



Addis Ababa University Faculty of Business and Economics

## The Effect of Work Life Balance on Employees Job Satisfaction: in the case of Lion International Bank S.C

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A Thesis Submitted to School of Graduate Studies of Addis Ababa University  
College of Business and Economics in Partial Fulfillment of the Requirements for  
the Degree of Master of Business Administration in Management.

**By: Elsabeth Girmay**

**June 2019**  
**Addis Ababa ,Ethiopia**



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By: **Elsabeth Girmay(GSD0084/08)**

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## Declaration

I the undersigned ,declare that the research report is prepared and generated with my own effort and it has not been summited before and litreture's taken from other researchs and articles aknowledged in references.

Declared by

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## **Certification**

This is to certify that Elesabeth Girmay has carried out her research work on the topic entitled “The Effect of Work Life Blance on Employees job Satisfaction in the case of Lion International Bank S.C”. The study is an original work and is suitable for the submission for the reward of MBA Degree.

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Signature: \_\_\_\_\_

Date: \_\_\_\_\_

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## **Abstract**

*Work-life balance in its broad sense captures all aspects of employees' personal and work life. The purpose of this study was to analyze the Effect of work life balance on employee's job satisfaction. Primary data for the study was gathered from 184 employees from Lion International Bank's Addis Ababa city branches and Head office through self administered questionnaires. The study variables were: Working hours, Working conditions, work load, work life balance program and employees job satisfaction. Correlation and regression analysis was conducted using Statistical Package for Social Science software Version 20. The study hypothesis were tested using multiple regression analysis to identify the effects of the independent variables on the dependent variable. The finding suggested that, Working hours, Working conditions, work load and work life balance program have statistically significant effect on employee job satisfaction. Finally, the resercher concluded that balanced work life balance of of employees increase the level of employee Job satisfaction. Based on the finding the reasercher recommended the Bank to develop organized programs to balance the employees life at work place and in personal life to increase their level of satisfaction on their job for better performance and profitablity of the Bank.*

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## **List of Abbreviations**

WLB	Work Life Balance
WFB	Work Family Balance
LIB	Lion International Bank
JS	Job Satisfaction
WLBP	Work Life Balance Programs
WC	Working Conditions
WL	Work Load
WH	Working Hours
EJS	Employees Job Satisfaction
HO	Head Office
SPSS	Statistical Package for Social Science

## **Chapter One : Introduction**

### **1.1 Background of the study**

The theory of work-life balance is to protect supportive and healthy work surroundings which allow employees to have balance between their work and family tasks. As the demand of work is increasing, the issue of Work Life Balance is becoming more and more relevant. Many organizations failed to recognize the significance of working environment for employee job satisfaction. Employees are the most valuable asset of an organization who can help organizations in achieving the mission and vision (Lazar & Osoian, 2010).

The intention of this study is to explain the Effect of work life balance on employee job satisfaction. The current stiff competition and growth of profit changing the nature of work in the bank. This competition has made the commercial Banks tough to hold their competitive advantage in the market. This transformation has influenced not only in banking business but also in way of life of the employees. The extensive operational hours from 7:00 a.m in the Morning to night 3:00 p.m,work stress on different targets, and office places far from home forced employees harden to keep a balance between their job dedication and their personal life. The research made by Poelmans, Kalliath, & Brough, (2008) showed that , Competition and customer pressure have forced companies to rationalize and restructure, and as a consequence less people have to do more work.

There are significant early warning signals that influence the state of perceived employees work life balance satisfaction which in return influences their job satisfacton and intention to leave the organization. Companies are making an effort to create a WLB to boost performance and reduce the temptation of employees leaving a job. The WLB strengthens the dependability and productivity of the employees. In the nonexistence of this balance there will be a disturbance as described by Hayman (2005) that WLB refers to the sum total of the scores attained by the working professional on three dimensions, that is, work intrusion with personal life, personal life interfering with work and work/ personal life improvement as measured by WLB scale.

Work life has always been a concern of those interested in quality of working life and its relation to broader quality of life (Guest, 2002). The concept of work life has been abstracted from job satisfaction level of employee. Job satisfaction is not the same as motivation, while it is obviously associated.

This thesis tries to assess the Effect of work life balance (WLB) on the job satisfaction of employees of LIB Addis Ababa City Branches.

## **1.2 Background of the Organization**

As per the information pertained from the company website; Lion International Bank S.C., was established on October 2, 2006 in accordance with Proclamation No: 84/94 and Commercial Code of Ethiopia with a larger number of shareholders at the time of establishment. The 3,739 shareholders have subscribed a capital of Birr 432.5 million and have had an initial paid-up capital of Birr 108.2 million; Lion International Bank commenced operation on 6th January 2007 with three branches. The bank offers different types of banking products and services. The main products and services offered by the bank are categorized under Domestic Banking Services and products, International Banking Products and services and Alternative Banking Channels.

The report of interim balance sheet at the end of March 31, 2019, shows that; LIB has a total asset of Birr 19 billion. The majority of the assets are composed of investment in bonds and loan and advances to customers. The total liability of the bank also stood Birr 16.6 Billion as at March 31, 2019 of the total liabilities Birr 15.2 Billion was deposits collected from customers. The total capital and reserve of the bank also reached Birr 2.5 Billion. The total revenue of Birr 1.6 billion and profit before tax reached Birr 513 million before tax. Currently the bank has 220 branches throughout the country.

Employees are the most valuable resource of every organization; they play critical roles ensuring a sustainable growth under stiff and dynamic competition. LIB has strived to strengthen its HR capital by recruiting fresh graduates and other experienced professionals from the market. The total number of employees as at March 31, 2019 reached 4,000 of which 1,951 employees are outsourced employees and the remaining 2,049 employees are permanent employees of the bank.

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

Work-life balance is vital for life, family and job satisfaction and it also helps in reducing absenteeism and employee turnover (Carlson, Kacmar, & Williams, 2000). In Ethiopia, the banks profit grows fastly, and private Commercial Banks face competitive environment. This has resulted attracting and recruiting new customers and retaining the existing customers in order to have a larger market share and earn more profit. Due to untapped market, Commercial Banks in Ethiopia now getting more profit by giving customer focused services. As per the news released on the Reporter, the Bi-weekly Amharic newspaper edition on February 3/2019 ( Tir 26, 2011) all commercial banks have got 16 Billion birr profit in 2018/19 fiscal year, which has an incremental of Birr 7 billion from 2017/18 fiscal year same period.

In order to get more profit banks have increased their service hour and introduced diversified banking products. Banks Opened up more branches as per the National Bank of Ethiopia requirement and to increase their accesibility, and have adopted the latest Technological Infrastructures and giving more stretched targets for their branches as well as employees.

Therefore, employees are facing work pressure and poor work life balance which resulting, employees dissatisfaction with their jobs. This has created banks to incident high Labor turnover (as per the information from the bank till March 31, 2019 a total of 116 employees leaves the bank), absenteeism and losses caused by employee carelessness.

Arif & Farooqi, (2014) on their research concluded on the university teachers that the employees work and life balance have an effect on employee's satisfaction and their commitment with the organization.

Dugguh & Dennis ( 2016) also mentioned that ,the needs on the current and desired economic, political, and social status, career aspirations, the need to balance career, family, education, society, belief and so on. Satisfying these needs will not only lead to job satisfaction but also to life pleasure bearing in mind that to some extent, a satisfied employee is a happy citizen.

According to Hamidi (2005) Work-life balance may have achieved the status of a defining employment issue and some progress has undoubtedly been made toward the introduction of flexible work time arrangements.

Banks timing is mostly from 8 a.m to 7 p.m in Ethiopia , but there is no time limit employees have to work for longer hours due to unpredictable workflows, and urgent duty's with tight deadlines compared to other jobs, which is also a reason of concern. As a result, many have reported experiencing stress and work life imbalance .

Analyzing satisfaction levels across work life balance and employees job satisfaction can help management to identify factors that contribute to the satisfaction or dissatisfaction of the employee of the bank. The intention of this thesis is to examine the Effect of WLB on Job satisfaction. This study is different from the above studies because the above studies were done in developed countries whereas this study will be conducted in a Ethiopian context this is because our perception and experience might be different from studies done in developed countries. In addition this study is going to focus on the banking industry unlike the above studies. Therefore this study will attempt to bridge the gap in knowledge by answering the research questions.

#### **1.4 Objectives of the study**

The objective of this study is to examine the Effect of work life balance on employee job satisfaction

The specific objectives of the study were:

- ✓ To assess the effect of working hour on employee job satisfaction
- ✓ To assess the effect of workig condition on employee job satisfaction
- ✓ To assess the effect of work load on employee job satisfaction
- ✓ To assess the effect of work life balnce program on employee job satisfaction

## **1.5 Research questions**

The main research questions are as follows

- ✓ What is the effect of working hour on employee job satisfaction?
- ✓ What is the effect of workig condition on employee job satisfaction?
- ✓ What is the effect of work load on employee job satisfaction?
- ✓ What is the effect of work life balnce program on employee job satisfaction?

## **1.6 Significance of the study**

The study tried to explain the Effect of work life balance on job satisfaction through evaluating analyzed data, and facts from various literatures. As a result WLBP have an Effect on job satisfaction of employees of LIB. Therefore it can significantly provide information for the organization.

This study will benefit the organizations because it focuses on the effect of WLB on job satisfaction. Understanding this problem gives organizations in depth to understand how far WLB requires the attention of the management. The other significance is to create awareness on the gap identified to the bank and concerned organizations; in addition to this it will also improve employees' awareness on work-life balance issues as well as its importance for organizations job performance. It is also significant to find the possible solution to increase employee job satisfaction and maximize the profit of the organization through balancing their work and family life. It can be used also as a source of reference for future studies and provide a research idea for other researchers.

## **1.7 Scope of the study**

There are many factors that have significant Effect on job satisfaction of employees. Nevertheless the research focused only on variables limited to Working hour, Working condition, Work load and Work life balance programs; focusing on the human resource problems related with quality of Work Life of workers in LIB Addis Ababa City branches and expected to provide an insight into the issues of quality of work life of the employees and job satisfaction of LIB employees.

## **1.8 Organization of the research paper**

The paper is organized into five chapters. The first chapter deals with introductory part consisting of background of the study, statement of the problem, objectives of the study, research questions, significance of the study, scope of the study and limitations of the study.

The second chapter reviews literatures related to the study. In this chapter various theoretical concepts that relates with WLB and JS are discussed and theoretical framework are developed based on the discussion.

The third chapter tells the research design and methodology, data presentation analysis and discussion is presented in the forth chapter and finally, the fifth chapter presents summaries of major findings, the conclusions and the recommendations.

## **Chapter Two: Literature Review**

This chapter presented detailed explanation on the definition, other researchers work on influence of work life balance on job satisfaction; this supports and notifies the subject matter. Therefore, this chapter presents the concepts about work life balance and job satisfaction in case of LIB Addis Ababa city branches.

### **2.1 Work Life Balance**

Work Life Balance (WLB) is a large thought linking proper prioritizing of work and life. The term WLB is occasionally used interchanging with the term Work Family Balance (WFB). On the other hand, the later term is very limited in its scope with only the response of work and family. Practices that are meant help employees better manage their work and non work times are called in the literature as work-family policies, family-friendly or family-responsive policies. In recent years, the term work-life balance has replaced what used to be known as work-family balance (Hudson Resourcing, 2005). Some widely used definitions of work-family balance, originated in the literature, are listed below:

Work life balance is the occurrence of an ideal balance between the professional life of individuals and their personal life with their entire individual links. “Work-life balance is satisfaction and good functioning at work and at home with a minimum of role conflict” (Clark, 2000)

“Work life balance is the separation between work life and personal life of an employee in the organization. It is the boundary that one creates between the professional life, career advancement, personal life or any other segment that makes up the life of an individual. Apart from the career life these segments include family, personal growth, fitness and health, community relations and friendship. Finding the balance between career and personal life has always been a challenge for working people”(Raisinghani & Goswami, 2014).

Employees’ attitudes toward their organizations and life are affected by work-life balance. Gayathiri & Ramakrishnan, (2013), identified number of factors which determine the satisfaction and dissatisfaction level of people in the organization. These factors include working conditions,

perceived quality of supervision, reward system in work, status and seniority, age group, marital status, and years of experience.

Yadav & Dabhade (2014), defines WLB as an issue of strategic importance to the organization and having meaning to employees in terms of job satisfaction. Organizational awareness and action with respect to realizing job satisfaction and work life balance strategies turns on an Organization's need to attract and retain valued employees in a highly competitive labor market.

From the above explanations we can understand that WLB consists of three components: time balance, Working Conditions and Work load involvement satisfaction balance. All these components be supposed to be considered when studying work-life balance.

To address these issues, the researcher begins in the next section with a review of previous literature. then explain the data set and variables, which lead to hypotheses.

## **2.2 Working Hours**

Working hours is defined as the amount of time someone spends at work during a day. The amount of time we spend on job/ office has an Effect on balancing Work and life. Working hours is defined as: “indicate to the regulation to restraint the working hours. In Ethiopia context working hours for the workers is eight hours per day and 48 hours per week. As per the labour law of Ethiopia any employee who is working more than eight hour is elligible for overtime payments.

Extended hours are thought that individuals are working longer hours because of increasing workloads and job demands, job insecurity and performance standards and pressures (Sparks, Fried, Cooper, & Shirom, 2011). This defines that such long hours could affect an individual's health, well-being and performance.

Kodz, Lain, Sheppard, Davis, Bates, & Cummings, (2001) note how most research that addresses the effects of long hours on personal and family factors seems to concentrate on attitudinal surveys or case study type research. They note that this may be because measuring the Effect of work on home life is very difficult and it is hard to examine direct causal links. Looking at this type of attitudinal research, they conclude that long hour workers tend to feel that they are not

happy with the amount of time they devote to work and how it Effects on their family and home life. This implies that spending more time on jobs leads to job dissatisfaction.

Long working hours have been supposed to be a serious risk factor for Depression/depressive symptoms, (Banna & Tamakoshi, 2014). They concluded that working long hours is linked with depressive state, anxiety, sleep condition, and coronary heart disease. Therefore if an employee is becomes ill he/ she will not do his/her job accordingly and dissatisfaction and absenteeism may occurred. This may be the symptom for dissatisfaction and work life imbalance.

The capability to change work hours and the ability to take work home were associated with increased home spillover to work. The ability to take time off was associated with decreased job spillover to home (McNall, Masuda, & Nicklin, 2010). Additional research may be needed to examine the intentional and unintentional consequences of flexible work arrangements. The research made by Abid & Barech, (2017) found that “The flexible time arrangements help employees in managing their work load, their personal life and help them to assess their responsibilities. They can build more efficiency which benefits to firm and them as well in terms of career progression” Golembiewski, Yeager, & Hil, (1975), say “flexible time effects on employee behavior, it’s also found that Effect of flexi time is also highly dependent on nature of job like low wage workers get waged on daily basis at hour regulation so they could not make full use of flexi timing.

Holly & Mohnen, (2012), found that working hours has an Effect on Job satisfaction with pleasing work life balance. This balance is explicit to every individual and relates to satisfaction with a job and all other parts in life, especially family life and free time. Therefore, a good WLB consequences in high satisfaction. The results also show diverse perceptions and influences of job conditions on employees; accordingly the correlation between working hours and work–life balance is very important for companies and their human resource policies. Therefore based on the above theoretical concets Hypothesis 1 is developed.

Hypothesis 1: There is a significant relationship between working hours and employee job satisfaction

## 2.3 Working Conditions

As per European Union, Working conditions are defined as "Working Conditions are one of the key areas include provisions that define minimum requirements for all workers in a range of areas including working hours, information and consultation of workers, occupational health and safety at work as well as conditions for part time, full time and temporary agency workers" (Fieldwork, 2014). From the definition its understood that working conditions is that the conditions under which a job is carried out from relaxed environment to difficult and unsafe situations for the employees life and health.

Jobs under difficult working conditions may be carried out only those employees who meet specific requirements in terms of age, sex, qualifications, health, physical and mental condition. Difficult working conditions have a negative Effect on employees' performances. It is therefore necessary to take measures to eliminate uncomfortable working conditions. Singh & Pandey, (2013) illustrates that Working conditions have a humble but lasting effect on job satisfaction. Thanks to fast advancement of technology, it is crucial that the organizations are operating on improved technology, latest systems and procedures.

As its mentioned earlier the working condition includes working place. The working place also should be neat and clean with the necessary facilities in order to perform the organizational activities. Light, airing, hygiene, immediate availability of supervision, sufficient latest tools will positively add to job satisfaction. In addition to the above facts the closer of work place to home, would add to employee retention.

The layout of work place also be required to be ideally suited from operational point of view as well as the employees should exhibit great degree of satisfaction. The research made by Bakotic & Babic, (2013) showed that workers who work in normal working conditions are more satisfied with working conditions than workers who work under difficult working conditions; this implies that the working conditions are an important factor for employees job satisfaction.

Raziq & Maulabakhsh, (2015) have shown that there is a positive relationship between working environment and job satisfaction. The employees working in banking, university and

telecommunication confirmed that working environment plays a vital role in attaining job satisfaction. Employees who are worried about the working atmosphere which contains working hours, job safety & security, relationship with co-worker, inflexible working conditions pressurize employees' performances. It is therefore essential to take events to eliminate uncomfortable working conditions or, if not possible, to take appropriate safety measures (Bakotic & Babic, 2013). Hence based on above points, the second hypothesis is proposed as follows:

Hypothesis 2: There is a significant relationship between working conditions and employee job satisfaction

## **2.4 Work Load**

The work load concept seeks to reveal all factors that determine the work process such as technological resources, organization and sharing of activities, interpersonal relationships, relationship with the environment and physical structure, among other factors that could overload the professionals, his/her work, ability and may destroy their vital energy (Martins, Ribeiro, Bobrof, Marziale, Cruz-Robazzi, & Mendes, 2013). Another definition by Jacobs, Hellman, Markowitz, & Wuest, (2013) cited Hart and Staveland (1988) describe workload as "the perceived relationship between the amount of mental processing capability or resources and the amount required by the task."

International Labour Organization defines "Work Pressure is the harmful physical and emotional response caused by an imbalance between the perceived demands and the perceived resources and abilities of individuals to cope with those demands" (ILO, 2016). Work-related pressure is determined by work organization, work design and labour relations and occurs when the demands of the job do not match or exceed the capabilities, resources, or needs of the worker, or when the knowledge or abilities of an individual worker or group to cope are not matched with the expectations of the organizational culture of an enterprise. Work Pressure also defined as the adverse reaction people towards their job/work. Therefore for this research purpose the researcher use interchangeably Work load with work pressure.

Work pressure develops when a person is unable to cope with the demands being placed on them. Stress, including work-related stress, can be a significant cause of illness and is known to be linked with high levels of sickness, absence, staff turnover and other issues such as more errors.(source Internet)

Based on the publications by ILO, (2016) globalization and technological advancement have changed the world of work, introducing new forms of work organization, working relations and employment patterns and this contributing to the increase of work-related pressure.

*“Globalization has given rise to considerable new openings for economic development, and placing pressure on working conditions. Globalization has led to changes in employment patterns through greater flexibility in the work process, more part-time and temporary employment and independent contracting of staff. The emergence of the internet have led to many changes and innovations in work processes, making the boundaries between work and personal life more and more difficult to identify.” (ILO, 2016)*

In addition to the above facts as per the report made by ILO, (2016) Workers feel that staying longer hours is considered as a sign of good performance. Thus incompatibility between work roles and family roles causing behaviour-based, time-based and strain-based conflicts at work.

In addition, due to seeking of promotion and job security employees are required to increase workloads, working hours, and role ambiguity. This is a wrong way of practices that companies practices in most of countries including Ethiopia. As safety and health at work is still perceived by many enterprises as a cost rather than an investment. Work not only provides financial resources, but contributes to basic psychological functions such as a time structure, social contacts and a personal identity.

Nadeem and Abbas (2009) conducted a study in Pakistan to analyze the relationship between work life and job satisfaction. The research results indicate that Work load does influence job satisfaction. Further Fatima & Sahibzada, (2012) conducted a study on work-life balance in the universities , and based on the findings they concludes that; because of workload in universities,

the staff become dissatisfied. Hence, universities should develop strategies that could facilitate faculty needs to balance between work and life activities. Thus from the previous researches it is understood that Work Load/ work pressure is a factor for Work Life Imbalance and Job Dissatisfaction. Therefore based on these theoretical developments Hypothesis 3 is developed.

Hypothesis 3: There is a significant relationship between Work pressure/work Load and employee job satisfaction.

## **2.5 Job satisfaction**

Job satisfaction can be defined as the set of thoughts and attitude about a current job (Jones, George, & Hill, 2000). Job satisfaction is the level of gratification a person feels about his or her job. This emotion is primarily based on an individual's perception of satisfaction. Job satisfaction can be influenced by a person's ability to complete necessary tasks, the level of communication in an organization, and the way management care for employees. Job satisfaction is usually accomplished over a period of time as an employee increases additional experience. It is a person's exciting reaction to the job, supervision and the organization (Singh & Pandey, 2013). "Negative and unfavorable attitudes towards the job indicate job dissatisfaction" (Armstrong, 2009). Hence, from the above definition it is understood that job satisfaction is a set of encouraging and discouraging feeling of the employee towards the work; moreover it expressly shapes to the feelings of an individual employee to the job.

### **2.5.1 Causes of job satisfaction**

The character regards employees job satisfaction is the employer and the nature of the job. Managers in the service sector struggle for high job performance and quality so the job satisfaction of their employees is paramount to be successful in meeting targets and demands of the customers and owners. Wages, future opportunities to progress in the job, work environment, administration and relationships with work colleagues are factors when job satisfaction is considered (Chung, Rutherford, & Parg, 2013).

Employees level of satisfaction increase the most significantly from the nature of their work load and the people they work with compared to wages, promotions, supervision, management style, training and the like; employers, who provide training, encourage empowerment and affiliations and support are all identified to improve employee's job satisfaction (Chung, Rutherford, & Parg, 2013). From this thought its clear that money is not the only motivating factor in the work place; other factors have an Effect on employees satisfaction. In order to satisfy employees friendly and respectful office environment with low stress are among the reasons for the staff satisfaction.

Therefore; work conditions, work pressure, working hours, lack of supervision and training, pay and benefits and communication issues internally are highlighted as the key factors which casue job dissatisfaction.

### **2.5.2 The effect of Work life balance on Job satisfaction**

The concept of work life has been abstracted from the job satisfaction level of an employee, which is an extrinsic factor of job satisfaction. It aimed to provide quality of life for an employee at the same time retaining the productivity levels of an employee at the work place. The level of employees' job satisfaction increases by many factors and when employees are satisfied with their work, they feel motivated. The demand of employees work life balance is increased by change in trends in the business such as change in organizations structure, diversity of work force and female employees working in organizations. Organizations should provide work life balance facilities to their employees so that employees can perform their duties effectively and leads organization to the success (Parvin & Kabir, 2011).

Many studies have related job satisfaction and WLB as a key relationship and the effects can have on each other in a positive and negative manner. When employees gain an equal and flexible balance between work and life, they feel more positive and proud towards the organisation that employs them and in turn increase their job satisfaction; according to Mas-Machuca, Berbegal, & Alegre, (2016) WLB and how supervision improves the concept, this in turn improves the levels of satisfaction. Mas-Machuca, Berbegal, & Alegre, (2016) Continue by saying that when managers and organizations realize and understand the importance and benefit

of WLB, it will improve their employees' job satisfaction and in turn benefit the business. Smith, Blazovich, & Smith, (2014) contributes by stating a well executed WLB program leads to a positive and healthy level of job satisfaction for the employees. In a study undertaken by Kaliannan, Peruma, & Dorasamy, (2016) on doctors and WLB, research discovered that due to their workload, doctors had poor WLB and had low levels of job satisfaction. The results from researchers revealed that WLB and job satisfactions are directly correlated. And WLB has a major Effect on job satisfactions of employees. The above theories and findings shows that, the human resource professionals to be aware on the important issues of WLB and WLB programs.

In a study by Styhrea (2011) (cited in Kaliannan, Peruma, & Dorasamy, 2016) results shows that people who have poor WLB due to long hours and job insecurity as examples were at risk of developing low level of job satisfaction.

The study made on Doctor's confirmed that WLB positively contributes to the JS level; that is doctors reporting WLB also tended to report higher level of JS. By doing so, they are likely to encounter gains in JS, performance and well-being (Kaliannan, Peruma, & Dorasamy, 2016). There is a positive relationship between the WLB and job satisfaction on employees of financial institutions (Mukururi & Ngari, 2014); therefore this is run into with the title of this thesis. As a result in order to improve the job satisfaction of employees in the financial institutions should improve the WLB of their employees consequently the performance of the financial institutions would be better. Accordingly, from the above findings it can be concluded that there is a correlation between work life balance and job satisfaction.

According to Orkibi & Brandt, (2015) WLB can be positively linked to employees' satisfaction in their jobs. They continue by arguing that a study confirmed the hypotheses that there is a positive link between WLB and job satisfaction. The study also revealed that employees with a positive opinion and view of their job are likely to be involved in less conflict in their personal lives. Another study undertaken by Sang, Ison, & Dainty, (2009) showed evidence on the Effect WLB that have a negative Effect on a employees satisfaction. Poor WLB policies such as working long hours led to employees being dissatisfied in their job and increased the risks involved with their own health and well-being. Management practices which were time

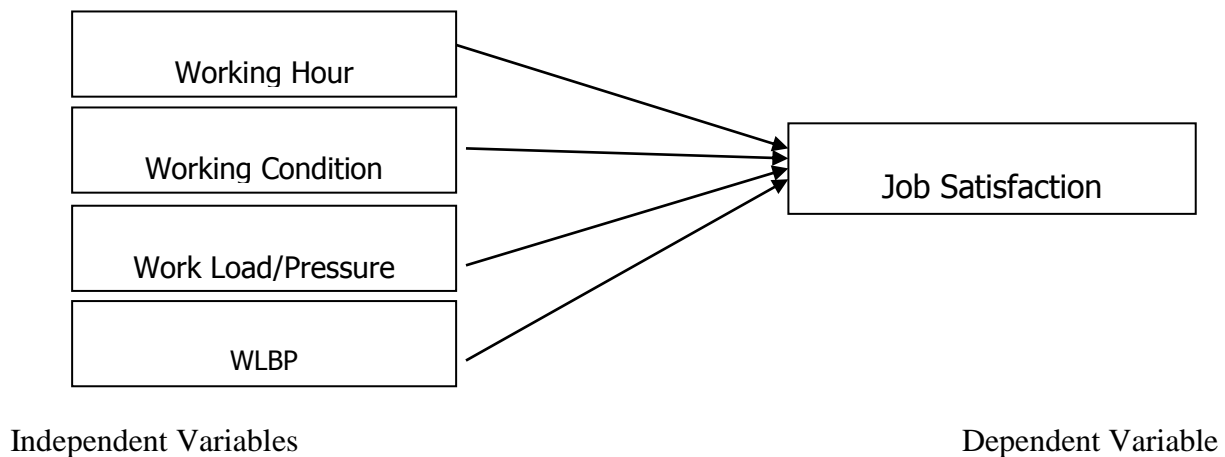
consuming and led to greater hours worked was another factor for work life imbalance and dissatisfaction. In another study by Styhrea (2011) (cited in (Kaliannan, Peruma, & Dorasamy, 2016)) results found that people who have poor WLB due to long hours and job insecurity as examples were at risk of developing low level of job satisfaction compared to others. Consequently based on above points and other findings, the researcher concluded that there is a correlation between work life balance and job satisfaction; thus hypothesis 4 is proposed as follows;

Hypothesis 4:There is a significant relationship between Work-life balance programs and employee job satisfaction.

## 2.6 Conceptual framework of the study

Based on the above theoretical and practical views the study used the model as presented in figure 2.1 below. It is developed based on the objectives of the study and the knowledge obtained from literature review. From the literatures the researcher has assumed that Working hour, working conditions, work load and work life programs are independent variable where as Job satisfaction is dependent variable.

**Figure 2. 1 Conceptual Framework**



## Chapter Three: Research design and methodology

This chapter deals with the research design and the methodology that was used in gathering data for the study. It included the design of the research, the sampling technique, source of data, data collection procedure and data analysis techniques and finally reliability, and validity section.

### 3.1 Research Design

The study adopted a quantitative research approach with explanatory research method used to study the Effect of work life balance on employee's satisfaction.

### 3.2 Sample design and sampling technique

The total population of this research focused on LIB employees who are working under Addis Ababa city branches and head office . From the total professional employee of **340** working in Addis Ababa city branches, the researcher took a sample of 184 employees. Convenience sampling technique was used to select the sample target respondents. Researcher chosen Convenience sampling techniques over the others because The primary consideration in purposive sampling is the researchers judgement as to who can provide the best information to achieve the objectives of the study (Kumar, 2011). This type of sampling can be very useful in situations when the researcher need to reach a targeted sample quickly. Therefore based on this fact the researcher had selected this research method. The selection of the samples focus on managerial and non-managerial / professional staffs of the bank due to these are the employees who perform the key activities of the bank.

Accordingly, the sample size of the population was determined using sample size determinatin formula as follows:

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

Where; N is populatin = 340, e is precision = 0.05 and n is sample size = ?

$$n = 340 / (1 + (340 * (0.05)^2)) = \underline{183.78} \text{ i.e } \underline{184}$$

### **3.3 Sources and Tools of Data Collection**

The study used primary sources of data collected through questionnaires in order to gather required information from targeted employees that can help the researcher in addressing the objective of the study. The questionnaire was distributed for the professional employees of LIB located in Addis Ababa City branches.

The questionnaires were structured in close-ended questions by which the respondents choose one of the alternatives. The Likert scale included five scales ranging from **1 to 5**

- 1** represents “strongly disagree”,
- 2** represents “disagree”,
- 3** represents “neutral ”
- 4** represent “agree ” and
- 5** represent “strongly agree”

The questionnaires have included questions related to demographic status of the respondents and questions determine the respondents response about the selected dependent and independent variables.

### **3.4 Methods of Data Analysis**

The data was collected and analyzed quantitatively. Descriptive statistics was used for demographic part and analyzed with frequencies; percentage values of the respondents by using SPSS V20 software. The Effect of independent variables on the dependent variable is analyzed by using multiple regression models. Based on the reliability test, all the questions are tested for reliability concern.

### **3.5 Ethical Consideration**

At the time of data collecting and analyzing, the information collected from participants remained confidential and distribution of questionnaires were administered without disrupting the work by getting permission from supervisors of each section and branch. The final report of the study was used for the purpose mentioned. In addition to this, any information provided from the study take care of the strict assurance it deserves.

## Chapter Four: Data Presentation, Analysis and Discussion

This chapter reports the findings from the statistical procedures used to answer the research questions. The data was presented and analysed in this chapter using SPSS V.20 software. Generally the presentation included response rate, Demographic presentation, reliability, correlation and regression analysis .

### 4.1 Response Rate

190 questionnaires were distributed to LIB employees selected from head office and Addis Ababa city branches, out of which 184 (97 %) were correctly filled and returned. The data received were subjected to data screening in order to remove any issue of outliers and missing data.

### 4.2 Reliability Analysis

The cronbach alpha test was carried out to test reliability of the given data. Reliability test was used to check the reliability of the scales. Cronbach's alpha coefficient value for Working Hours is 0.769, Working conditions 0.760, work load 0.774 work life balance is 0.765 and for job satisfaction is 0.924. The researcher tested the reliability of instrument using pilot survey before distributing questionnaire.

**Table 1 Reliability Statistics**

Variable	Cronbach's Alpha	N of Items
Working hour	.769	5
Working condition	.760	12
Work Load	.774	10
WLBP	.765	9
Job satisfaction	.924	17

Source:- Survey findings

### 4.3 Demographic Analysis of Respondents

This sections aimed to discuss the demography of the respondents who took part in the study.

#### 4.3.1 Age and Sex of Respondents

Table 2 shows, 49.5% of respondents were male and 50.5% were female. Even though the focus of the study is to measure WLB and job satisfaction which has no gender consideration; it is obvious that the data of the respondents was proportional towards both sexes.

**Table 2 Gender**

	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Male	91	49.5	49.5
Female	93	50.5	100
<b>Total</b>	<b>184</b>	<b>100.0</b>	

Source:- Survey findings

Of the total of respondents (refer **Table 3** Age of respondents) 16.8% are between the ages of 20-25, 51.6% of employees are between the ages of 26-30, 24.5% of respondents are between the ages of 31-35, 4.9% of respondents are between the ages of 36-40 and the remaining 2.2% of respondents are above the ages of 41. Ninety seven point eight percent (97.8%) of respondents are below the age of 41. From the total respondents, 68.5% are below the age of 31.

**Table 3 Age of Respondents**

	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
20-25	31	16.8	16.8
26-30	95	51.6	68.5
31-35	45	24.5	92.9
36-40	9	4.9	97.8
>=41	4	2.2	100.0
<b>Total</b>	<b>184</b>	<b>100.0</b>	

Source:- Survey findings

### 4.3.2 Educational Level and Marital Status of respondents

Education is vital in the assessment of WLB practice for the reason that education provides brightness for correct approval of every aspect of position. Hence table 4 below shows the majority of the respondents are educated. With regards to the educational background (refer table 4), it was found that **83.7%** of the respondents were first degree graduate. Meanwhile, the total number of post-graduate respondents was 16.3%. The largest numbers of respondents are employees with first degree.

**Table 4 Educational Level of Respondents**

	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Degree	154	83.7	83.2
Masters	30	16.3	100
<b>Total</b>	<b>184</b>	<b>100.0</b>	

Source:- Survey findings

Another issue is the situation whereby the employee's marital status (Refer Table 5). It is a situation that is likely to affect the WLB of the employees. The researcher found that 41.8% of employees said that they are married; whereas 58.2% of respondents are not married.

**Table 5 Marital Status of Respondents**

	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Married	77	41.8	41.8
Single	107	58.2	100.0
<b>Total</b>	<b>184</b>	<b>100.0</b>	

Source:- Survey findings

### 4.3.3 Experience and Job Role of Respondents

The length of time of serving the bank is another important factor for assessment of WLB. Therefore, to gauge the quality of data for the study the respondents were asked to indicate the length of time they had spent with LIB.

The results indicated that 14.1% of the respondents had served the bank one year and below; 13.6% of the respondents served the bank between 1-2 years; 38.6% of the respondents served the bank 2-5 years; 21.2% of the respondents are served the bank 5-10 years, and the remaining 12.5% of the respondents are ten years or higher of experience in the bank. The distribution has been summarized in **Table 6** the only remarkable view on the element tested is that, higher proportion employees who have stayed with the bank is 85.3% of respondents are 10 years and below of which 63.6% of the total respondents are serving the bank 5 years and below.

**Table 6** expeerience of respondents

	Frequency	Percent	Cumulative Percent
below 1 year	26	14.1	14.1
1-2 Years	25	13.6	27.7
2-5 Years	71	38.6	66.3
5-10 years	39	21.2	87.5
10-15 years	19	10.3	97.8
above 15 years	4	2.2	100.0
<b>Total</b>	<b>184</b>	<b>100.0</b>	

Source:- Survey findings

Regarding Job role of Respondents; out of the 184 respondents for the study, 44 were in Managerial position (23.9%) whilst 140 respondents (76.1%) were non managerial position (Professionals)

**Table 7** Job role of Respondents

	Frequency	Percent	Cumulative Percent
Managerial	44	23.9	23.9
Non Managerial/ Professional	140	76.1	100.0
<b>Total</b>	<b>184</b>	<b>100.0</b>	

Source:- Survey findings

#### 4.3.4 Salary and Place of Assignment

The respondents were given an option to indicate their salary paid by the bank. It was found in the results that 22.8% of those who took the salary below Birr 5,000; 47.8% of the respondents are paid the salary between the range of Birr 5000 to Birr 10,000; 18.5% of which are paid the salary in the range of Birr 10,000 to Birr 20,000 similarly, 2.7% and 8.2% of the respondents are in the salary range of Birr 20,000 to Birr 25,000 and above 25,000 respectively.

**Table 8 Salary Paid for the respondents**

	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
< Birr 2000	1	0.5	0.5
Birr 2000 to Birr 5000	41	22.3	22.8
Birr 5000 to Birr 10000	88	47.8	70.7
Birr 10000 to Birr 20000	34	18.5	89.1
Birr 20000 to Birr 25000	5	2.7	91.8
above Birr 25,000	15	8.2	100.0
<b>Total</b>	<b>184</b>	<b>100.00</b>	

Source:- Survey findings

Another issue is the place of assignment of respondents. It is a situation that is likely to affect the WLB and job satisfaction of the employees. The researcher found that 68.5% of employees said that their place of assignment is at LIB branches whereas 31.5% of the respondents are Head office staffs.

**Table 9 place of assignment**

	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
<b>Branch</b>	126	68.5	68.5
<b>Head Office</b>	58	31.5	100.0
<b>Total</b>	<b>184</b>	<b>100.0</b>	

Source:- Survey findings

## 4.4 Preliminary Data Analysis

### 4.4.1 Normality test

The skewness value gives a sign of the symmetry of the distribution. Kurtosis, on the other hand, provides information about the ‘peakness’ of the distribution. If the distribution is perfectly normal Positive skewness values indicate positive skew (scores clustered to the left at the low values), and negative skewness values indicate a clustering of scores at the high end (right-hand side of a graph), further, positive kurtosis values indicate that the distribution is rather peaked (clustered in the centre), with long thin tails. Kurtosis values below 0 indicate a distribution that is relatively flats (too many cases in the extremes) with reasonably large samples, skewness will not make a substantive difference in the analysis’ (Tabachnick & Fidell, 2013, page 79).

To say the variable is normally distributed, the absolute value of its skewness should be less than one. Hence, as clearly shown on **table 10** the absolute value of skewness values of all variables are less than one. The approach taken by the researcher involved gaining the Skewness and Kurtosis values through SPSS which provides data regards to the normality of the distribution among the different scales.

**Table 10 skewness/ Kurtosis test for normality**

	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Working hours	184	2.8848	0.96075	0.160	0.179	-.689	.356
Working Conditions	184	2.9454	0.65423	-0.084	0.179	-.689	.356
Work Pressure	184	2.7990	0.66467	-0.183	0.179	-.983	.356
WLB	184	2.8865	0.52861	0.179	0.179	-.224	.356
JS	184	2.9455	0.90698	-0.218	0.179	-.1.081	.356

Source:- Survey findings

#### 4.4.2 Multicollonarity test

SPSS produces various collinarity diagnostics ,one of which is Variance inflation Factor (VIF). The VIF indicates whether the predictor has a strong liniar relationship with the other predictors. If the average VIF is more than 1, then multicollinarity may be biasing the regration model and VIF more 5.0 suggests problems with multicollinarity .Besides to VIF tollerance statstics which is  $(1/VIF)$  is used.Tollerance values below 0.1 indicate serious problems (Field, 2009). As indicated in Table 12 below, the model shows strong multicolnarity due to the VIF value is from 2.469 to 3.202 and the Tollerance value is more than 0.1 for all variables.

**Table 11 Multicollinarity test**

Model	Collinearity Statistics	
	Tolerance	VIF
Working hours	.363	2.754
Working Conditions	.347	2.882
Work Pressure	.312	3.202
Work Llife Balance	.405	2.469
a. Dependent Variable: Job Satisfaction		

Source:- Survey findings

### 4.4.3 Linearity

These all refer to various aspects of the distribution of scores and the nature of the underlying association between the variables; these assumptions can be checked from the residuals scatterplots which are generated as part of the multiple regression procedure. Residuals are the differences between the obtained and the predicted dependent variable scores.

**Figure 4.1 Normal P-P plot**

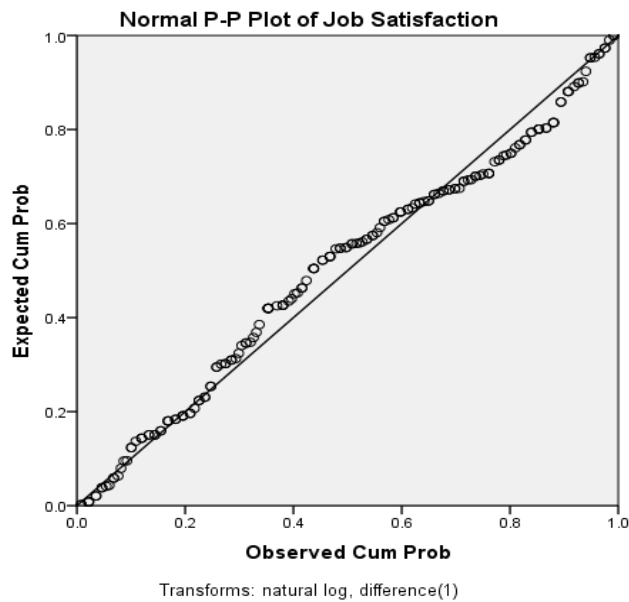


Figure 4.1 Normal P-P plot of Regression Standardized Residual (Source:- Survey findings)

## 4.5 Descriptive Statistics

This section provides information about the respondents view for questions distributed by the questioner. The working hour measurement was established through various self rating mechanisms. The questions are mainly focused on staff rated on the working hour per day without additional payments, followed by the strictness of punctuality and attendance, and then the question on the difficulty to tell where their work life ends and family life begins, followed by the time employees spend in their job is whether negatively affecting their social responsibilities or not and finally job is enabling staffs to spare a suitable time for their family with mean value of 2.71, 3.47, 2.78, 2.78 and 2.68. The average mean value of all working hour questions is 2.88

The findings are also summarized below based on each measurement tool on percentiles of respondents.

**Table 12 finding on working hours**

<b><u>Working Hours</u></b>	strongly disagree	Disagree	Neutral	agree	strongly agree
I am working more than 8 working hours per day without additional payment	26%	28%	14%	12%	20%
Attendance and punctuality is strict	13%	17%	11%	28%	31%
It is often difficult to tell where my work life ends and my family life begin.	16%	28%	29%	15%	11%
The time I spend in my job is negatively affecting my social responsibilities, e.g., visiting relatives and friends	15%	38%	18%	13%	16%
My job is enabling me to spare a suitable time for my family	21%	27%	21%	25%	7%
<b>Average</b>	<b>18%</b>	<b>28%</b>	<b>19%</b>	<b>19%</b>	<b>17%</b>

Source:- Survey findings

Regarding the total value of working hour (WH) 54% of the total respondents strongly disagree and disagree on the WH of LIB, 28% disagree on this statement and 19% have shown neutral ideas on it. The remaining 36% splits in to Agree and strongly agree 19% and 17% respectively.

Most of the respondents answered that they are paid for the additional working hours but 31.6 % of the employee work more than eight hour without payment; 48% of employees unable to spare a suitable time with their family.

Based on the analysis of the study, respondent agreed with higher mean 3.48 on the relationship among the employees in the working place, but feel that the organization have no support in combining professional and personal life with lower mean of 2.3.

Table 13 summarizes and showing the percentiles of respondents on each questionsab regarding working condition.

**Table 13 Findings on Working Conditions**

Working Conditions	strongly disagree	Disagree	Neutral	agree	strongly agree
All the employees are treated equally if they request assistance with work and family related matters.	19%	20%	18%	28%	15%
My supervisors create stress when they demand more performance	9%	22%	23%	32%	14%
I use teamwork to resolve work stress	16%	10%	16%	41%	16%
My organization supports its employees in terms of combining professional life with family life.	25%	36%	26%	12%	2%
I receive good quality of supervision	28%	28%	21%	8%	16%
I have good relations among the employees in my workplace.	16%	10%	8%	39%	26%
I have good understanding with my team members.	15%	10%	9%	47%	19%
I always think of my family while I am working	15%	22%	29%	24%	10%
Because of my current job I do not have a time to care for anything else, e.g., cooperating with social clubs like edir	18%	32%	20%	14%	17%
I experience job stress due to long working hours	16%	36%	20%	20%	9%
When I lack organizational support I experience job stress	13%	34%	32%	19%	3%
My Job involvement cannot allow absenteeism	11%	29%	23%	23%	14%
Average	17%	24%	20%	26%	13%

Source:- Survey findings

The finding of the research indicated that, employees are equally treated regarding family related matters. Furthermore employees in the bank have a good relationship in their work place and

understand each other to work as a team; nevertheless the supervisors create stress on the employees due to demanding more performance; the result shows that 46% of the employees stressed by the supervisors pressure. Moreover 54% respondents indicated that they are not getting good quality of supervision.

The result on the working pressure/ work load indicated that; work pressure/ work load specific questions of: - the workload is shared fairly, the level of responsibility given were reasonable, wheather staffing levels are adequate for the workload or not, the work load remained staffs away from their family too much, the staffs feeling about more to do than they can handle comfortably, their feeling of respectfulness because of responsibilities given in job, the relationship between their responsibility at work with workload, wheather they would like to reduce their working hours and stress levels, with no controlling ability of the situation; relationship with their partner is suffering because of the pressure or long hours of work and wheather the cascaded targets are beyond their capacity or not; are the questions distributed for the respondents with the mean value of 2.8, 2.84, 2.76, 2.69, 2.70, 3.58, 2.76, 2.74, 2.45 and 2.67 respectively.

**Table 14 Summary of Work pressure/ work load**

<b><u>Work Pressure / Work Load</u></b>	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The workload is shared fairly	16%	26%	26%	25%	7%
The level of responsibility I am given is reasonable.	21%	23%	16%	31%	9%
Staffing levels are adequate for the workload	22%	19%	24%	30%	4%
The work load remained me away from my family too much	7%	45%	26%	14%	7%
I feel I have more to do than I can handle comfortably	21%	21%	30%	23%	5%
I feel more respected because of my responsibilities in job	8%	8%	15%	56%	13%
My responsibility at work increases my workload	19%	23%	26%	27%	5%
I would like to reduce my working hours and stress levels, but feel I have no control over the current situation	11%	39%	19%	27%	4%
My relationship with my partner is suffering because of the pressure or long hours of my work	21%	41%	17%	15%	7%
I am received more target beyond my capacity	15%	24%	15%	33%	13%
Average	16%	27%	21%	28%	7%

Source:- Survey findings

As shown on the above table employees of the bank feel that the work load and the level of responsibility is not fair. Besides the staffs arrangement is not adequate as compared to the work load. The result showed that 41% of the respondents reported that the staffs' assignment is not adequate; as a result of this employees received more target beyond their capacity. On the other hand the staffs feel respected because of their responsibilities in their job.

Table 15 on the next page also summarizes the finding of WLBP respondents in percentages. The average mean value of all questions is 2.95; the average mode for all questions is 3, which means that employees donot have concern regarding company.

The average of means on Work pressure questions showed that 2.89 and the mode for the questions; there is a clear boundary between work and family, I feel that making a balance between my work, my family and other social responsibilities is difficult, My family are missing out on my input, either because I don't see enough of them/am too tired, My job is enabling me to spare a suitable time for my family and the questions regarding to reducing working hours and stress levels, but feel I have no control over the current situation have the mode of 2. Which implies that most of the respondents are not satisfied with these variables. Other issues regarding to WP are summarized on table 15.

**Table 15 Summary of findings on WLBP**

<b><u>Work Life Balance Programs</u></b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
There is sufficient time to provide the type of care I would like to.	12%	32%	35%	19%	2%
I can openly discuss issues relating to work life balance with my immediate supervisor	16%	27%	16%	34%	8%
In my life, there is a clear boundary between work and family.	8%	36%	19%	28%	9%
My current job allows me to get involved in my family as I should be	3%	28%	32%	32%	6%
I feel that making a balance between my work, my family and other social responsibilities is difficult	16%	35%	16%	23%	9%
My family are missing out on my input, either because I don't see enough of them/am too tired	6%	21%	23%	38%	12%
My job is enabling me to spare a suitable time for my family	19%	30%	28%	20%	4%
I often go home late in the evening.	7%	23%	20%	40%	11%
I would like to reduce my working hours and stress levels, but feel I have no control over the current situation	4%	38%	19%	37%	3%
Average	10%	30%	23%	30%	7%

Source:- Survey findings

As it's presented in the table 15 above 44% of the respondents reported that they don't have time to take care of themselves. Furthermore there is no culture of discussion on the issue of WLB with their immediate supervisors, there is no clear boundary between the work and family life as well as the respondents reported that they are missing their family as a result of exhausted with job as well as staffs are arrived in their home late evening.

**Table 16 summary of job satisfaction**

<b><u>Job Satisfaction</u></b>	strongly disagree	Disagree	Neutral	agree	strongly agree
I feel satisfied with my working hours.	<b>22%</b>	<b>20%</b>	19%	32%	8%
I am more satisfied with the flexibility of targets	10%	24%	27%	35%	4%
In my organization, communication of all rules, policies and procedures is very good	25%	16%	11%	44%	5%
I am satisfied with the work performance and respect with co-workers, customers and superior from diverse backgrounds	10%	23%	15%	42%	10%
I am very committed to working here and I see myself staying here for a long term career.	17%	27%	20%	27%	9%
I feel proud to work here.	15%	27%	22%	29%	7%
I am often bored with my job.	12%	33%	31%	22%	2%
I am satisfied with my colleagues.	15%	18%	14%	43%	10%
I am satisfied with my supervisor.	26%	27%	15%	21%	10%
I am satisfied with my working conditions.	18%	25%	13%	33%	11%
I am satisfied with the amount of work I have to do.	25%	19%	14%	36%	8%
I am satisfied with the time to complete my work.	21%	23%	11%	36%	8%
Most of the day, I am excited about my job	20%	25%	23%	24%	9%
<b>Average</b>	<b>18%</b>	<b>24%</b>	<b>18%</b>	<b>33%</b>	<b>8%</b>

Source:- Survey findings

Job satisfaction of employees measured with respect to WH, WC, WL and WLBP related questions, as a result the finding showed on average 41% of employees are not satisfied with the working hours of the job in the bank. Nearly 50% of the employee satisfied by the working condition and 45.2% of employees are bored with their job and they don't feel good amount of work they do. In relation to WLBP matters 39.5% of the employee dissatisfy in their job.

## 4.6 Correlation analysis

**Table 17 Correlations**

		Working hours	Working Conditions	Work Pressure	Work Life Balance	Job Satisfaction
<b>Working hours</b>	Pearson Correlation	1				
<b>Working Conditions</b>	Pearson Correlation	.722**	1			
<b>Work Pressure</b>	Pearson Correlation	.746**	.761**	1		
<b>Work Life Balance</b>	Pearson Correlation	.693**	.694**	.718**	1	
<b>Job Satisfaction</b>	Pearson Correlation	.523**	.680**	.696**	.619**	1

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

Source:- Survey findings

Pearson Product Moment coefficients of correlations were calculated on **IBM SPSS version 20** to assess the strength of relationships between the selected independent variables, and to identify the direction of the relationships - either positive or negative with the dependent variable.

**Table 17** shows the correlation coefficient between the main study variables. As it can be seen, the relationship between the Working Hours (WH) and Job Satisfaction (JS) was found to be (**r=0.523**) which means they are positively correlated. However, the most significant relationship is the one that indicates working hours has influence on job satisfaction. The relationship between Working Hours (WH) and Job Satisfaction (JS) was also examined using multiple regressions .

In addition, it shows the relationship between working Condition (WC) and job satisfaction. This relationship was examined using correlation and multi regression. It can be seen from the **Table17** the correlation r-Value is **0.680**, meaning that the relationship is positive. It can be assumed that the more positive the working condition has strong Effect on perception of job satisfaction.

Another analysis which is shown on **Table 17** is the outcomes of the regression and correlation analysis yielded of Work pressure and Work life Balance relationships with Job satisfaction. As it can be seen, the relationship between the Work pressure (WP) and Job Satisfaction (JS) was found to be ( $r= 0.696$ ) which means they are positively correlated. As well as, the relationship between the Work Life Balance (WLB) and Job Satisfaction (JS) was bring in to being **0.619**, meaning Work Pressure and Work life balance are directly influenced Job Satisfaction.

#### 4.7 Multiple regression Analysis

Multiple regressions allow to compare the predictive ability of particular independent variables and to find the best set of variables to predict a dependent variable. It also allows to study how several independent variables act together to determine the value of a dependent variable. The coefficients in the regression equation quantify the nature of these dependencies. Moreover, it computes the standard errors associated with each of these regression coefficients to quantify the precision with depth which we estimate how the different proposed independent variable (Glatz & Slinker, 1990).

Table 18 Coefficients Table

	Un standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-.592	.266		-2.227	.027
Working hours	-.174	.078	-.185	-2.249	.026
Working Conditions	.493	.117	.356	4.235	.000
Work Pressure	.575	.121	.422	4.760	.000
Work Life Balance	.339	.133	.197	2.536	.012

Source:- Survey findings

The coefficients table above shows the individual beta values of each independent variable. If the value is positive we can tell that there is a positive relationship between the predictor and the outcome, whereas a negative coefficient represents a negative relationship. For these data all the

three predictors: working condition, work pressure/Load and WLBP have positive *b*-values indicating positive relationships. But working hour shows negative Relationship. It tells us also to what degree each predictor affects the outcome. If the Effect of all other predictors is held constant: therefore, as shown in the coefficient Table 19 the model formula is as follows:-

$$Y = -0.592 - 0.174 X_1 + 0.493 X_2 + 0.575 X_3 + 0.339 X_4$$

Where:

Y = Job Satisfaction ,

X1 = working hours,

X2 = working condition,

X3 = work pressure and

X4 = work life balance programs.

The beta value of WH is (  $\beta = - 0.174$  ) which indicates that the Effect of one unit change in working hour will affect **17.2%** job dissatisfaction on employees if there is no change on other variables. Moreover its statically significant Effect for sevice industry. The beta value of WC is ( $\beta=0.439$ ) showing that the Effect of WC will affect 43.9% units positive change on job satisfaction. It is statistically significant at  $p < 0.05$ , keeping other factors constant. The beta value for WL is (  $\beta = 0.575$  ,  $p < 0.05$  ) and it's significant, which implies that one unit change in WL will cause **57.5%** positive Effect on employees job satisfaction if other things are constant; Jalal & Zaheer, (2017) also found similar results in their study for work load. There is also a **33.9%** statstically significant Positive Effect on job satisfaction by a 1% change in other WLBP kepping other variables constant.

### 4.7.1 Regression output model summary

The model summary provide us with some very important information about the model: the values of **R**, **R** and Adjusted **R<sup>2</sup>**. In the column labeled **R** is the values of the multiple correlation coefficients between the predictors and the outcome. The next column gives us a value of **R<sup>2</sup>**, which we already know is a measure of how much of the variability in the outcome is accounted for (Field, 2009).

As can be seen from SPSS regression output model summary in **Table 19** , the adjusted **R<sup>2</sup>** value is 56.1 %. Which means 56.1 % of the variation in job satisfaction is explained by the selected explanatory variables namely work hour, working condition , work pressure and work life balance. Moreover, the overall significance of the model is 0 which is statistically significant for 95 % confidence interval of the study.

**Table 19 Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.749 <sup>a</sup>	.561	.552	.60740	.561	57.259	4	179	.000

Source:- Survey findings

a. Predictors: (Constant), Work Life Balance, Working hours, Working Conditions, Work Pressure

b. Dependent Variable: Job Satisfaction

## **4.8 Discussion of the results**

### **4.8.1 The Effect of Working hours on Job Satisfaction**

The relationship between the two variable job satisfactions and Working hour which were both analyzed by the job satisfaction and working hour scales was measured through the Pearson correlation coefficient. There is a positive / direct relationship between the two variable correlation as  $r = 0.523$ . In addition the study reresult show that, the WH practices Effect the job satisfaction with a beta value of  $\beta = -0.174$  which means WH has **17.2 %** Effect on employees job satisfaction. On the basis of this result, it can be inferred that Hypothesis1 is Supported. Although it seems that the Effect of WH is small as compared to other variables, it has statistically a significant Effect on employees job satisfaction for service sector. Which was further supported by other scholars. McNall, Masuda, & Nickin, (2010) carried out a study to investigate the relationship between flexible work arrangement and job satisfaction. Based on the result of the study, more flexible working arrangements provided to the employee satisfaction will have from their jobs. Abid & Barech, (2017) also found in their research that the flexible time measures help employees in running their work load, their personal life and help them to assess their responsibilities.

### **4.8.2 The Effect of Working Conditions on Job Satisfaction**

Based on the result shown on **Table 17**, 68% of variance in employee job satisfaction is enlightened by working condition, which is evident by the value of (  $r = 0.680$  and  $\beta = 0.493$  ) Significant Effect on employee job satisfaction. Hence, on the basis of these results it can be inferred that Hypothesis 2 is accepted. Which further supported that nature of the work is significantly related to employee satisfaction. The finding described that working Conditions have a positive Effect towards job satisfaction is in line with the result from former study made by Raziq & Maulabakhsh, (2015). This research have shown that there is a positive relationship between working environment and job satisfaction. The employees working in banking, university and telecommunication shows that working environment plays a vital role in attaining job satisfaction.

### **4.8.3 The Effect of Work pressure on Job Satisfaction**

The outcomes from this study also specified that WP has a significant Effect on employee job satisfaction; 68.1% variance on employee job satisfaction is enlightened by employee participation, which is evident by the value of (  $r = 0.696$ ,  $\beta = 0.575$   $p < 0.05$  ) illustrates the model's goodness of fit. Therefore, on the basis of these results it can be inferred with confidence that Hypothesis 3 is accepted. Saleem, Majeed, Aziz, & Usman,( 2013) found in their research that job stress ( Work Pressure) has an Effect on job satisfaction of employees in banking sector of Bahawalpur. Ashfaq, C., & Mahmood, (2013) in their research found that working in banks of Pakistan proves that employee performance is affected by work overload because in banking sector, as working hours are extend, it becomes hard for the employees to manage time for their families and personal life. Therefore, Working hours have also Effect on employee job satisfaction. Nadeem and Abbas, (2009) also found in their study that work pressure is negatively correlated with job satisfaction in both private companies and public companies. This study has also found out that there is a significant correlation between work pressure and employees job satisfaction in Lion International Bank.

### **4.8.4 The Effect of Work Life Balance Program on Job Satisfaction**

Concerning the Effect of WLB, the finding of this study shows that WLB has significant Effect on the satisfaction of employees; 58.2% variance in employee job satisfaction is enlightened by work life balance programmes, which is evident by the value of (  $R=0.619$ , and  $\beta=0.339$  ) illustrates the model's goodness of fit, and satisfactory. Significant positive relationships between work life balance programs and job satisfaction. Hence, on the basis of these results it can be inferred with confidence that H4 is accepted. The conclusion is similar as previous studies and literature. Kaliannan, Peruma, & Dorasamy, (2016) argued that WLB positiv Effect on the doctors' job satisfaction level. In order to achieve better WLB and improved job satisfaction, both employer and doctors need to form a tactical partnership in planning and carry out their job responsibilities.

Parvin & Kabir, (2011) by their study confirmed that institutes should present work life balance facilities to their employees. Mas-Machuca, B., & I., (2016) also discovered in their studies, the

results suggest that while WLB carry out are applied properly, the job satisfaction level of employees are boost which supported as previously stated. This feature of work happens when the employers / organizations realized WLB practices which allow their employees gain a greater balance between their personal lives beside with their work. Kaliannan, Peruma, & Dorasamy, (2016) argues that workers with WLB leads to the greatest level of job satisfaction, this is similar with WLB practices increses the level of job satisfaction as per this research findings. As previously declared, the findings in this study are similar and supportive of the previous research on the area of WLB and its Effect with job satisfaction. Previous studies states that a negative WLB can lead to a negative outlook on job satisfaction. All of the decisions made on regards to the proposed hypotheses were based on Pearson Product moment tests of correlation results.

This study describes the results from the statistical procedures used to answer the research questions. This study incorporates to researcher's efforts to recognize the Effect of work life balance on employee job satisfaction in LIB. Specifically, the study was guided by four research questions as mentioned earlier:

- I. What is the Effect of working hour on employee job satisfaction ?
- II. What is the Effect of workig condition on employee job satisfaction ?
- III. What is the Effect of work load on employee job satisfaction ?
- IV. What is the Effect of work life balnce program on employee job satisfaction?

## **4.9 Future Research**

This research scrutinizes the effect of work life balance and job satisfaction of employees of LIB. This study was limited to LIB with samples of Addis Ababa city branches only. The result for the banking industry employees may be different from this study. Evaluating the satisfaction levels of work life balance and job satisfaction can help management to identify features that affects the satisfaction of the employees. It is suggested that other researchers need to pay more attention to different other factors in future studies of work life balance on job satisfaction behaviours.

A further consideration for future studies would be take in extra variables to this current research such as; absenteeism, Work family conflict and turnover and the like. This would add to the possible aspect causing organizations to spend substantial amounts of money to replace the loss of staffs. Job satisfaction continues to be a demanding variable to predict, in part because there are number of facts that contribute to job satisfaction rather work life balance. Relationships in the organizations with colleagues, subordinates and superiors, and opinions of culture and climate of the institution, can significantly Effect on job satisfaction (Hagedom, 2002). In order to explore this matter in depth, it is suggested that interviews with focus group should be carried out, with women and young generations.

## **4.10 Limitation of the study**

The researcher faced some limitations in distributing questionnaires and collected from respondents. This research paper has the following limitations. Currently, there are 16 Commercial Banks in Ethiopia, due to various constraints and scope limitations, this study did not go beyond LIB. The data was collected from a particular group of people so that it might not be representative for the banking industries. There was limited current literature that focused specifically on WLB and JS especially in Ethiopian context. But this limitation doesn't have statistically significant Effect on the reserch finding because the sample size is representative for the scope of the study.

## Chapter Five: Conclusion and Recommendation

This chapter summarizes the main findings of the study, highlights conclusions from the finding and forward recommendations to improve performance of employees in LIB.

### 5.1 Summary of the Finding of the results

The findings of this research is represented from 184 sample data collected from the Bank's employee to study the Effect of work life balance on employee job satisfaction of LIB. This study has found out that, there is a positive correlation of work life balance programs on employee job satisfaction in Lion International Bank. It is also supported by other studies. For example, Adikaram (2016) concluded that work life balance programs have positive and significant Effect on employee job satisfaction.

According to findings of this study these programs help employees to reduce their work burden and they will effectively perform their job. Accordingly, banking sector can increase employee's job satisfaction by increasing work life balance programs for employees, which is likely to help them manage their job life.

As it has mentioned earlier in this study that the extended working hours and Working conditions have Effect on employee's job satisfaction of Lion International Bank since they are working (7:00 a.m. to 7:00 p.m.) they have a norm to work long hours and give more priority to their job activities than non work personal activities in their life. Findings of the current study also revealed that work life balance is positively correlated with job satisfaction so by increasing the work life balance the job satisfaction of employees could also be increased. The study recognized that there is a statistically significant association between work life balance and job satisfaction.

In this case, the correlation of all the independent variables i.e **WH,WC,WL and WLBP** with dependent variable,employee job satisfaction is 72.5%. It shaws that there is a strong relation between independent variables and dependent variable. The **R<sup>2</sup>** shows the total effect of all independent variables on the dependent variable. The value of **R<sup>2</sup>** from the study model

summery shows **51.5 %**. This value shows that **51.5%** variance in employee job satisfaction is due to change in all independent variables and **49.5%** change is explained by other variables.

The findings shows that, there is job dissatisfaction because of the extended working hour since only job is the only day to day life of the employees; they could not manage their personal and family life due to punctuality and strictness of attendance. Some of the respondents answered that they are working more than eight hours without overtime payments.

Even if the staffs work with a good teamwork the employees are not happy with the supervision and leadership quality of the their immediate supervisors. Due to the reason on the unfair distribution of work load and unpredicted in flexible targets employees are exhausted in their job. The supervisors make stressed the employees by reason of demanding more performance.

There is no a clear WLBP arrangements for employees of LIB and there is poor culture of discussion about employees personal and family matter issues with their immediate supervisors. Majority of the employees don't have time to take care of themselves due to their engagement in the routine works. As a result of exhausted with job, staffs are arrived in their home late evening.

Based on previous theories and researches regarding the Effect of WLB on employee's job satisfaction, this study shows that all the independent variables i.e. working hour, working conditions, work load, and work life balance programs have statstically significant Effect on employee job satisfaction. Based on the findings there is a positive / direct relationship between the job satisfaction and working hours; the finding also described that working Conditions have a positive relationship towards job satisfaction; work loads have also Effect on employee job satisfaction and there is a positive relationships between work life balance programs and job satisfaction.

From thregression analysis conducted the finding showed that there is statstically significant Effect on Job Satisfaction and WH,WC,WL and WLBP with WH has **19.2 %** Effect on employees job satisfaction,WC has 45.5% Effect on employees job satisfaction,WL has **62.5 %** Effect on employees job satisfaction and WLBP has **26.6 %** Effect on employees job satisfaction individually other variables keeping constant.

## 5.2 Conclusions

The study concludes that job satisfaction is positively affected by WC, WP and ALBP but it has a negative Effect on WH.

The objective of this study was to discover the Effect of WLB on job satisfaction. All the way through the supply for employees satisfaction, employees become loyal and ready to continue in the organizations because, job satisfaction of employees reduce absenteeism and turnover.

The study identified the existence of the association of WLB and job satisfaction. The study confirmed that a positive WLB increase employees levels of job satisfaction. The correlations showed that WLB practices have statistically significant Effect on employees and their levels of satisfaction within their job. This practice can bear as confirmed by this study.

Working hours has a negative Effect on Employees job satisfaction. Due to this the employees claim that they have no balanced working life and personal life. Their personal and family life is imbalanced and they cannot combine professional life with family life. Employees felt that they have busy working life and have missed important times with their family

This research also showed and what was greatly supported throughout past literature is that major aspects which Effect employees WLB in LIB is Working Conditions, Working Hours, work pressure and other WLBP.

### 5.3 Recommendations

Based on the analysis and conclusion, the following recommendations are prepared for Lion Internatioanl Bank Managements:

- It is recommended that the management should be able to increase the level of commitment in bank by increasing job satisfaction through arranging work life balance practices.
- Employers provision of the better work/life balance practice such job flexibility is associated with significantly higher productivity and self assessed performance these practices laying on the ground work for 'win to win' situation, attract and retain talented employees.
- The goals and objectives of LIB would be attained if and only if employees are satisfied with their job. This could be achieved through different work life balance experiences. Throughout the source for employees satisfaction, employees become loyal and willing to stay in the organizations because, job satisfaction of employees reduce absenteeism and turn over intentions in private banks. The expectations of employees also play a vital role in increasing of employees' satisfaction through implementing two ways of communications.
- The findings shows that, there is job dissatisfaction because of the extended working hour; since only job is the only day to day life of the employees therefore, in order to mitigate this problem the bank should assign employees near to their residential places.
- The employees are working more than eight hours without additional payment i.e. overtime therefore, the bank is advised to pay overtime for the extra times they spend in their work place.

- A caring management system should be developed in the organization. This is necessary to exploit the balance between work and non-work life. It has to do with how much employees feel that the organization values their contributions and cares about their wellbeing. Therefore the bank should enhance the leadership skill of supervisors through training, workshops and identifying the better supervisors from each department and arrange experience sharing session. To do so, management must recognize the employees` productivity; enhancing cooperation between the management and employees increases satisfaction as well as productivity in the organization.
- LIB need to embrace work-life balance policy to enable workers take up work assignments. That work-life balance be integrated as part of human resource performance to contribute to job satisfaction.
- LIB and other financial institutions seriously seem to be at the issue of serving their employees balance their work and family responsibilities in order to have satisfied and fully dedicated work force.

Generally, well- designed WLB initiatives for the employees will yield viable advantage as it will increase employee job satisfaction; Furthermore, appropriated WLB related programs and strategies should be adopted with a view to ensuring the sustainability of satisfaction and maintaining a committed work force.

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## Appendix I RESEARCH QUESTIONNAIRE



Addis Ababa University Faculty of business and Economics

I am Elisabeth Girmay , MBA – Management graduating student from Addis Ababa University Faculty of Business and Economics.

Dear respondents;

This questionnaire is meant to collect information about the Effect of Work Life Balance (WLB) on Job satisfaction at Lion International Bank.

The information obtained will be used to complete a study in partial fulfillment of the requirements for Masters of Business Administration (MBA) in General Management.

This information you would provide me is highly essential for successful completion of the study. Please answer all items objectively. The research assures you that information provided will be kept confidential and be used only for an academic purpose.

### **Note:**

- Kindly put a (√) or (X) mark with the option that reflects your level of agreement with the given statement.
- Please don't write your name on the questionnaire

### **Demographic questions**

1. Age : 20-25  26-30  31-35  36-40  >41
2. Gender : Male  Female
3. Educational level: Diploma  Degree  Master  PhD
4. Marital status: Married  Single  Divorced  Widowed  other \_\_\_\_\_
5. Experience in the Bank: below 1year  1-2years  2- 5 years  5-10 years   
10-15 years  above 15 years
6. Job role in the bank : Managerial  Non Managerial / Professional
7. Place of Assignment branch  Head Office
8. Salary Paid by the bank: < 2,000  2,000-5,000  5,000-10,000  10,000- 20,000   
 20,001-25,000  above 25,000

S/N	Question related to work-life-balance	Scale of Measurement				
	<b>1. <u>Questions related to Working Hours</u></b>	1 strongly disagree	2 Disagree	3 Neutral	4 agree	5 strongly agree
1.1	I am working more than 8 working hours per day without additional payment					
1.2	Attendance and punctuality is strict					
1.3	It is often difficult to tell where my work life ends and my family life begin.					
1.4	The time I spend in my job is negatively affecting my social responsibilities, e.g., visiting relatives and friends					
1.5	My job is enabling me to spare a suitable time for my family					
	<b>2. <u>Questions related to Working Conditions</u></b>					
2.1	All the employees are treated equally if they request assistance with work and family related matters.					
2.2	My supervisors create stress when they demand more performance					
2.3	I use teamwork to resolve work stress					
2.4	My organization supports its employees in terms of combining professional life with family life.					
2.5	I receive good quality of supervision					
2.6	I have good relations among the employees in my workplace.					
2.7	I have good understanding with my team members.					
2.8	I always think of my family while I am working					
2.9	Because of my current job I do not have a time to care for anything else, e.g., cooperating with social clubs like edir					
2.10	I experience job stress due to long working hours					
2.11	When I lack organizational support I experience job stress					
2.12	My Job involvement cannot allow absenteeism					
	<b>3. <u>Questions related to Work Pressure / Work Load</u></b>					
3.1	The workload is shared fairly					
3.2	The level of responsibility I am given is reasonable.					
3.3	Staffing levels are adequate for the workload					
3.4	The work load keeps me away from my family too much					
3.5	I feel I have more to do than I can handle comfortably					
3.6	I feel more respected because of my responsibilities in job					
3.7	My responsibility at work increases my workload					
3.8	I would like to reduce my working hours and stress levels, but feel I					

	have no control over the current situation					
3.9	My relationship with my partner is suffering because of the pressure or long hours of my work					
3.10	I am received more target beyond my capacity					
<b>4. Questions related to Work Life Balance Programs</b>						
4.1	There is sufficient time to provide the type of care I would like to.					
4.2	I can openly discuss issues relating to work life balance with my immediate supervisor					
4.3	In my life, there is a clear boundary between work and family.					
4.4	My current job allows me to get involved in my family as I should be					
4.5	I feel that making a balance between my work, my family and other social responsibilities is difficult					
4.6	My family are missing out on my input, either because I don't see enough of them/am too tired					
4.7	My job is enabling me to spare a suitable time for my family					
4.8	I often go home late in the evening.					
4.9	I would like to reduce my working hours and stress levels, but feel I have no control over the current situation					
<b>5. Questions related to Job Satisfaction</b>						
5.1	I feel satisfied with my working hours.					
5.2	I am more satisfied with the flexibility of targets					
5.3	In my organization, communication of all rules, policies and procedures is very good					
5.4	I am satisfied with the work performance and respect with co-workers, customers and superior from diverse backgrounds					
5.5	I am very committed to working here and I see myself staying here for a long term career.					
5.6	I feel proud to work here.					
5.7	I am often bored with my job.					
5.8	I am satisfied with my colleagues.					
5.9	I am satisfied with my supervisor.					
5.10	I am satisfied with my working conditions.					
5.11	I am satisfied with the amount of work I have to do.					
5.12	I am satisfied with the time to complete my work.					
5.13	Most of the day, I am excited about my job					

Thank you!