mean=2.73, SD=0.98). It indicates the employees had weak strain based family work interference.

**The time based family work conflict** measurement scales such as, “the time I spend on family responsibilities often interfere with my work responsibilities, the time I spend with my family often causes me not to spend time in activities at work that could be helpful to my career and I have to miss work activities due to the amount of time I must spend on family responsibilities” (mean=1.88, SD= 0.79). This shows the employees had weak time based family work conflicts.

**Behavior based work family conflict** variable scale such as the behaviors that work for me at home do not seem to be effective at work, Behavior that is effective and necessary for me at home would be counterproductive at work and the problem-solving behavior that works for me at home does not seem to be as useful at work (mean= 1.74; SD=0.98). This mean result is low and reveals the employees had weak behavior based family work conflict.

#### 4.5. Correlation Analysis of the Study Variables

		JS	TBWFC	SBWFC	BBWFC	TBFWC	SBFWC	BBFWC
Job Satisfaction (JS)	Pearson Correlation	1						
	Sig. (2-tailed)							
	N	286						
Time Based Work-Family Conflict (TBWFC)	Pearson Correlation	-.320**	1					
	Sig. (2-tailed)	.000						
	N	286	286					
Strain Based Work-Family Conflict (SBWFC)	Pearson Correlation	-.261**	-.206**					
	Sig. (2-tailed)	.000	.000					
	N	286	286	286				
Behavior Based Work-Family Conflict (BBWFC)	Pearson Correlation	.205**	.638**	-.081	1			
	Sig. (2-tailed)	.000	.000	.174				
	N	286	286	286	286			
Time Based Family-Work Conflict (TBFWC)	Pearson Correlation	.180*	-.043	.032	-.116*	1		
	Sig. (2-tailed)	.031	.465	.585	.050			
	N	286	286	286	286	286		
Strain Based Family-Work Conflict (SBFWC)	Pearson Correlation	-.278*	.032	-.009	-.026	.667**	1	
	Sig. (2-tailed)	.000	.595	.884	.659	.000		
	N	286	286	286	286	286	286	
Behavior Based Family-Work Conflict (BBFWC)	Pearson Correlation	-.171*	-.235**	.933**	-.123*	.021	-.007	1
	Sig. (2-tailed)	.41	.000	.000	.038	.724	.904	
	N	286	286	286	286	286	286	286

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

**Table 4.11: The correlation analysis results for all variables under study**

Table 4.3 illustrates the correlation coefficients of the relationship between the independent variables and the dependent variable of the employees working at National Bank of Ethiopia. To describe the strength of the correlation, the suggestion of Evans (1996) for the absolute value of r was used: 0.00-0.19: “very weak”, 0.20-0.39: “weak”, 0.40- 0.59: “moderate”, 0.60-0.79: “strong”, and 0.80-1.0: “very strong”.

From the correlation result it is found that job satisfaction has a significant weak negative relationship with time based work family conflicts ( $r = -0.32$ ,  $p < 0.01$ ). Likewise a significant

weak negative relationship is found between strain based work family conflict and job satisfaction ( $r = -0.26$ ,  $p < 0.01$ ). Behavior based work conflict and job satisfaction is found to be weak positive correlation and statistically significant ( $r = 0.205$ ,  $p < 0.01$ ). A significant weak positive correlation is found between time based family work interference and job satisfaction ( $r = 0.180$ ,  $p < 0.05$ ). Strain based family work conflict is found to be statistically significant and weak negatively correlated with job satisfaction ( $r = -0.278$ ,  $p < 0.01$ ). The correlation result further revealed a significant weak negative correlation between behavior based family work conflicts and job satisfaction ( $r = -0.171$ ,  $p < 0.05$ ).

#### **4.6 Analysis of the six hypothesis formulated in this study**

In this section the six hypotheses proposed in this study were tested statistically using regression analysis. The results of these hypotheses are discussed below.

#### **4.6 Multiple Regression Analysis**

In this study multiple Linear regression was carried out in order to determine the explanatory power of independent variables (work to family interference, family to work interference dimension) in the variance of dependent variable (job satisfaction). The test result for classical linear regression assumptions and the estimated model results are presented in Table

##### **4.6.1 Classical Assumption Test Results.**

A classic assumption test aims to determine whether the regression model obtained can produce a good linear estimator. The regression model obtained is free from symptoms of multicollinearity, heteroscedasticity, and normal distribution. The classical assumption test consists of the following.

**Normality Test Results.** The normality test aims to determine whether a variable on the regression model or residual has a normal distribution (Ghazali, 2011). The data, which

are distributed normally, can minimize the possibility of bias. In this study Normality test employed using histogram and normal P-P plot of regression residuals. Residual distribution is normal if the level of significance is greater than 0.05. Based on normal P-P Plot test, the data processed can be concluded as approximately normally distributed data. Thus, the normality test is met (Appendix D)

**Multicollinearity Test Results.** The multicollinearity test aimed to show whether a correlation exists ( A correlation may exist, but it should not be above the minimum there should) between independent variables in a multiple regression model. If a correlation exists, then, multicollinearity problem exists. A good regression model should not be correlated with independent variables (Ghozali, 2011).

Based on the results, the calculation using SPSS 22.0 indicated that the VIF value is less than 10 ( $VIF < 10$ ) for all independent (free) variables for model. The formulated regression model equations can be concluded to have no multicollinearity problem. Thus, no multicollinearity exists among the independent variables in regression model 3.1 and 3.2 there by considering the equations feasible for further analysis (Table 4.6).

**Heteroscedasticity Test Results.** The heteroscedasticity test aimed to determine whether in the regression model of the residual variance, inequality occurred from one observation to another. If the residual variance from one observation to another remains, then, it is called Homoscedasticity; otherwise, it is called, heteroscedasticity (Ghozali, 2011). The heteroscedasticity test in this study employed the Gleijser method. From the results, no heteroscedasticity is observed because  $Sig. > 0.05$ , there by concluding that no heteroscedasticity exists Appendix.

**Independence:** Assumption of independence of observations (i.e. absence of autocorrelation) signifies that multiple observations are not applied in accordance with outside

effect. It should be mentioned that according to Stevens (2002) violation of this assumption may substantially impact the level of significance and statistical power of the test. Independence in this study is evaluated by Durbin-Watson test. This test uses studentized residuals in order to estimate the assumption that the residuals from linear regression are independent. According to Hanushek and Jackson (1977) the value of the test ( $d$ ) may vary from 0 to 4. Values that are close to 0 designate the presence of high positive autocorrelation, while those close to 4 signify extreme negative autocorrelation. Values that are close to 2 indicate the absence or really low autocorrelation. The table with all the values is presented in Table 4.4. For this model the value is 2.148, what is a perfect coefficient signifying that the measurement of one variable is not influenced by another or any outside impact for every single case.

#### 4.6.2: The Estimated Result of the Tow Regression Models

##### 4.4.2.1: The Estimated Results for Regression model

In this model the independent variables are TB WFC, SBWFC, BBWFC, TBFWC,SBFWC, BBFWC and the dependent variable is JS.

**Table 4.12: Result of model summary for model 3.1**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.891a	.794	.792	.39513	2.148

a. Predictors: (Constant), TBWFC,SBWFC, BBWFC, TBFWC,SBFWC, BBFWC

b. Dependent Variable: JS

R-Square (coefficient of determination) is a commonly used statistic to evaluate model fit. R-square is 1 minus the ratio of residual variability. The adjusted  $R^2$ , also called the coefficient of multiple determinations, is the percent of the variance in the dependent explained uniquely or jointly by the independent variables (Robert and Richard, 2008). From table 4.4, the adjusted  $R^2$  of the model is 0.792, which shows that approximately 79.2% of variance in

dependent variable (job satisfaction) can be explained by the linear combination of the independent variables work family conflict (TBWFC, SBWFC, BBWFC, TBFWC,SBFWC, BBFWC).

**Table 4.13: The result of ANOVA for model 3.1**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	22.633	7	7.544	15.554	.000b
	Residual	136.780	278	.485		
	Total	159.413	285			

a. Dependent Variable: JS

b. Predictors: (Constant), TBWFC,SBWFC, BBWFC, TBFWC,SBFWC, BBFWC

From the analysis of ANOVA, it is noted that the probability value of 0.000 ( $p < 0.05$ ) indicates that the regression relationship was highly significant in predicting how time based work family conflict ,strain based work family conflict and behavior based work family conflict affect the job satisfaction . Further, the analysis shows that the value of F is significant (15.554) which means that overall the model is statistically significant.

**Table 4.14: The results of regression coefficients between dependent and independent variables**

Model		Coefficients <sup>a</sup>						
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.936	.196		20.081	.000		
	TBWFC	-.203	.056	.266	3.634	.000	.569	1.757

SBWFC	-.141	.039	-.204	-3.615	.000	.953	1.049
BBWFC	.014	.003	.019	4.666	.000	.591	1.693
TBFWC	.018	.072	.019	.251	.602	.555	1.802
SBFWC	-.211	.043	-.278	-4.873	.000	.555	1.802
BBFWC	-.093	.028	-.069	-3.321	.000	.999	1.001

a. Dependent Variable: JS

From the above result, the estimated regression equation is therefore

$$JS = 3.936 - 0.203TBWFC - 0.141SBWFC + 0.014BBWFC - 0.211SBFWC - 0.093BBFWC$$

The above regression equation has established that taking all factors into account (TBWFC, SBWFC, BBWFC, TBFWC, SBFWC, and BBFWC). The result shows all the variables except TBFWC included in the model have statistically significant *effect* on job satisfaction the national bank employee at 1% level of significance ( $p < 0.01$ ). The result revealed that time based work family conflict and strain based work family conflict had a significant negative effects on job satisfaction of NBE employees at 1% level of significance. The result supports hypothesis 1(H1) which stated that TBWFC has a significant negative effect on job satisfaction of NBE employees. The studies conducted by Greenhaus and Beutell (1985), Lamblet et al (2006), and Cartese. C et al .(2010) come up with the similar results and found that that a significant negative relationship exists between time based and strain based work family conflict and job satisfaction

Hypothesis 2 (H2) which stated that SBWFC has a significant negative effect on employees' job satisfaction is not rejected at 5% level of significance. The coefficients of SBWFC in the estimated model above is -0.141 and indicates that that taking all other independent variables at zero (constant level), a one percent increase in SBWFC would lead to

a 0.141 percentage point decrease in job satisfaction resp. The studies conducted by Greenhaus and Beutell (1985), Lamblet et al.(2006), and Cartese. C et al .(2010) come up with the similar results and found that that a significant negative relationship exists between time based and strain based work family conflict and job satisfaction.

On the other hand behavior based work family conflict found to be positive and significantly affects job satisfaction at 5% level of significance. The coefficient of BBWFC (0.014) signifies a unit percent increase in BBWFC of the bank employee would lead a 0.014 percentage point increase in job satisfaction. This result rejects the hypothesis proposed in this study. The results of the regression rejected the hypothesis 3(H3), which stated that behavior based work family conflict has a significant negative effect on job satisfaction. The significant positive result indicates the problem-solving behaviors the employees use in their job are effective in resolving problems at home, Behavior that is effective and necessary for them at work would be counterproductive at home and The behaviors they perform that make them effective at work help them to be a better parent and spouse (family member).

The result also revealed that behavior based family work conflict had a significant negative effect on job satisfaction of NBE employees at 1% level of significance. The result supports hypothesis 6(H6) which stated that BBFWC has a significant negative effect on job satisfaction of NBE employees. The coefficients of BBFWC in the estimated model above is -0.093 and indicates that that taking all other independent variables at zero (constant level), a one percent increase in BBFWC would lead to 0.093 percentage point decrease in job satisfaction. The studies conducted by Lambert, Hogan, & Barton (2002a), Lamblet et al.(2006), and Cartese.C

et al .(2010) come up with the similar results and found that that a significant negative relationship exists between time based and strain based family work conflict and job satisfaction.

The result further revealed that strain based family work conflict had a significant negative effect on job satisfaction of NBE employees at 1% level of significance. The result supports hypothesis 5(H5) which stated that SBFWC has a significant negative effect on job satisfaction of NBE employees. The coefficients of SBFWC in the estimated model above is -0.211 and indicates that that taking all other independent variables at zero (constant level), a one percent increase in the SBFWC would lead to a 0.211 percentage point decrease in job satisfaction respectivel. The studies conducted by Lambert, Hogan, & Barton (2002a), Lamblet et al.(2006), and Cartese.C et al .(2010) come up with the similar results and found that that a significant negative relationship exists between time based and strain based family work conflict and job satisfaction.

On the other hand time based family work conflict found to be positive but statistically not significant at 5% level of significance. The implication of a non-significant result is that the effect of the independent variable on the dependent variable is not big enough to be anything other than a chance finding. In other words, the data that you have used is not adequate enough to support the relationship between the two variables.

## 4.7 Summary of Findings

**Table 4.15: Summary of the hypothesis test results**

Number	Hypothesis	Result
H1	TB WFC has significant negative effect on JS of NBE employees	Supported
H2	SB WFC has significant negative effect on JS of NBE employees	Supported
H3	BB WFC has significant negative effect on JS of NBE employees	Unsupported
H4	TB FWC has significant negative effect on JS of <i>NBE employees</i>	Insignificant
H5	SB FWC has significant negative effect on JS of NBE employees	Supported
H6	<i>BB FWC has significant negative effect on JS of NBE employees</i>	Supported

Source: Primary data processed, 2021

From the six proposed hypothesis, only H4 are unsupported. In general this study result indicates Work –family conflict and family work conflict affects an individual (NBE employees) in various ways. A health mind with minimal work family and family work conflict is expected to have more satisfaction at work and generally in life. The study examined how conflicts originating from family to work affected one’s job satisfaction as well as the conflict originating from work to family domain on job satisfaction. The findings of the study reported work family and family work conflict had significant effects on the employees’ job satisfaction in National Bank of Ethiopia. A few of the findings supported in this study are the negative influence of TBWFC on JS, The negative influence of SBWFC on JS, the positive influence of BBWFC on JS, the positive influence of TBFWC on JS, the negative influence of SBFWC and BBFWC on JS.

## **Chapter Five**

### **Summary, Conclusion and Recommendation**

#### **5.1 Summary**

From socio-demographic characteristics of the respondents, most of respondents were females (61.2%), age between 26-35 years of age (40.9%), married (70%), degree holders (53.8%) and had work experience 6 to 10 years.

Form the descriptive statistics, employees had high job satisfaction, medium time based work-family conflict, medium behavior based work –family conflict, medium strain based work-family conflict, weak strain based family work interference, weak time based filmily work conflicts and weak behavior based family work conflict.

From the correlation result it is found that job satisfaction has a significant weak negative relationship with time based work family conflicts, a significant weak negative relationship with strain based work family conflict and job satisfaction, a significant weak positive correlation with behavior based work family conflict, insignificant weak positive correlation with time based family work interference, a significant weak negative correlation with job satisfaction and a significant weak negative correlation between behavior based family work conflict.

From the regression analysis, work family and family work conflict had significant effects on the employees' job satisfaction in National Bank of Ethiopia. A few of the findings supported in this study are the negative influence of time based work-family conflict on job

satisfaction, The negative influence of strain based work-family conflict on job satisfaction, the positive influence of behavior based work-family conflict on job satisfaction, the negative influence of strain based family-work conflict and behavior based family work on job satisfaction.

## **5.2 Conclusion**

The main purpose of the study was to investigate the effect of work family conflict (WFC) and family work conflict on and job satisfaction (JS). Based on the analysis result the following conclusion is forwarded.

From the descriptive analysis, the average score value of time based work family conflict, strain based work family conflicts and behavior based work family conflicts found to be medium. Likewise the mean score value of time based family work conflict, strain based family work conflicts and behavior based work family conflicts found to be weak. The higher perception of conflict was registered in time based work family conflict while the lowest was in strain based work family conflict.

From the correlation result it is found that job satisfaction is negatively and significantly related with time based work family conflicts and strain based work family conflicts. On the other hand behavior based work conflict and job satisfaction is found to be positively correlated and statistically significant rejects the hypothesis 3 which proposed a significant negative relationship between behaviors based work conflict and job satisfaction. Likewise the study revealed a significant negative correlation between strain based family work interference and job satisfaction as well as between behavior based family work conflicts and job satisfaction. The study further revealed a significant positive correlations between time based family work

conflicts and job satisfaction.

From the regression analysis, the study showed that all the variables included in the model have statistically significant effect on job satisfaction the national bank employee. The study result revealed that time based work family conflict and strain based work family conflict had a significant negative effects on job satisfaction of NBE employees. The result supports hypothesis 1(H1) which stated that TBWFC has a significant negative effect on job satisfaction of NBE employees and the hypothesis 2 (H2) which stated that SBWFC has a significant negative effect on employees' job satisfaction. The studies conducted by Greenhaus and Beutell (1985), Lamblet et al.(2006), and Cartese.C et al .(2010) come up with the similar results and found that that a significant negative relationship exists between time based and strain based work family conflict and job satisfaction. On the other hand behavior based work family conflict found to be positive and significantly affects job satisfaction. The results of the regression rejected the hypothesis 3(H3), which stated that behavior based work family conflict has a significant negative effect on job satisfaction.

In addition to work family conflict the study found that behavior based family work conflict and strain based family work conflict had a significant negative effect on job satisfaction of NBE employees.

On the other hand behavior based family work conflict found to be positive and significantly affects job satisfaction which rejected the hypothesis 4(H4), which stated that time based family work conflict has a significant negative effect on job satisfaction.

## **5.2 Recommendation and future research**

In reference to the WFC levels that fall into the low category with time-based conflict as the highest item value, which refers to the time required to run one of the demands coming from family or work roles that can reduce the time to run other demands and behavior-based conflict. The latter is a conflict associated with a mismatch between the behavioral pattern and the ones desired by both parts (work or family). Both are family problems that can interfere with work productivity. The company should be capable of providing feedback expected by employees and provide support and encouragement to employees for the latter to overcome difficulties in work, especially in terms of time management associated with differences in pressure and demands of family and work roles. National bank Ethiopia is also recommended to implement work–life balance, that is, a balanced state in two role demands by not neglecting all aspects, including in work, personal, family, spiritual, and social lives.

In reference to the level of JS that entered the high category but is still followed by the perception of the lowest indicator item that lies in the operational conditions, the organization must increase the factors that affect employee perceptions through indicators of operational conditions to maintain and improve JS. These operational conditions include matters relating to workplace procedures and regulations, such as bureaucratic policy and workload.

National bank of Ethiopia must conduct a satisfaction survey periodically related to JS (promotion opportunity, supervisor role, co-worker, job characteristic, job operational condition, salary, allowance, and award) to determine whether the conditions are in accordance with the perception of organizations relating to employee JS itself or something that still requires improvement and thus must be added to improve employee JS.

Employees should embrace consultation and seeking of help from their peers, family and even physicians. Instead of fighting and denying work-family conflict and family work conflict, employees should accept their situation and seek help in dealing with these conflicts. This helps in reducing stress and depression.

Further research to come up with a more accurate conclusion of the effects and impact of work-family conflict and family work conflict, they should be conducted among various governmental and non-governmental organization.

The study can be extended by focusing on the female respondents only as in our collectivist society, females are supposed to be more entangled by the multiple role phenomena as mother, sister, daughter and wife. The family friendly policies as included in our study were based on the list revealed by the previous studies. So the elaborate programs can also be included including the health care facilities etc.

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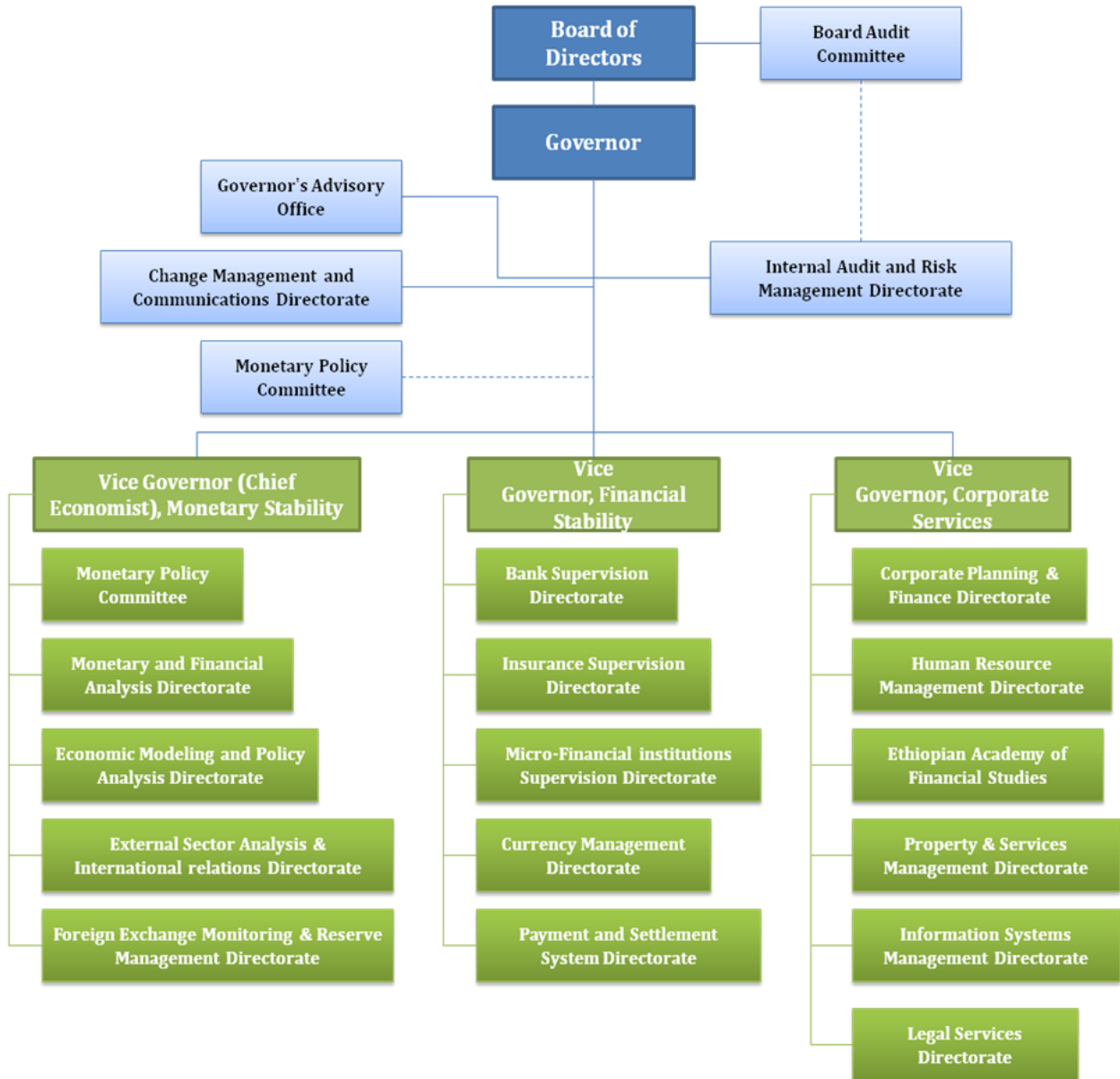
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# APPENDICES

## Appendix A

### Organizational Structure of NBE



## Appendix B

### Reliability test result for time based wok family conflit

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.938	.938	3

### Reliability test result for strain based wok family conflit

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.748	.742	3

### Reliability test result for behavior based wok family conflit

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.818	.822	3

### Reliability test result for wok family conflit

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.718	.722	9

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
TBWFC1	23.7867	16.856	.728	.777	.627
TBWFC2	23.6888	16.552	.779	.890	.617
TBWFC3	23.6364	17.390	.710	.800	.636
SBWFC1	23.9056	18.381	.612	.528	.657
SBWFC2	25.7063	23.689	-.113	.166	.787
SBWFC3	24.5804	17.802	.488	.334	.674
BBWFC1	24.9860	22.954	-.026	.029	.765
BBWFC2	23.8462	17.457	.617	.549	.649
BBWFC3	25.3322	23.177	-.020	.019	.753

**Reliability test result for time based family wok family conflit**

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.916	.916	3

**Reliability test result for strain based family wok family conflit**

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.884	.883	3

**Reliability test result for behavior based family wok family conflit**

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.864	.843	3

### Reliability test result for family wok family conflit

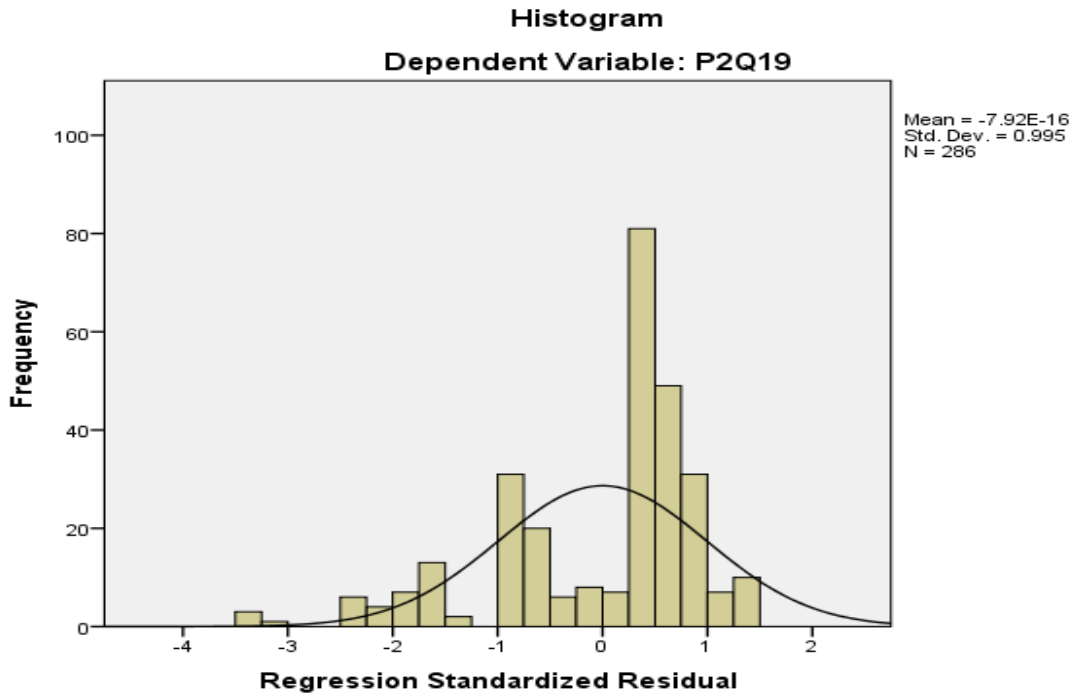
#### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.868	.875	9

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
TBFWC1	16.1014	27.670	.648	.	.851
TBFWC2	16.0839	27.333	.706	.	.846
TBFWC3	16.2657	26.119	.853	.	.834
SBFWC1	16.0455	24.219	.804	.	.832
SBFWC2	16.2028	25.783	.801	.	.836
SBFWC3	16.0944	25.496	.730	.	.841
BBFWC1	16.4021	32.845	-.009	.	.909
BBFWC2	16.0455	24.219	.804	.	.832
BBFWC3	15.9615	29.967	.278	.	.883

# Appendix C



**Appendix D**  
**QUESTIONNAIRE**  
**ADDIS ABABA UNIVERSITY**  
**COLLEGE OF BUSINESS AND ECONOMICS**  
**SCHOOL OF COMMERCE**  
**DEPARTMENT OF HUMAN RESOURCE MANAGMENT PROGRAM**

**Introduction**

Dear respondent,

I attending MHRM (Masters of Human Resource Management) program at Addis Ababa University School of commerce. Now I am conducting a research project on the title “**The Effect of Work Life Conflict on Job satisfaction on National Bank of Ethiopia**”. As part of my research project, I need to collect information from you as a member of the bank; therefore the successful completion of my research study requires your assistance. Please assist me by giving correct and complete information. Your participation is entirely voluntary and the questionnaire is completely anonymous. Finally, I confirm you that the information that you share me will be kept confidential and only used for the academic purpose.

**General Instructions:** For your free and genuine responses, please use the tick (√) mark.

**Contact Address:** If you have any query, please do not hesitate to contact me and I am available as per your convenience at (telephone No: 09 23 28 34 25 or e-mail address: **netshakidane@gmail.com**).

*To the end, I would like to forward my deepest gratitude for your unreserved cooperation in filling the questioner.*



	from participating equally in household responsibilities and activities					
3	I have to miss family activities due to the amount of time I must spend on work responsibilities.					
<b>B</b>	<b>Strain-based work interference with family</b>					
4	When I get home from work I am often too frazzled (exhausted) to participate in family activities/responsibilities.					
5	I am often so emotionally drained (tired) when I get home from work that it prevents me from contributing to my family.					
6	Due to all the pressures at work, sometimes when I come home I am too stressed to do the things I enjoy.					
<b>C</b>	<b>Behavior-based work interference with family</b>					
7	The problem-solving behaviors I use in my job are not effective in resolving problems at home.					
8	Behavior that is effective and necessary for me at work would be counterproductive at home.					
9	The behaviors I perform that make me effective at work do not help me to be a better parent and spouse (family member).					
<b>D</b>	<b>Time-based family interference with work</b>					
10	The time I spend on family responsibilities often interfere with my work responsibilities.					
11	The time I spend with my family often causes me not to spend time in activities at work that could be helpful to my career.					
12	I have to miss work activities due to the amount of time I must spend on family responsibilities					
<b>D</b>	<b>Strain-based family interference with work</b>					
13	Due to stress at home, I am often preoccupied with family matters at work.					
14	Because I am often stressed from family responsibilities, I have a hard time concentrating on my work.					
15	Tension and anxiety from my family life often weakens my ability to do my job.					
<b>F</b>	<b>Behavior-based family interference with work</b>					
16	The behaviors that work for me at home do not seem to be effective at work.					

17	Behavior that is effective and necessary for me at home would be counterproductive at work.					
18	The problem-solving behavior that works for me at home does not seem to be as useful at work.					

## Section II: Job Satisfaction Questions

**Instruction:** The following statements refer to your roles and responsibilities at your **job**. How much do you agree with the following statements? 1 = strongly disagree to 5 = strongly agree. Please tick.

No.	Item	1	2	3	4	5
		Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
19	All in all, I am satisfied with my job.					
20	In general, I don't like my job.					
21	In general, I like working here.					