



**Addis Ababa University
School of Commerce
Office of Graduate Studies**

**THE EFFECT OF WORK LIFE BALANCE ON EMPLOYEES
COMMITMENT IN COMMERCIAL BANK OF ETHIOPIA**

**By
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**June, 2017
Addis Ababa, Ethiopia**

THE EFFECT OF WORK LIFE BALANCE ON EMPLOYEES COMMITMENT IN COMMERCIAL BANK OF ETHIOPIA



**A THESIS SUBMITTED TO OFFICE OF GRADUATE STUDIES OF
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ARTS IN HUMAN RESOURCE MANAGEMENT**

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Declaration

I, the undersigned, declare that this study entitled “The Effect of Work Life Balance on Employees Commitment in Commercial Bank of Ethiopia” is my original work and has not been presented for a degree in any other university, and that all sources of materials used for the study have been duly acknowledged.

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CERTIFICATE

This is to certify that this study, “The Effect of Work Life Balance on Employees Commitment in Commercial Bank of Ethiopia”, undertaken by Meskerem Melesse for the partial fulfillment of the Requirements for the Degree of Master of Arts in Human Resource Management at Addis Ababa University College of Business and Economics School of Commerce, is an original work and not submitted earlier for any degree either at this University or any other University.

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Addis Ababa University College of Business and Economics

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of Ethiopia

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List of abbreviations/Acronyms

SPSS	=	Statistical Package for Social Science
CBE	=	Commercial Bank of Ethiopia
OC	=	Organizational Commitment
AC	=	Affective Commitment
CC	=	Continuance Commitment
NC	=	Normative Commitment
WLB	=	Work Life Balance
WIPL	=	Work Interference with Personal Life
PLIW	=	Personal Life Interference with Work
WPLE	=	Work/Personal Life Enhancement
ANOVA	=	Analysis of Variance

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Abstract

The main objective of the study is to examine the effect of work life balance on organizational commitment of employees in Commercial Bank of Ethiopia. A total of 378 respondents completed the administered survey questionnaires. Both descriptive and inferential analysis was done to analyze the responses. The descriptive statistics result revealed that the employees exhibited a low level of WLB and OC with low level of variability among the employees. The result of the regression analysis indicated that WLB is a significant and positive predictor of OC. Specifically among the three dimensions of WLB, WPLE is the significant predictor of OC for the selected sample of employees. The significant predictor of AC for the participated employees is WPLE. The same is true for the CC. However, the significant predictor of NC is PLIW. The independent sample t test showed that there is no difference in the level of WLB dimensions and total WLB for the demographic variables: Gender, Marital status and Job position. However, difference was found on the remaining demographic variables: age, Service year and job place. Based on these findings it can be concluded that creating WLB improves the OC of the CBE employees. Therefore, the researcher of these study suggested WLB measures such as work related child care facilities, parental leave, and flexible work arrangements for improving the WLB and also the OC of the employees in CBE.

Keywords: Work life balance, Organizational commitment, Demographic Variables

CHAPTER ONE

INTRODUCTION

This chapter introduces the research problems and the associated research questions to be answered and objectives to be achieved. It includes the background of the study, statement of the problem, research objectives and questions, significance of the study, scope and delimitation of the study, definitions of terms and finally organization of the paper.

1.1 Background of the study

An organizational success depends on the employees of the organization and their commitment to a set of values, principles or beliefs (Gulbahar *et al.*2014). The banking industry in Ethiopia is no more exception in this regard. Due to the increasing competition among the banks, which use almost similar state of the art technology, the work force they have is one of the competitive advantages they can use to give a superior service to their customer.

In recent years, an increase in the individuals' working hours and business intensity has been witnessed; participation of women in workforce, the participation of working mothers, dual earner couples and single parents also increased. This trend immediately enhanced the child and elder care burden on a large number of employees and in addition created new challenges in balancing work and family life (Naithani, 2010). The burden of multiple responsibilities and the competing work demand as well as family demand create conflicts which give rise to work life imbalance. Poor work-life balance adversely affect employee, their family, organization and the society as whole (Nayak & Pandey, 2014)

Being part of the current business environment and the changing demands of the employees', Commercial bank of Ethiopia is also affected by these changes. To cope up with

these change finding what is going on the work and personal life of the employees is the preliminary stage for designing any initiatives in the bank. Work demand and family demand should be managed by adopting appropriate coping strategies because on the one hand work-life balance helps to increase satisfaction, motivation, commitment, and productivity on the other hand it reduces the absenteeism and turnover rate (Nayak & Pandey, 2014).

In large organizations like the CBE creating a WLB culture may take several years with lots of devotion. Building an organization culture which supports WLB is a long term process for large organizations (Gulbahar, Ali ch, Kundi, Qureshi & Akhtar, 2014). On the other hand employees today are more likely to express a strong desire to have a harmonious balance between career, family life, and leisure activities (ILO, 1992; Offermann & Gowing, 1990; Zedeck & Mosier, 1990, cited in Grant-Vallone & Ensher, 2001). The more job involvement, the higher the work-family conflict and it leads to increased burnout, lack of job satisfaction, and reduced commitment (Adams, King, A., & King, W., 1996).

Employers are introducing various initiatives in order to retain the efficient workforce. These initiatives are any benefits, policies, or programs that help create a better balance between the work and non-work domain. These initiatives include but are not limited to the following: flexible working hours, job sharing, part-time work, compressed work weeks, parental leave, telecommuting, and on-site child care facility. In addition, employers may provide a range of benefits related to employees' health and well-being, including extended health insurance for the employee and dependents, personal days, and access to programs or services to encourage fitness and physical and mental health. Still, other practices may support children's education, employees' participation in volunteer work, or facilitate phased retirement (Lazar & Ratiu, 2010)

In this paper different work-life balance and organizational commitment theories are presented. And also the benefits of work-life balance initiatives to the employee's organizational commitment are discussed. Finally detail analysis are given based on the prevailing WLB status of the CBE employees to justify further promotion of work-life balance programs in the organization.

1.2 Statement of the Problem

The banking business in Ethiopia has become very competitive due to the entrance of a number of private banks in the industry in the last two decades. The availability of an option for the customers to be served in their preferred banks, has forced the banks to devote their effort to the best quality service that wins customers over the other competitive banks.

Commercial bank of Ethiopia was the only operational Commercial Bank working in the market before twenty years back. During that time the Bank was operating without any competitor and the customers it has were not only those wanted to be served in but also those who were forced because of no other option to get a banking service. Because of the lack of competition from the market, the bank stayed in giving traditional banking service for several years.

In order to give the customer a competitive service, the Bank has taken different initiatives and implemented all over the branches in the recent years. Some of the initiatives include reengineering its business; increasing accessibility by expanding its branch outlet and introducing electronic banking systems like ATM, mobile banking, internet banking; introducing different banking products like women, youth, educational, Muday, and interest free saving accounts; and extending its working hours in the weekdays and also Saturday afternoon.

To effectively implement the above all initiatives the employees of the bank had a significant contribution, not underestimating the huge financial investments made. The Bank's staffs are devoting their talents, time and effort in the process of transforming the service from the traditional banking service to the modern competitive one. Moreover, being the employee of the state bank, the CBE staffs are also expected to support the growth and transformation plan by mobilizing resource from the unreached and unbanked population of the society. In order to do that, the staffs are creating awareness about the advantage of banking service and giving the services out of their office in places where they reach the public like market place, 'Idir', 'Equb', schools and other public gatherings.

The above all responsibilities in the work place are taking some portion of the time that was to be used for non-work activity. For example, the Saturday afternoon was used to be a rest time and also all the employees used to leave offices at 4:30 pm which is now extended to 6:00pm. These extensions of the working hour have an implication for the balance of work and non-work domains of the staffs. Employees are facing challenges to attend a further education due to the clash that is occurring in their working hour and class schedules. Those employees who have family responsibility have also affected by the extension of the afternoon work since it took the portion of the time that can be used for taking care of those responsibilities.

Even though the employees of the bank are exerting their effort towards the organization's goals as mentioned above, they complain about the salary and the benefits. They argue that even though they are doing their best, their reward is less than what is prevailing in the banking industry. But the response they get from the top management is that, as the employee of the state bank, it is the contributions they make towards the national development and expecting a benefit scheme equivalent to the other banks is something impossible to achieve. Nevertheless,

the turnover of employees is not as such a problem in CBE. This indicates that there are factors that keep the employees to stay committed to the organization. The researcher believe that WLB of employees is among the different factors that keeps employees committed to their organization. According to Naithani (2010), an employee with better work-life balance will contribute more meaningfully towards the organizational growth and success.

In recent years in CBE, there are indications that work life balance is getting recognition and some initiatives are introduced for the employees. For example, a new service of excellence center is established around Megenagna area in Addis with the aim of delivering different services to the employees. In the center there are different training and workshop rooms with a meal service, a library service with different types of study materials and Internet access, and Gymnasium. These services are intended to promote the intellectual and physical wellbeing of its employees so that employees are fit to the job they are assigned and also to boost employees commitment towards the banks vision and missions.

The researcher of this study believes that WLB affects employees' commitment towards the organization they work for. Therefore, the basic problem of this research paper is that with the prevailing reality of the work and non-work responsibility and the initiatives the bank is introducing, how do the CBE employees perceive their work life balance and how does it affect their organizational commitment.

1.3 Research Questions

The main and specific questions that are to be addressed in this study are listed as follows.

The main research question this paper tries to answer is, “What is the effect of Work life balance on the Organizational commitments of CBE employees?” and the specific research questions are:

- What is the effect of Work Life Balance dimensions on Affective Commitment of CBE employees?
- What is the effect of Work Life Balance dimensions on Continuance Commitment of CBE employees?
- What is the effect of Work Life Balance dimensions on Normative Commitment of CBE employees?
- What is the effect of Work Life Balance dimensions on Organizational Commitment of CBE employees?
- What is the effect of Work Life Balance on Organizational Commitment of CBE employees?
- What is the relationship between Demographic variables (age, gender, marital status, service year in CBE, Designation or Job position and job place) and Work Life Balance of CBE employees?

1.4 Research objectives

In this section the general and specific objectives of the study are given. The study has one general objective and five specific objectives as listed separately in the following lines.

1.4.1 General Objective

The general objective of the study is to examine the effect of work life balance on Organizational Commitment of employees in Commercial Bank of Ethiopia.

1.4.2 Specific Objective

The specific objectives of the study are:

- To study the effect of Work Life Balance on Organizational Commitment of CBE employees.
- To examine the effect of Work Life Balance dimensions on Affective Commitment of CBE employees.
- To look at the effect of Work Life Balance dimensions on Continuance Commitment of CBE employees.
- To determine the effect of Work Life Balance dimensions on Normative Commitment of CBE employees.
- To examine the effect of Work Life Balance dimensions on Organizational Commitment of CBE employees.
- To observe the relationship between Work Life Balance and Demographic Variables (age, gender, marital status, service year in CBE, Designation or Job position and job place) of CBE employees.

1.5 Significance of the study

The findings of this study is highly significant to the CBE. The bank is be able to know whether or not its employees are experiencing a balance in their work and personal life. The findings also shows the specific effects of the corresponding levels of work life balance on organizational commitment of the employees. Thus, the company may opt to reassess, adjust and improve the different interventions they are currently doing. The employees of the bank is also be beneficial from this study since the findings of the study create a common understanding among staff and the management regarding the WLB issue prevailing in CBE. These may in turn help to put in place the appropriate WLB policies that help both the employees and the bank.

The conclusions drawn from the findings may likewise be beneficial or be utilized in other organizations in the same industry as the nature of work is the same.

Finally, the study would be an input and reference document for other researchers who would like to conduct further researches in the area.

1.6 Scope of the Study

This research was constrained by different factors such as time, finance, and other resources. Because of these factors, the scope of the research was defined conceptually, geographically, methodologically and timely. The scope of the study are explained separately in the next paragraphs.

Conceptually, the dependent variable (OC) and the independent variable (WLB) are delimited to a specific theory applied in this paper. To begin with the OC, according to Ghosh & Swamy (2014: p.5.), there are several theories in the evolution of organizational commitment concept. The author mentioned the theories as follows:

The evolution in OC concepts can be categorized into several theories: The Side Bet theory from Becker (1960), Porter's (1974) Affective Dependence theory, O'Reilley and Chatman (1986), Meyer and Allen's Multi-dimension theory (1984, 1990) till Cohen's Two-dimension (2007) and Somers' Combined theory (2009)

These theories explained the concept of OC in their own way and contributed to the present conception of OC. However, the leading study to OC has been the three-dimensional approach proposed by Meyer and Allen (1984; 1997) which categorizes commitment into three distinctive scales, namely, affective, normative and continuance commitment (Ghosh & Swamy, 2014). Even though all the other OC theories have significantly contributed for the development of the concept, the three dimensional OC approach of Allen and Meyer was used in this study. On the other hand, the concept of WLB was delimited to the three dimensional measurement scale of Hayman, (2005). The three dimensions are: work interference with personal life (WIPL), personal life interference with work (PLIW), and work/personal life enhancement (WPLE).

Geographically, the study was delimited to CBE branches that exist in Addis Ababa area and the head office; it didn't focus on branches out of the capital city. Also within Addis Ababa area branches, the study focused on employees in some selected branches of CBE and selected head office employees. These helped to focus and make a deep study with the available resource.

Due to the time constraints to collect and analyze the data, the study was methodologically delimited. The study applied only a quantitative approach using only a questionnaires that contains closed ended questions for collecting data from the participants. The advantage of using this approach was that it made convenient to cover large sample size to collect and analyze data within a short period of time.

Finally, the study was delimited to time. These study focused on the periods under which the bank was undergoing a transformation process. Specifically this period covers the years since the bank made a business process reengineering in 2008 up to now.

1.7 Limitation of the Study

In conducting this research, the researcher faced some challenges in administering the data collection process and also doing the analysis. Some of the challenges faced includes: Due to the repeated request of researchers from different colleges and universities and also internal surveys made by the bank, the employees got tired in filling questionnaires. As a result of this some employees refused to accept the questionnaires; some of the distributed survey questionnaires didn't returned or lost at the end of the participant and redistribution were required; the delay of the respondents to return the questionnaires on time due to their work burden specially at the branches; some of the responded questionnaires were not properly filled. However the researcher at most effort tried to overcome these challenges by redistributing the questionnaires and also by explaining the purpose of the research to the respective managers and respondents so that they take some minutes of their time to fill them.

1.8 Definition of terms

Work life balance –“...is individual's ability to meet their work and family commitments, as well as other non-work responsibilities and activities” (Delecta, 2011, p.187).

Personal life Interference with Work - refers to the extent to which one's personal life interferes with work (Fisher, 2001).

Work Interference with Personal life - refers to the extent to which work interferes with personal life (Fisher, 2001).

Work/Personal life Enhancement - refers to the extent to which one's personal life enhances work (Fisher, 2001).

Organizational Commitment is a psychological state that characterizes the employee's relationship with the organization and has implication for the decision to continue or discontinue membership in the organization.(Meyer & Allen, 1991)

Affective Commitment of organizational commitment refers to employees' emotional attachment to, identification with, and involvement in, the organization (Allen and Meyer, 1990).

Continuance Commitment of organizational commitment refers to commitment based on the costs that employees associate with leaving the organization. (Allen and Meyer, 1990)

Normative Commitment of organizational commitment refers to employees' feelings of obligation to remain with the organization. (Allen and Meyer, 1990)

1.9 Organization of the study

This research examined the effect of work life balance on organizational commitment of CBE employees within five chapters. The first chapter contains the background of the study, statement of the problem, objectives of the study, the research questions, significance of the study, scope of the study, limitation of the study, definition of terms and organization of the paper. In the second chapter existing literatures were reviewed and based on that the conceptual framework and the Hypothesis of the research presented. The third chapter presents the research methodology used in this thesis. In the fourth chapter the data analysis and interpretation provided. Finally, Chapter five ends the thesis with summary of the findings, conclusions, set of suggestions and finally provides implication for future research.

At the end of the thesis document, references and annex that contains the questionnaire of the survey forms that was used to collect primary data for this study is attached.

CHAPTER TWO

LITRATURE REVIEW

This part of the study tries to provide the most important concepts in work life balance and Organizational commitment. It provides an insight into these concepts as well as their relationships by focusing on previous literatures relevant to this study.

2.1 Theoretical Literatures

2.1.1 The Concept of Organizational Commitment

Commitment has been studied much, and it still remains one of the most challenging and researched in the fields of management, organizational behavior and human resource management (Cohen, 2003; Cooper-Hakim & Viswesvaran, 2005; Morrow, 1993, cited in Cohen, 2007). Multiple definitions of organization commitment are found in the literature.

Meyer and Allen, (1997) defined organizational commitment as psychological state that characterizes organizational members' relationship with the organization and has implications for the decision to continue or discontinue membership in the organization

Porter, Steers, Mowday and Boulian (1974) describes organizational commitment as an attachment to the organization, characterized by an intention to remain in it; identification with the values and goals of the organization; and a willingness to exert extra effort on its behalf. Individuals consider the extent to which their own values and goals relate to that of the organization as part of organizational commitment. Therefore, it is considered to be the linkage between the individual employee and the organization.

Mowday, Porter and Steers (1982) saw organizational commitment as a strong belief in an organization's goals, and values, a willingness to exert considerable effort on behalf of an organization and a strong desire to remain a member of the organization. Therefore, employees

who exhibit high organizational commitment are happier at their work, spend less time away from their jobs and are less likely to leave the organization.

Meyer, Becker and Vandenberghe (2004), define a committed employee as being one stays with an organization, attends work regularly, puts in a full day and more, protects corporate assets, and believes in the organizational goals. This employee positively contributes to the organization because of his/her commitment to the organization.

According to Miller (2003), organizational commitment is a state in which an employee identifies with a particular organization and its goals, and wishes to maintain membership in the organization. Organizational commitment is therefore, the degree in which an employee is willing to maintain membership due to interest and association with the organization's goals and values.

Abdullah and Ramay (2012) define organizational commitment as a sort of bond between an employee and the organization he is working for. The strength of this bond is dependent on various factors and organizational commitment has a strong relation with the employee behavior.

2.1.2 Dimensions of Organization Commitment

Meyer and Allen's three-component model of organizational commitment has become the dominant model for study of workplace commitment (Jaros, 2007). This model proposes that organizational commitment is experienced by the employee as three simultaneous mindsets encompassing affective, normative, and continuance organizational commitment. Common to this three approaches is the view that commitment is a psychological state that characterizes the employee's relationship with the organization and has implication for the decision to continue or discontinue membership in the organization. Beyond this, however, the nature of the psychological states differ (Meyer & Allen, 1991).

Affective Commitment. The most prevalent approach to organizational commitment in the literature is one in which commitment is considered as an affective or emotional attachment to the organization such that the strongly committed individual identifies with, is involved in, and enjoys membership in, the organization (Allen & Meyer, 1990). Affective Commitment reflects commitment based on emotional ties the employee develops with the organization primarily via positive work experiences (Jaros, 2007). In detail, there are three aspects that together constitute the affective commitment: a) a strong belief in the goals and values of the organization and the employees' acceptance of these, b) the readiness to lend one's support to the organization, and c) a strong need of the employees to maintain their membership in the organization (Mowday, Porter & Steers, 1982). Employees with strong affective commitment continue employment with the organization because they *want to* do so.

Continuance commitment. Continuance commitment refers to an awareness of the costs associated with leaving the organization (Meyer & Allen, 1991). Continuance Commitment reflects commitment based on the perceived costs, both economic and social, of leaving the organization (Jaros, 2007). The commitment of the employees is higher the greater they perceive the costs of such a change to be (e.g. relocation, wage losses, loss of personal contacts to former colleagues). In this regard, the previous investments that an employee has made in the organization (e.g. specialist knowledge acquired) and the possible benefits gained through these (e.g. extra pay, pension claims) play an important role. The continuance commitment consequently corresponds to the result of a cognitive evaluation process, and is not emotionally colored (Meyer, Stanley, Herscovitch & Topolnytsky, 2002). Employees whose primary link to the organization is based on continuance commitment remain because they *need to* do so.

Normative commitment. Normative commitment reflects a feeling of obligation to continue employment (Meyer & Allen, 1991). Normative commitment does not correspond to any individually felt attachment of the organization members, but rather reflects their moral ethical obligation towards the organization (Meyer *et al.*, 2002). In this way, for instance, an individual's attachment arises from the fact that the employer regularly pays his wages or that in economically difficult times, the employee cannot weaken his own company further by changing to a rival company. Employees with a high level of normative commitment feel that they *ought* to remain with the organization.

Affective, continuance and normative commitment are best viewed as distinguishable *components*, rather than *types*, of attitudinal commitment; that is, employees can experience each of these psychological states to varying degrees. Some employees, for example, might feel both a strong need and a strong obligation to remain, but no desire to do so; others might feel neither a need nor obligation but a strong desire, and so on. The 'net sum' of a person's commitment to the organization, therefore, reflects each of these separable psychological states (Allen & Meyer, 1990).

2.1.3 Factors Affecting Organizational Commitment

There are a variety of factors that shape organizational commitment. Such factors include the following: job-related factors; employment opportunities; personal characteristics; positive relationships; organizational structure; and management style.

Job-related factors. The job role that is ambiguous may lead to lack of commitment to the organization and promotional opportunities can also enhance or diminish organizational commitment (Curry, Wakefield, Price & Mueller, 1986). Other job factors that could have an impact on commitment are the level of responsibility and autonomy. Baron and Greenberg

(1990) identified that the higher the level of responsibility and autonomy connected with a given job, the lesser repetitive and more interesting it is, and the higher the level of commitment expressed by the person who fill it.

Employment opportunities. The existence of employment opportunities can affect organizational commitment (Curry *et.al.*, 1986). Individuals who have a strong perception that they stand a chance of finding another job may become less committed to the organization as they ponder on such desirable alternatives. Where there is lack of other employment opportunities, there is a tendency of high level of organizational commitment (Vandenberghe, 1996). As a result, membership in the organization is based on continuance commitment, where employees are continuously calculating the risks of remaining and leaving (Meyer & Allen, 1997).

Personal characteristics. Organizational commitment can also be affected by the employee's personal characteristics such as age, years of service and gender (Meyer & Allen, 1997).

Age. According to Baron and Greenberg (1990) older employees, those with tenure or seniority, and those who are satisfied with their own levels of work performance tend to report higher levels of organizational commitment than others. This implies that older people are seen to be more committed to the organization than other age groups. Mathieu & Zajac (1990) also found that age is significantly associated with organizational commitment. Researchers suggest that older workers are likely to experience higher level of commitment (Abdulla & Shaw, 1999). This finding may be due to the fact that older people at workplace lower their expectations to more realistic levels and adjust themselves better to their work situations (Newstrom, 2007).

Gender. Another personal characteristic that may affect organizational commitment is associated with gender (Meyer & Allen, 1997). Mathieu & Zajac (1990), argue that gender differences in commitment are due to different work characteristics and experiences that are linked to gender.

Organizational tenure (length of service). Commitment is usually stronger among long-term stay employees (Newstrom, 2007). Meyer, Stanley, Herscovitch & Topolnytsky (2002) found a significant and positive relationship between organizational commitment and organizational tenure. They further suggest the possibility that the longer a person works in an organization and the older they become their feelings of responsibility for outcomes relevant to them also increases. Salami (2008) also identified a positive and strong relationship between organizational tenure and organizational commitment.

Work environment. The working environment is also identified as another factor that affects organizational commitment. One of the common working environmental conditions that may affect organizational commitment positively is partial ownership of a company. Ownership of any kind gives employees a sense of importance and they feel part of the decision-making process (Klein, 1987). A study conducted by Subramaniam and Mia (2001) also indicates that managers who participate in budget decision-making tend to have a high level of organizational commitment. Another factor within the work environment that may affect organizational commitment is work practices in relation to recruitment and selection, performance appraisal, promotions and management style (Meyer & Allen, 1997).

Positive relationships. The organization as a workplace environment is built up of working relationships; one of which is the supervisory relationship. According to Randall (1990) the supervisory relationship can affect organizational commitment either positively or

negatively. A positive supervisory relationship depends on how work-related practices such as performance management are being implemented in the organization. When individuals find the supervisory relationship to be fair in its practices, they tend to be more committed to the organization (Benkhoff, 1997).

Other work relationships, such as teams or groups, which exist in the workplace, can affect organizational commitment. Organizational members can demonstrate commitment when they are able to find value through work relationships (Mathieu & Zajac, 1990). Employee commitment and attachment to the organization can be increased through efforts made to improve the organizations social atmosphere and sense of purpose (Brooke, Russell and Price, 1988).

Organizational structure. Organizational structure plays an important role in organizational commitment. Bureaucratic structures tend to have a negative effect on organizational commitment. According to Zeffanne (1994), the removal of bureaucratic barriers and the creation of more flexible structure are more likely to contribute to the enhancement of employee commitment both in terms of their loyalty and attachment to the organization.

Management style. A management style that encourages employee involvement can help to satisfy employee's desire for empowerment and demand for a commitment to organizational goals. A more flexible and participatory management styles can strongly and positively enhance organizational commitment (Gaertner, 1999). Organizations need to ensure that their management strategies are aimed at improving employee commitment rather than compliance (William & Anderson, 1991).

2.1.4 The concept of Work Life Balance

“Work-life balance is defined here as an individual’s ability to meet their work and family commitments, as well as other non-work responsibilities and activities.” (Delecta, 2011, p.187). As can be understood from the definition, the concept of WLB involves other roles in addition to the work and family roles. This means Work-life balance is a broad concept that supports the efforts of employees to split their time and energy between work and the other important aspects of their lives. It includes effort to make time for family, friends, community participation, spirituality, personal growth, self-care, and other personal activities, in addition to the demands of the workplace (Vyas, Sajjan & Hanji, 2015). Different definitions of work life balance is found in the literature, some of them are presented below.

Work life balance is the prioritizing between “work” (career and ambition) on the one hand and “Life” (Health, Pleasure, Leisure and family) on the other hand (Gulbahar, Ali ch, Kundi, Qureshi & Akhtar, 2014). Based on this definition an employee is required to prioritize his/her work and life role in order to bring a balance in the two domains. This indicates that there is a trade off in work and life roles.

Work life balance is the satisfaction and good functioning at work and at home with a minimum of role conflict (Clark, 2000). According to Clark’s definition, a person is said to be in balance if he/she is be able to get satisfied and function both at work and home meeting the expected role in both domains. If the employee is mange to do this then he/she will be encountered with minimum role conflict which doesn’t affect his/her WLB.

Work life balance is the absence of unacceptable level of conflicts between work and non-work demands (Greenblatt, 2002). Greenblatt’s definition has a similarity with Clark’s

definition. In both definitions an employee's work and personal life is in balance if the conflicts that occurs in the two domains is minor or doesn't have a significant impact on both roles.

Work life balance is the extent to which an individual's effectiveness and satisfaction in work and family roles are compatible with the individual's life priorities (Greenhaus, Allen, & Spector, 2006). This definition basic element is the issue of life priorities and the actual reality at work and private life of the individual. This means that the individual measures his/her work life balance with respect to the priorities he/she put for himself/herself. For example an individual may be effective in his work life however if his/her priority is the personal/family life and he/she can't be able to meet this, then this person work and life is unbalanced.

Work life balance is the extent to which an individual is equally engaged in – and equally satisfied with – his or her work role and family role (Greenhaus, Collins, & Shaw 2003). Unlike the previous definitions which emphasis on prioritization and conflict of work and family role, this definition emphasis on equally engaging in the work and non-work domain in general. According to this definition an individual's work and personal life is said to be in balance, if he/she is capable of managing the two roles equally.

In general, as can be understood from the above definitions, work life balance is managing the personal life role and the occupational role of the individual in an effective ways so that the two roles do not enter in to a conflict.

The WLB definition that is used as an operational definition of this research paper is the one that is given by Delecta (2011). This definition is selected because it incorporates the broad life aspects of an individual. Hence according to this definition a person's WLB is achieved when it is successful in meeting his/her work, family and other social roles.

2.1.5 Mechanisms of Linking Work and Life

Edward and Rothbard (2000) mentioned in their research that different work-family researchers have identified different mechanisms of linking work and family and they organized these mechanisms into six general categories: spillover, compensation, segmentations, resource drain, congruence, and work family conflict.

Spillover: Refers to effects of work and family on one another that generate similarities between the two domains. These similarities usually are described in terms of work and family affect (i.e., moods and satisfaction), values (i.e., the importance ascribed to work and family pursuits), skills, and overt behaviors. That means experiences made in one area have an impact on experiences and behavior within the other area. Temper, conduct, ethical values and skills are transferred from one role to the other (Edward & Rothbard, 2000).

Compensation: represents efforts to offset dissatisfaction in one domain by seeking satisfaction in another domain. It assumes that deficits in one area (work or private life) are compensated in the other area. Disappointments at work therefore can be compensated by positive experiences in the private area. (Edward & Rothbard, 2000)

Segmentation: is the separation of work and family, such that the two domains do not affect one another. People suppress work related thoughts, feelings and behavior while in the family domain, and vice versa. The active separation of work and family may be viewed as a method of coping with stress from either domain or as a way of maintaining a preferred degree of connection between work and family (Edward & Rothbard, 2000).

Resource drain: refers to the transfer of finite personal resources, such as time, attention, and energy, from one domain to another. Resource drain is analogous to those forms of compensation that entail a shift of time or attention between domains. However, compensation is

an active response to dissatisfaction in one domain, whereas resource drain simply refers to the transfer of resources between domains regardless of the impetus for the transfer. (Edward & Rothbard, 2000)

Congruence: refers to similarity between work and family, owing to a third variable that acts as a common cause. These common causes include personality traits, genetic factors, general behavioral styles, and social and cultural forces. For example, dispositional affect may influence both work satisfaction and family satisfaction, thereby inducing a positive spurious relationship between these two variables. Congruence is analogous to spill over, in that both lead to similarities between work and family. However spillover attributes these similarities to the effect of one domain on the other, whereas congruence attributes these similarities to a third variable that affects both domains. (Edward & Rothbard, 2000)

Work family conflict: is a form of inter role conflict in which work and family role demands are mutually incompatible so that meeting demands in one domain makes it difficult to meet demands in the other (Edward & Rothbard, 2000).

2.1.6 Approaches to Promote Work Life Balance

Work life balance policies involve all actions that enhance the compatibility of work life and personal life. To improve work life balance, employers need to focus on strategies like providing flexibility around work, increasing employees' sense of control and creating a more supportive work environment. Employers should improve human resources development within their organization and promote greater autonomy by enabling workers to make decisions about how to respond to demands (Duxbury & Higgins, 2003).

According to Evans (2002) four types of family friendly measures can be differentiated: support of a gap in employment due to family commitments; flexible working arrangements;

support of child care or care for family members in need of care; and, information and qualification.

A gap of employment can be due to maternity, child care, or care for family member in need of care or emergency leave (e.g., to deal with a sick child, or when there has been a problem with child care or eldercare). Support can be given by job-protected maternity leave, parental leave for women and men, paid or unpaid special leave, time to be made up later or reduction in working hours (Evans, 2002).

Flexible working time arrangements to enhance family friendly policies focus primarily on the possibility to individually adjust the position and length of working time. Flexible working time models allow employees to, or at least partially, individually tailor their own work schedule. Meeting/ addressing the interests of employees with family obligations can also be achieved by allowing flexible place of work (e.g. telecommuting) or mobile working. The criteria under which these flexible arrangements can be used should be mutually agreed upon and transparent. There should also be joint liability around their use. The process for changing duration or location of work should be as flexible as possible (Evans, 2002).

Support of child care or care for family members in need of care can be achieved through various possible measures including, workplace or linked nursery; financial help or subsidies to parents for child care; child-care provisions in holidays; breast-feeding facilities; workplace parent support group; and assistance with costs of eldercare (Evans, 2002).

Information and qualification is an important aspect employers should consider when aiming to promote work life balance; especially for working women. Less well educated mothers are more likely to be absent from the labor force for extended periods of time, and this is likely to reduce their, already limited, occupational choice and lower their relative earnings. Relevant

information and training policies may act to actively inform staff of the benefits available to them and, in turn, encourage their use (Evans, 2002).

The other measure for promoting work life balance is the availability of *supportive managers and work environment*. Supportive managers at all levels should be given the skills they need (e.g., communication, conflict management, time management and organizational skills, or how to give and receive feedback), as well as the tools they need to manage people (e.g., appropriate policies or training on how to implement alternative work arrangements) (MacDonald, Brown & Bradley, 2005).

Information for employees about the various policies that are available is essentially linked to the indication how these approaches can be accessed. To encourage employees to use these policies, senior management should model appropriate behavior as a precondition. Employees must be made to feel that their careers will not be jeopardized if they take advantage of supportive policies. The use of the different supportive approaches should be measured; and the sections of the organization that demonstrate best practices in these areas should be rewarded (MacDonald, Brown & Bradley, 2005).

2.1.7 Relationship between Work Life Balance and organizational Commitment

Employees' attitudes toward their organizations and life are affected by work-life balance. Work-life balance is especially important when organization has to manage highly technical professional because their high commitment and loyalty is needed for the success of the organization (Scholarios & Marks, 2006). Changes in the work style, work culture, family needs, work demands, are rapidly taking place which eventually increased the population of dual earner couples, single parent families and eldercare responsibilities (Azeem & Akhtar, 2014). These increased changes have an effect on employees' as well as organizational performance.

According to Adams, King, A., and King, W. (1996) the more a person involved in his job, the higher the work family conflict which eventually leads to increase job burnout, low satisfaction and reduced commitment.

Social exchange theory also clearly explains the relationship between work life balance and commitment. This theory supports the possibility that work life balance policies promote employee participation in the organization to the extent that the employees feel obligated to exert “extra effort” in return for these “extra benefits”. These are extra role activities that employees perform and are not mandated to do, but are beneficial towards the organization, is a further indication of their organizational commitment (Lambert, 2000). The study conducted by Meyer & Allen’s (1991) also supported positive relationship of work-life policies and organizational commitment.

Based on the review of the above literatures, the researcher proposed the hypothesis:

WLB has a significant contribution for the variability on Organizational commitment of CBE employees.

2.2 Empirical review

Different studies have been made regarding the relationship between work life balance and organizational commitment. These studies have been made in different work setting such as banks and insurances, hospitals, educational centers and other. The studies also focused on variation of work life balance and organizational commitment in different demographics such as age, gender, education level, service year and marital status.

Sethi (2014) made a study which aimed at finding the relationship between the work life balance and organizational commitment among women employees working in Public sector and

private sector banks. The results showed that there is positive relation between work life balance and organizational commitment in both the public and private sector respondents.

The study conducted by Tayfun (2014) examined the impact of work-life balance on organizational commitment of nurses' who work in Ankara. Besides, the other aim is to determine whether there is a significant difference between the perception of work/life balance, level of organizational commitment and employee's age, education, the duration of service in the job, the duration of service in the hospital. After the analysis, a positive-sided relationship between work/life balance of nurses and affective and normative commitment was found but in terms of continuance commitment, the relationships was a negative one. According to the findings of the study, creating a work life balance has significant importance in increasing employees' affective and normative commitment. In the analysis of the impact that the age variable have on work-life balance, significant differences was found. There were significant differences between the 16-25, 26-35, 36-45 age groups and also 56 and over. In the analysis of the impact the participants' service duration on work-life balance, a significant differences was found between these two variables. There was significant difference between workers who have been working for 1to 11 and 21 to 30 year. Workers who have been working for 21-30 years have better work-life balance. In this study, significant difference was not found between education level and work-life balance.

Azeem and Akhtar (2014) in their studies examined the effects of perceived work-life balance and job satisfaction on organizational commitment among healthcare employees. It was predicted that perceived work-life balance fosters job satisfaction which leads to the organizational commitment among employees in the long run. The results showed that respondents have moderate level of perceived work-life balance, job satisfaction and

commitment. Significant relationship is found among work-life balance, job satisfaction and organizational commitment. A regression analysis revealed that 37% variance in organizational commitment and job satisfaction is attributed to work-life balance.

Gulbahar, Ali ch, Kundi, Qureshi and Akhtar (2014) studied the relationship between work-life balance and organizational commitment, in SANGI Foundation, Pakistan. The finding of their study indicated that there is significant relationship between work life balance and organizational commitment in the employees of SUNGI development. According to the results, the study has find any significant relationship of work life balance and organizational commitment across the Gender and marital status. Yet, on the other side it indicates that top management employees are more committed to their work than the professionals and by comparing professionals with the support staff, the professionals show more commitment and this greater commitment is might be due to the seniority.

The research conducted by Sakthivel and Jayakrishnan also found the same result. On their study work life balance and organizational commitment have a positive relationship among the nursing professional. If nurses are having the good work life balance, they are more committed with their organization.

Based on the review of the theoretical reviews and the finding of the empirical studies the researcher proposed the Hypotheses:

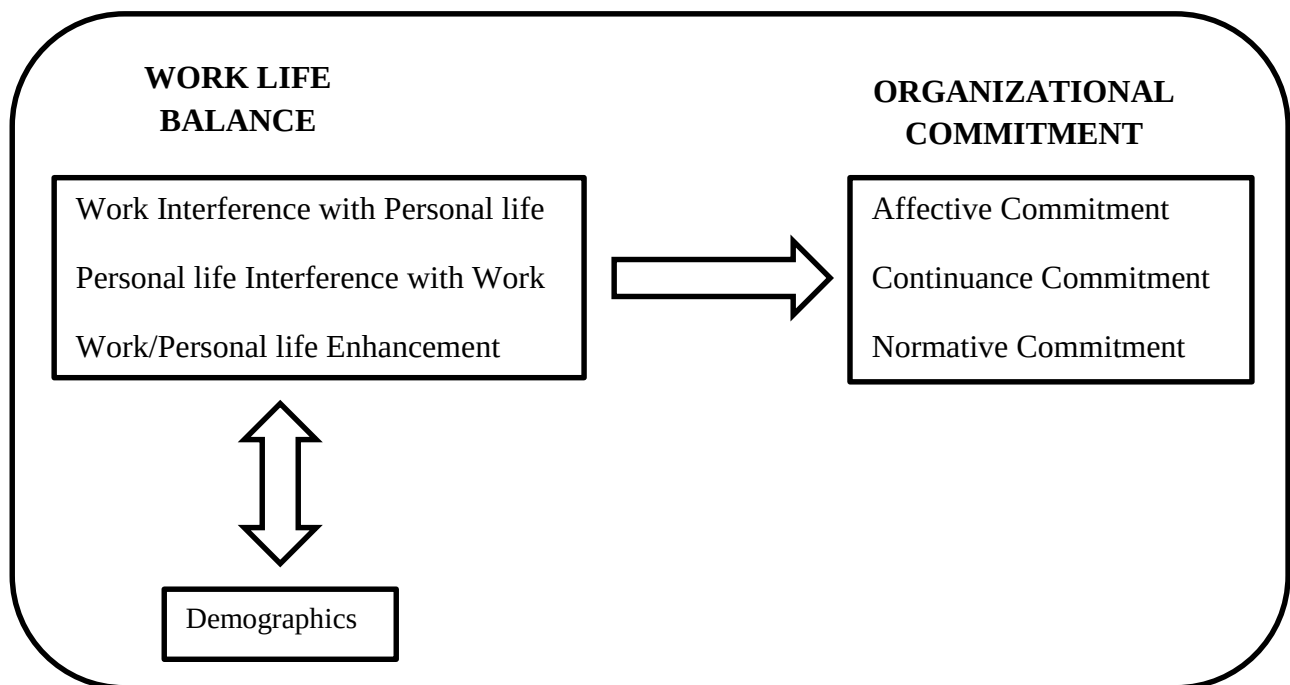
WLB dimensions have a significant contribution for the variability on affective commitment, continuance commitment, normative commitment and the total Organizational commitment of CBE employees;

There is no significant difference within a demographic variables regarding WLB.

2.3 Conceptual frame work

Based on the overall review of the related literatures, the following conceptual frame work in which this specific study governed is developed. In this study Organizational Commitment is taken as a dependent variable while work life balance as an independent variable. The independent variable, WLB, has three dimensions: Work interference with personal life, Personal life interference with work and work/Personal life enhancement. On the other hand, the dependent variable, organizational commitment, has three dimensions: Affective, Continuance and Normative commitment. As it is shown in the framework below the other aim of this study is to investigate if there is difference in WLB within a demographic variables such as age, gender, marital status, job place, job position and service year. The relationship of the variables for this study is presented as follows.

Figure 2.1 Conceptual framework



2.4 Summary of Research Hypotheses

The proposed research hypothesis based on the theoretical and Empirical Review of the literature is presented below.

H1: WLB has a significant contribution for the variability in OC of CBE employees.

H2a: WIPL has a significant contribution for the variability in OC of CBE employees.

H2b: PLIW has a significant contribution for the variability in OC of CBE employees.

H2c: WPLE has a significant contribution for the variability in OC of CBE employees.

H3a: WIPL has a significant contribution for the variability in AC of CBE employees.

H3b: PLIW has a significant contribution for the variability in AC of CBE employees.

H3c: WPLE has a significant contribution for the variability in AC of CBE employees.

H4a: WIPL has a significant contribution for the variability in CC of CBE employees.

H4b: PLIW has a significant contribution for the variability in CC of CBE employees.

H4c: WPLE has a significant contribution for the variability in CC of CBE employees.

H5a: WIPL has a significant contribution for the variability in NC of CBE employees.

H5b: PLIW has a significant contribution for the variability in NC of CBE employees.

H5c: WPLE has a significant contribution for the variability in NC of CBE employees.

H6a: WLB doesn't have significant difference with age in CBE employees.

H6b: WLB doesn't have significant difference with gender in CBE employees.

H6c: WLB doesn't have significant difference with marital status in CBE employees.

H6d: WLB doesn't have significant difference with number of service year in CBE.

H6e: WLB doesn't have significant difference with Job position in CBE employees.

H6f: WLB doesn't have significant difference with Job place in CBE employees.

2.5 Summary

This chapter presented a review of related literature that focused on the concept of Work life balance, organizational commitment and their relationship. Empirical reviews of related studies were also done. Based on that, the researcher proposed a hypothesis for this research and also developed the conceptual framework.

The review of the related theoretical and empirical literatures revealed that work life balance and organizational commitment have a positive relationship. The empirical studies also shown that the relationships between demographic variables and work life balance have a mixed result.

CHAPTER THREE

RESEARCH METHODOLOGY

The purpose of this chapter is to describe the research methodology and techniques that were used to conduct the study. In this chapter the practical methods used in order to answer the research questions and fulfill the purpose of the research are presented. That means it provides an overview of the research study area, the research approach, design and method, population and sample, data source and type, description of the data collection instrument, data collection procedure, ethical considerations and finally the methods of data analysis.

3.1 Description of the Study Area

This study was carried out at Commercial Bank of Ethiopia. As reported in the 2016/17 first quarter performance report of CBE, the bank has 15 districts and 1,151 branches all over Ethiopia as of September 2016. Out of the total districts, four are in Addis Ababa area containing 356 branches. On the other hand there are 12 processes residing at the head office. This research was carried out on the employees of selected branches from the Addis Ababa districts and employees under the head office whereby the effect of work life balance on organizational commitment examined.

3.2 Research Design and Approach

To achieve the stated objectives, the study adopted purely a quantitative research approach. Quantitative method is study involving analysis of data and information that are descriptive in nature and qualified (Sekaran, 2003).

This study utilized a combination of descriptive and explanatory research designs to answer the research questions. These designs were used since they enable to describe and also determine the relationship and effect of the independent variable on the dependent variable.

3.3 Research Method

For this study, a survey research method was used. Survey research is a research method involving the use of standardized questionnaires or interviews to collect data about people and their preferences, thoughts, and behaviors in a systematic manner (Bhattacharjee, 2012). Cross-sectional field survey was the specific type of survey method employed in this study, where the independent (WLB) and dependent (OC) variables measured at the same point in time, using a single questionnaire. The major advantages of questionnaires are that they can be administered to groups of people simultaneously, and they are less costly and less time-consuming than other measuring instruments (Leary, 2004).

3.4 Target Population, Sample Size and Sampling Techniques

3.4.1 Population

CBE categorize all its employees under five categories namely: Administrative, professional, clerical, transport & production and service workers. The first three categories include those employees who work clerical activities while those included in the last two perform non-clerical activities. The target population for the study consists of only the administrative, professional and clerical worker of the bank working under the four Addis Ababa area districts and employees working at the head office under different processes. These three categories were selected as the natures of their work are similar and perform their duties only in the office setting. Hence the total number of population for this study was 11,686.

TABLE 3.1: Population of employees in target study areas

No.	Area of Target Population	Number of Employees			
		Administrative	Professional	Clerical	Total
1	Head Office	247	1,958	462	2,667
2	East Addis Ababa District	281	1,548	421	2,250
3	North Addis Ababa District	298	1,689	475	2,462
4	South Addis Ababa District	271	1,448	486	2,205
5	West Addis Ababa District	356	1,329	417	2,102
	Total	1,453	7,972	2,261	11,686

Source: CBE, Human Resource Management, Sep.30, 2016

Due to time and resource constraints it was difficult to study all the population of the study and selecting a sample was necessary. Sekeran, (2001) defines a sample as a portion of the population that has attributes as the entire population. A probability sampling method was used to select the participants from the population. In probability sampling, all people within the research population have a specifiabale chance of being selected. These types of sample are used if the researcher wishes to explain, predict or generalize to the whole research population (Dawson, 2002).

3.4.2 Sample Size Determination

To draw the sample from the population, the sample size determination formula of Yamane, (1967) was used.

$$n = N / [1 + N(e^2)]$$

Where: n = Sample size

N = Population size

E = Level of precision or acceptable sampling error (0.05)

$$\text{Sample size (n)} = 11,686 / [1 + 11,686(0.05)^2]$$

$$n = 387$$

Based on the above formula samples of 387 employees were selected from the target population.

3.4.3 Sampling Technique

Once the sample size was determined the next step was determining the number of respondents that were going to be selected from the head office and the four districts. In order to do that a proportionate stratified sampling technique was used. In this technique the number of sampling unit drawn from each stratum is in proportion to the population size of that stratum.

TABLE 3.2 Proportionate stratified sample size

No	Strata	Total Strata size	Proportionate Sample
1	Head Office	2,667	88
2	East Addis Ababa District	2,250	75
3	North Addis Ababa District	2,462	82
4	South Addis Ababa District	2,205	73
5	West Addis Ababa District	2,102	70
	Total	11,686	387

Based on the size of each stratum the respondents were selected using a simple random sampling technique. Simple Random Sampling provides the opportunity for each member of the population under study to have an equal chance of being selected. The researcher tried to identify the branches that have similar Grade and work environment to allocate the number of respondents from each stratum. Once the branches identified, the questionnaire were distributed randomly. In the same fashion respondents from the head office organs were selected taking into consideration the nature of the work similarity and the size of employees within the processes.

3.5 Data source and Type

In this study both primary and secondary data sources were used. The Primary data sources were the survey Questionnaire. Through the questionnaire data's were collected on the demographic characteristic of the respondents, the independent variable which is the WLB and the dependent variables, which are the three dimensions of OC. The Secondary data sources were mainly used to review the related literature on the topic under study and to get the human resource related data of the CBE. These include: books, publications, research studies, referred journal articles and company documents.

3.6 Data Collection Instrument

The measurement instrument used for the purpose was the questionnaire. The questionnaire consisted of three main sections.

In the first section, there were five questions about demographic characteristic of the respondents (age, gender, marital status, service year in CBE, Job position and job place). These questions helped to describe the relationship between demographic characteristic and the WLB of the participants.

The second section contained the work life balance scale. For this study, a WLB scale developed by Jeremy Hayman was used. This scale was taken from the article “Psychometric Assessment of an Instrument Designed to Measure Work Life Balance” of Hayman (2005). This scale was selected because of the more inclusive wording of personal life, compared to family, provides an opportunity to measure the interface between work and non-work domain regardless of employee marital or family status as family may not be relevant to all employees. These scale was also advantages over the other measures, since it measures positive as well as negative aspects of the work personal life interface (Hayman, 2005). There were 15 questions to measure the employees’ perception of the work life balance in three dimensions: WIPL, PLIW and WPLE.

Finally, section three contained the organizational commitment scale. The organizational commitment scale used in this study was adopted from the work of Natalie J. Allen and John P. Meyer. The scale was taken from the article “The measurement and antecedents of affective, continuance and normative commitment to the organization” of Allen and Meyer (1990).

There were 24 questions that measured the level of organizational commitment of employees. The questions in this section were divided in to three sub section, containing eight questions each that measures the three dimensions of the OC: CC, AC and NC.

In the questionnaire a five point Likert scale was used. All the questions were closed ended. For the WLB scale respondents were asked to make a ‘√’ mark on their response to each statement according to the five-point scale labeled at each statement that reflect their own agreement and disagreement of the statement ranging from 1 up to 5 points, representing: 1 for never, 2 for rarely, 3 for sometimes, 4 for often and 5 for always. Similarly, in the OC scale respondents were asked to make a ‘√’ mark on their response to each statement according to the five-point scale labeled at each statement that reflect their own agreement and disagreement of the statement in each dimension, ranging from 1 to 5 points representing: 1 for strongly disagree, 2 disagree, 3 Neither agree Nor disagree, 4 for agree and 5 for strongly agree.

TABLE 3.3: Summary of Measures

Variable	Source	No. of Items in the Scale
Work-Life Balance Scale		15
Work interference with personal life	Hayman, 2005	7
Personal life interference with work	Hayman, 2005	4
Work/personal life enhancement	Hayman, 2005	4
Organizational Commitment Scale		24
Affective Commitment	Allen and Meyer, 1990	8
Continuance Commitment	Allen and Meyer, 1990	8
Normative Commitment	Allen and Meyer, 1990	8

3.7 Validity and Reliability

To assure the validity and the reliability of the measurement instrument, a standardized questionnaire was used. In addition a pilot test of the instrument was performed on 30 employees to further ascertain its applicability in the context of the CBE employees.

To examine the construct validities of the 15 work life balance scale items an exploratory factor analysis was undertaken by Hayman and the dimensionalities of the instrument was verified. The three dimensions are: work interference with personal life (WIPL), personal life interference with work (PLIW), and work/personal life enhancement (WPLE). The internal consistencies and reliability of the scale was also checked. The reliability for the work life balance scale was estimated using Cronbach alpha coefficient (Hayman, 2005). Having done all this reliability and validity analysis, the Hayman (2005) concluded that the instrument was found to have acceptable validity and reliability, indicating the instrument has potential for providing managers with a useful tool for determining work life balance perceptions among employees.

The reliability and validity of the OC scale was also checked. The reliability for each scale was also estimated using Cronbach alpha coefficient. The 24 items comprising these scales were also subjected to a principal factor analysis (Allen and Meyer, 1990).

TABLE 3.4: Cronbach's Alpha Results of Measures

Variable	Source	Cronbach's Alpha Result <i>α</i>
Work-Life Balance Scale		
Work interference with personal life	Hayman, 2005	.93
Personal life interference with work	Hayman, 2005	.85
Work/personal life enhancement	Hayman, 2005	.69
Organizational Commitment Scale		
Affective Commitment	Allen and Meyer, 1990	.87
Continuance Commitment	Allen and Meyer, 1990	.75
Normative Commitment	Allen and Meyer, 1990	.79

3.8 Data Collection Procedures

To collect the data from the selected sample of respondents, first the letter of cooperation from the university was delivered to the Human Resource Development process of the CBE. Once the request was approved by the bank, the questionnaires were distributed and collected from the respondents in consultation with the respective managers about the convenient time and venue for filling them.

3.9 Ethical considerations

The researcher addressed ethical considerations of confidentiality and privacy throughout the research process. A written guarantee was given to the respondents that their names will not be revealed in the questionnaire and the research report. Moreover, the participants were given a verbal and written description of the study, and informed consent was obtained before the survey. Participation in the study was made only voluntarily and also they were assured that the

responses will be kept confidentially and only be used for the purpose of this study. Finally, a copy of the final report can be given to the organization if demanded.

3.10 Data analysis Method

The data from the survey questionnaires were analyzed quantitatively. To describe the personal and job related profile of the respondents, frequencies and percentages calculated. The responses on the independent and dependent variables were summarized and described using the central measure of tendency of mean and standard deviation for measuring variability.

To see the strength of the relationship between the independent and the dependent variables a correlation analysis was done. A regression analysis was also made to analyze the effects of work life balance dimensions on each dimension of organizational commitments of CBE employees. Furthermore, relationship between Demographic characteristics (age, gender, marital status, service year in CBE, Designation or Job position and job place) and WLB, was examined using the independent sample t test.

To process the data, the statistical packages for social sciences, SPSS version 20 was used.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

This chapter presents and analyzes the data collected from the participants. The findings about the demographic characteristics, the relevant statistical analysis to answer the research questions is presented and interpreted.

Out of the total of 387 questionnaires that were distributed to the selected sample of employees 378 (97.7%) properly filled questionnaires were collected and used for the analysis. The data collected from the target population was analyzed using SPSS version 20.

4.1 Demographic Characteristics of the Participants

In this section, the personal and job related profile of the participants is presented. As it is presented in the following two tables the gender, age, marital status and job place, number of service years in CBE and job position of the participants is obtained using a descriptive statistics of frequency and percentage.

4.1.1 Personal Profile of Participants

TABLE 4.1: Personal profile of Participants

			Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Valid	Male	241	63.8	64.3	64.3
		Female	134	35.4	35.7	100.0
		Total	375	99.2	100.0	
	Missing		3	.8		
	Total		378	100.0		
Age	Valid	20-25	106	28.0	28.3	28.3
		26-35	173	45.8	46.1	74.4
		36-45	79	20.9	21.1	95.5
		46 and above	17	4.5	4.5	100.0
		Total	375	99.2	100.0	
	Missing		3	.8		
Marital Status	Valid	Single	226	59.8	60.8	60.8
		Married	138	36.5	37.1	97.8
		Divorced	7	1.9	1.9	99.7
		Widowed	1	.3	.3	100.0
		Total	372	98.4	100.0	
	Missing		6	1.6		
Total			378	100.0		

Table 4.1 above shows the personal profile of the respondents. Out of the 378 respondents, 241(63.8%) were males, 134 (35.4%) were females, and 3 (0.8%) respondents didn't mention their status.

The majority of the respondents' age fall in the range of 26-35 containing 45.8% followed by the age group 20-25 having 28% from the total participants. The other age groups: 36-45, 46 & above and missed constitute 20.9, 4.5 and 0.8 presents respectively.

The marital status of the participants is dominated by single employees being 226 (59.8%). The Married employees are 138 (36.5%) and the other participants are divorced, widowed or missed.

4.1.2 Job Related Profile of Participants

TABLE 4.2: Job related profile of Participants

			Frequency	Percent	Valid Percent	Cumulative Percent
Job Place	Valid	Branch	292	77.2	77.2	77.2
		Head office	86	22.8	22.8	100.0
		Total	378	100.0	100.0	
Number of Service year in CBE	Valid	0-5	205	54.2	54.7	54.7
		6-10	73	19.3	19.5	74.1
		11-20	70	18.5	18.7	92.8
		21-30	22	5.8	5.9	98.7
		31 and above	5	1.3	1.3	100.0
		Total	375	99.2	100.0	
	Missing		3	.8		
	Total		378	100.0		
Job Position	Valid	Managerial	33	8.7	8.8	8.8
		Non Managerial	342	90.5	91.2	100.0
		Total	375	99.2	100.0	
	Missing		3	.8		
	Total		378	100.0		

Table 4.2 above presents the job related profile of the respondents. From the total participants, 292 (77.2%) were working in the branches and 86 (22.8%) were working in the head office under different processes. The majority of the participants (54.2%) served the Bank for less than five years having a non-managerial job position. The percentage of the managerial and the non-managerial job position of the participants were 8.7% and 90.5% respectively.

By observing the demographic profile of the participants as presented in table 4.1 and 4.2 above, it can be noticed that the majority of the participants are male, below 35 years old, single employees working in different branches for the past five years or less in the non-managerial job positions. This result represent the true picture that is prevailing in the target population and the

whole CBE. Due to the current branch expansion policy of the CBE, large number of employees are recruited in the past five years. These new recruits are joining the bank directly from colleges and universities. Because of these the majority of the sampled participants happened to be young and single. Regarding the gender mix of the participants, the female participant is outnumbered by the male. This result agree with the total male and female percentage in CBE. According to the Dec.31, 2016 CBE human resource data base, the female and male percentage is 24.7% and 75.3% respectively. Regarding the same data base 84.3% of the total CBE employees served the bank for less than and equal to ten years. This representativeness of the sampled participants assures the generalizability of the finding to the target population and even to the whole CBE.

4.2 Data Analysis

Since the data was collected using Likert scale questionnaire, the recommended data analysis procedure used for the interval scale items is descriptive statistics of mean for central tendency and standard deviations for variability. As a result of this, the responses of the participants regarding the independent and dependent variables were summarized using the mean and standard deviation. To analyze the difference in the perception of the independent variables within a demographic variable, an independent sample t test was performed. In addition, correlation analysis is done to examine the strength of relationship between the dependent and independent variable. Moreover, regression analysis was used to identify the effect of independent variable on the dependent variable.

4.2.1 Descriptive Statistics of the Variables

The descriptive statistics was used to examine the mean and standard deviation of the responses of respondents in the WLB and OC scale, which are not apparent in the raw data. The

WLB scale contains 15 questions that ask the respondents their perception in the three dimensions of WLB. The number of questions for WIPL, PLIW and WPLE is 7, 4 and 4 respectively. The organizational commitment scale contains 8 questions that measure the AC, 8 questions that measure the CC and 8 questions that measure the NC of the respondents.

TABLE 4.3: Descriptive Statistics of the WLB and OC scale responses

	N	Mean	Std. Deviation
Independent Variables			
WIPL	377	2.73	.803
PLIW	377	2.35	.853
WPLE	377	3.33	.965
WLB	377	2.80	.531
Dependent Variables			
AC	378	2.97	.510
CC	373	2.95	.586
NC	367	3.02	.588
OC	378	2.98	.414

The descriptive statistics displayed in Table 4.3 above show the number of respondents, mean and standard deviations among the variables of the study in each dimensions. The number of respondents in the dependent variable is different as there are some respondents who didn't respond to some items in the questionnaire.

The mean score measurement of Pihie (2009) is used for description of the participants mean score as low, moderate and high. Mean score of < 3.39 is described as low, mean score of 3.40-3.79 is described as moderate and mean score of >3.80 is described as high.

Descriptively, the mean or the average response of the respondents about the degree of their work-life balance was 2.80 (SD=.531) on a 5-point scale. This shows that low level of WLB is perceived by the respondents. The average response of WPLE was 3.33 (SD=.965). It is

the highest mean as compared to the WIPL with a mean of 2.73(SD=.803) and PLIW with a mean of 2.35 (SD=.853). This indicates that for the sampled employees the work and personal life is more supportive with one another rather than interference with each other. This result works for the majority of the participants since there is low variability of the response among the respondents as shown in the standard deviation result.

In addition, the mean or the average response of the respondents about the degree of their organizational commitment was 2.98 (SD=.414) on a 5-point scale. Like the independent variable (WLB), this result also shows that the dependent variable (OC) and its dimensions show a low level of organizational commitment. The NC with a mean of 3.02(SD=.588) is the highest mean value from the other dimensions and even to the total OC. The average level or mean of the affective and continuance commitments are 2.97(SD=.510) and 2.95(SD=.586) respectively. This indicates that the majority of the sampled employees stay in the organization because they feel obliged to remain in the organization (NC) than the emotional attachment towards the organization (AC) and the costs associated with leaving the organization (CC).

The result of the standard deviation also shows that there is a reasonable variance on the average level of the variables under study among the respondents and normality for use in subsequent analyses.

4.2.2 Relationship between Demographic variables and Work life balance of participants

The aim of this section is to identify whether there is a difference within a demographic variable in the level of the three dimensions and the total WLB. In order to do that the independent sample t test is performed for each demographic variable in the separate tables below. The Independent Samples t test compares the means of two independent groups in order

to determine whether there is statistical evidence that the associated means are significantly different.

The null and alternative hypotheses for each of the test are:

$H_0: \mu_1 = \mu_2$ (the means of the two groups are equal)

$H_1: \mu_1 \neq \mu_2$ (the means of the two groups are not equal)

A. Independent Samples T-Test for Gender

TABLE 4.4: Independent Samples Test for Gender

Variable	Gender	Mean	t-test for Equality of Means		
			t	df	Sig. (2-tailed)
WIPL	Male	2.72	-.603	372	.547
	Female	2.77			
WPLE	Male	3.39	1.525	372	.128
	Female	3.23			
PLIW	Male	2.39	.891	372	.373
	Female	2.30			
WLB	Male	2.82	.631	372	.528
	Female	2.78			

Table 4.4 above compares the mean of the male and female employees, whether they have the same or different average level of WLB. From the t test result we can conclude that:

Since the values in the Sig. (2-tailed) row is greater than 0.05 in all the dimensions and total WLB, we accept the null hypothesis. This means there is no significant difference in average level of WLB dimensions and total WLB between Male and Female employees. This implies that for the selected sample of employees their gender category has no impact on the level of their WLB. This result might be due to the increasing trend in the work force where the

participation of working mother, and dual earner couples is increasing which leads to the sharing of burden at home both by female and males employees.(Naithani, 2010).

B. Independent Samples T-Test for Age

For the purpose of the t test the age group of the employees is divided in two groups. These two groups are employees with less than 35 years old and group of employees with the age of above 35 years old. The year 35 years is selected for the division of the participants in two groups based on the assumption that employees younger than this age often has fewer personal responsibilities than the other age group. Age group above 35 is mostly the height of personal commitments, with babies or school-age children, and perhaps even aging parents who are dependent (Jada, 2013).

TABLE 4.5: Independent Samples Test for Age

Variable	Age	Mean	t-test for Equality of Means		
			t	df	Sig. (2-tailed)
WIPL	20-35	2.79	2.283	375	.023
	>35	2.57			
WPLE	20-35	3.31	-.717	375	.474
	>35	3.39			
PLIW	20-35	2.43	3.063	375	.002
	>35	2.12			
WLB	20-35	2.84	2.462	375	.014
	>35	2.69			

Table 4.5 compares the means of the two age group employees, whether they have the same or different average level of WLB. From the t test result we can conclude that:

Since the value in the Sig. (2-tailed) row is greater than 0.05 for WPLE, we accept the null hypothesis. This means the average level of WPLE is not significantly different for the two age groups. On the other hand the values in the Sig. (2-tailed) row is less than 0.05 for the WIPL, PLIW

and total WLB. Therefore we reject the null hypothesis. This means the average level of WIPL, PLIW, and total WLB is significantly different for the two age groups. This result agree with the finding of Tayfun (2014) which states that work life balance significantly vary with age.

Looking in to the total WLB, those employees who are below 35 years old have better average level of WLB (mean=2.84) than those employees above 35 years old (mean=2.69). Even though employees with the age of below 35 have exhibited higher interference of work in their personal life and the vice versa, they can be able to manage and achieve the total work life balance better than the age group >35. This might be due to the variation in the nature of the burden that two age group is experiencing.

C. Independent Samples T-Test for Marital status

TABLE 4.6: Independent Samples Test for Marital status

Variable	Marital Status		t-test for Equality of Means		
		Mean	t	df	Sig. (2-tailed)
WIPL	Single	2.78	1.150	361	.251
	Married	2.68			
WPLE	Single	3.29	-1.013	361	.312
	Married	3.39			
PLIW	Single	2.44	2.469	331	.014
	Married	2.22			
WLB	Single	2.83	1.312	361	.190
	Married	2.76			

Table 4.6 compares the mean of employees, who are single and married, whether they have the same or different average level of WLB. From the t test result we can conclude that:

Since the values in the Sig. (2-tailed) row is greater than 0.05 for WIPL, WPLE and WLB, we accept the null hypothesis. This means the average level of WIPL, WPLE and total WLB is not significantly different for the two age group. On the other hand the value in the Sig. (2-tailed) row is less than 0.05 for PLIW, which implies the significant difference in the average level of

PLIW between the single and married employees. Hence we reject the null hypothesis. The average level of personal life interfering with work is higher for the single employees than the married but they could be able to manage their total WLB as the married one.

D. Independent Samples T-Test for Service year

For the purpose of the t test the service year of the employees is divided in two groups. These two groups are employees who served the bank for less than 10 years and employees who served the bank for more than 10 years. This service year is selected using the same assumptions made to divide the age group of the employees. As per the cross tabulation made between the age group and the service year, the majority of the employees who are aged less than 35 fall in the service year less than ten years.

TABLE 4.7:Independent Samples Test for Service year

Variable	Service Year	Mean	t-test for Equality of Means		
			t	df	Sig. (2-tailed)
WIPL	0-10	2.79	2.522	375	.012
	>10	2.56			
WPLE	0-10	3.31	-.625	375	.533
	>10	3.38			
PLIW	0-10	2.43	3.555	215	.000
	>10	2.12			
WLB	0-10	2.84	2.774	375	.006
	>10	2.67			

Table 4.7 compares the mean of the two group employees, whether they have the same or different average level of WLB. From the t test result we can conclude that:

Since the value in the Sig. (2-tailed) row is greater than 0.05 for WPLE, we accept the null hypothesis. This means the average level of WPLE is not significantly different for the two groups. On the other hand the values in the Sig. (2-tailed) row is less than 0.05 for the WIPL, PLIW

and total WLB. Therefore, we reject the null hypothesis. This means the average level of WIPL, PLIW and total WLB is significantly different for the two groups.

Looking in to the total WLB, those employees who served the bank for less than 10 years have better average level of WLB (mean=2.84) than those employees who worked in the bank for more than 10 years (mean=2.67). The employees' within the group less than 10 years of experience could be able to manage the WLB better than the other group even though the interference of work in the personal life and vice versa was higher than the other group.

From the t test result of the age and service year it can be observed that as the age of the employees or the service year increases, managing the WLB becomes difficult and to the reverse with the lesser age or service year employees can manage better their WLB even though the interference between work and life is high. This might be due to the fact that the issues in life that keep the employees occupied become serious with age, so that dealing with them may be challenging. For example, at a younger age the issues might be education, hanging with friends and like but when we come to the other one the issues might be dealing with children and taking care of the whole family, which engages the employees very much.

E. Independent Samples T-Test for Job position

TABLE 4.8: Independent Samples Test for Job position

Variable	Job Position		t-test for Equality of Means		
		Mean	t	df	Sig. (2-tailed)
WIPL	Managerial	2.76	.144	372	.886
	Non Managerial	2.74			
WPLE	Managerial	3.36	.220	372	.826
	Non Managerial	3.32			
PLIW	Managerial	2.23	-.843	372	.400
	Non Managerial	2.36			
WLB	Managerial	2.78	-.226	372	.821
	Non Managerial	2.80			

Table 4.8 compares the WLB mean result of employees whose job position is Managerial and the other group with non-managerial job position. From the t test result we can conclude that:

Since the values in the Sig. (2-tailed) row is greater than 0.05 for all dimensions and total WLB, we accept the null hypothesis. This means the average level of WIPL, WPLE, PLIW and WLB is not significantly different for the managerial and non-managerial job positions.

F. Independent Samples T-Test for Job Place

TABLE 4.9: Independent Samples Test for Job place

Variable	Job Place		t-test for Equality of Means		
		Mean	t	df	Sig. (2-tailed)
WIPL	Branch	2.77	1.767	375	.078
	Head office	2.60			
WPLE	Branch	3.30	-1.192	375	.234
	Head office	3.44			
PLIW	Branch	2.43	4.369	190	.000
	Head office	2.06			
WLB	Branch	2.83	2.396	159	.018
	Head office	2.69			

Table 4.9 compares the WLB mean of employees whose job place is Branch and the head office. From the t test result we can conclude that:

Since the values in the Sig. (2-tailed) row is greater than 0.05 for WIPL and WPLE dimensions, we accept the null hypothesis. This means the average level of WIPL and WPLE is not significantly different for the employees working in the branch and head office.

On the other hand since the values in the Sig. (2-tailed) row is less than 0.05 for PLIW and total WLB we reject the null hypothesis. This means the average level of PLIW and total WLB is significantly different for employees working in the branch and head office.

Looking in to the average level of the total WLB, those employees who are working in the branches have better average level of WLB (mean=2.83) than those working in the head office (mean=2.69). This result agrees with the t test result of age and service year, because the majority of the employees who work in the branches is new recruits due to the branch expansion of the bank.

G. Summary of the independent Samples T-Test

The result of the independent sample test for all the demographic variables is summarized in table 4.10 below.

TABLE 4.10: Summary of Independent sample t test result

Variable	Age	H ₀	Gender	H ₀	Service Year	H ₀	Marital Status	H ₀	Job Position	H ₀	Job Place	H ₀
WIPL	20-35	Reject	Male	Accept	0-10	Reject	Single	Accept	Managerial	Accept	Branch	Accept
	>35		Female		>10		Married		Non Managerial		Head office	
WPLE	20-35	Accept	Male	Accept	0-10	Accept	Single	Accept	Managerial	Accept	Branch	Accept
	>35		Female		>10		Married		Non Managerial		Head office	
PLIW	20-35	Reject	Male	Accept	0-10	Reject	Single	Reject	Managerial	Accept	Branch	Reject
	>35		Female		>10		Married		Non Managerial		Head office	
WLB	20-35	Reject	Male	Accept	0-10	Reject	Single	Accept	Managerial	Accept	Branch	Reject
	>35		Female		>10		Married		Non Managerial		Head office	

As shown in table 4.10 above, there was no significant difference in the average level of WLB between male and female employees, single and married and also between employees who hold the managerial and non-managerial job positions. However, significant difference was observed between the age group, Service year and job place.

4.2.3 Correlation analysis

In order to see the strength of the relationship between the dependent variable (OC) and its dimensions with the independent variable (WLB) and its dimension, a Pearson correlation analysis was performed.

Table 4.11: Correlations between the dimensions of WLB with dimension of OC

		AC	CC	NC	OC
WLB	Pearson Correlation	.175**	.234**	.222**	.283**
	Sig. (2-tailed)	0.001	0.000	0.000	0.000
WIPL	Pearson Correlation	0.011	.146**	.110*	.127*
	Sig. (2-tailed)	0.832	0.005	0.035	0.014
PLIW	Pearson Correlation	0.048	.130*	.193**	.169**
	Sig. (2-tailed)	0.353	0.012	0.000	0.001
WPLE	Pearson Correlation	.302**	.146**	.131*	.246**
	Sig. (2-tailed)	0.000	0.005	0.012	0.000

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

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

The sign of the correlation coefficient determines whether the correlation is positive or negative. The magnitude of the correlation coefficient determines the strength of the correlation. 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”
- 0.80-1.0: “very strong”

As can be depicted in table 4.11 above, for most of the relationships, the inter correlations among variables were found to be in the hypothesized direction.

Significant positive relationship is found between WLB and OC ($r=.283, p <.01$), WLB and AC ($r=.175, p <.01$), WLB and CC ($r=.234, p <.01$) and WLB and NC ($r=.222, p <.01$). This result indicate that all the dimensions and the total organizational commitment of employees positively varies with the level of WLB of the employees. Looking in to the strength of the relationships: WLB and OC, WLB and CC, WLB and NC have weak relationship, and WLB and AC has very weak relationship.

Looking at the dimensions of the WLB separately, only WPLE has a weak but significant positive relationship with AC ($r=.302, p <.01$). This indicates that the emotional attachment and affection of the employees' increase as the work and personal life of the employees support each other. The other dimensions WIPL and PLIW doesn't have significant relationship with AC.

The relationship of the CC of the employees is very weak but significant and positive with WIPL ($r=.146, p <.01$), WPLE ($r=.146, p <.01$) and PLIW ($r=.130, p <.05$).The NC is also significantly and positively correlated with WIPL ($r=.110, p <.05$), PLIW($r=.193, p <.01$) and WPLE($r=.131, p <.05$).The strength of the relationship is very weak.

The result of the correlation analysis in this study agree with the different studies previously made on the variables under study. For example the finding of the study made by Sethi (2014), Tayfun (2014), Azeem and Akhtar (2014), Gulbahar, Ali ch, Kundi, Qureshi and Akhtar (2014), Sakthivel and Jayakrishnan revealed that work life balance is positively correlated with organizational commitment.

4.2.4 Regression Analysis

To know by how much the independent variables explain the dependent variable, a regression analysis was performed. The regression was made between the independent variables which are the three different dimensions of work life balance (WIPL, PLIW, and WPLE) with

the three different dimensions of organizational commitments (AC, CC and NC) and the dimensions and total WLB with the total organizational commitment of the employees. The results of the regression for each dimension of the organizational commitment is presented separately. Each table has three sub tables.

The first table of the multiple regression model is the Model Summary table. This table provides the R, R^2 , adjusted R^2 , and the standard error of the estimate, which can be used to determine how well a regression model fits the data. The multiple correlation coefficient, R, can be considered to be one measure of the quality of the prediction of the dependent variable. The R^2 value (also called the coefficient of determination) is the proportion of variance in the dependent variable that can be explained by the independent variables.

The second table of the multiple regression is the ANOVA table. The F-ratio in the ANOVA table tests whether the overall regression model is a good fit for the data.

The Third table of the multiple regression model is the coefficient table. This table tests for the significance of each of the independent variables.

A. Regression between WLB and OC

TABLE 4.12: Regression model between WLB and OC

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.283 ^a	.080	.078	.398

a. Predictors: (Constant), WLB

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.184	1	5.184	32.744	.000 ^b
	Residual	59.372	375	.158		
	Total	64.556	376			

a. Dependent Variable: Organizational Commitment

b. Predictors: (Constant), WLB

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	2.359	.110	21.439	.000
	WLB	.221	.039	.283	5.722

a. Dependent Variable: Organizational Commitment

From the regression model Presented in table 4.12, a value of $R=0.283$, indicates a positive prediction of the independent variable (WLB) on the dependent variable, OC. The R^2 value of 0.080 tells the independent variable (WLB) explain only 8.0% of the variability of the dependent variable, OC.

The ANOVA table shows that the independent variables significantly predict the dependent variable, $F(1,375) = 32.744$, $p < .05$ (i.e., the regression model is a good fit of the data).

Looking in to the coefficients of multiple regression model to predict the OC from independent variable WLB, it is significant being $P < .05$. Hence it can be concluded that WLB significantly predict the dependent variable OC, with p value equals .0001 and .283 standardized beta coefficient.

B. Regression between dimensions of WLB with OC

TABLE 4.13: Regression model between dimensions of WLB with OC

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.332 ^a	.110	.103	.392

a. Predictors: (Constant), WPLE, PLIW, WIPL

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.121	3	2.374	15.415	.000 ^b
	Residual	57.435	373	.154		
	Total	64.556	376			

a. Dependent Variable: Organizational Commitment

b. Predictors: (Constant), WPLE, PLIW, WIPL

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	2.211	.119	18.633	.000	
	WIPL	.084	.030	.163	2.803	.005
	PLIW	.050	.027	.102	1.831	.068
	WPLE	.127	.022	.295	5.744	.000

a. Dependent Variable: Organizational Commitment

From the regression model shown in table 4.13, a value of $R=0.332$, indicates a positive prediction of the independent variables on the dependent variable, OC. The R^2 value of 0.110 tells us the independent variables explain only 11.0% of the variability of the dependent variable, OC.

The ANOVA table shows that the independent variables significantly predict the dependent variable, $F(3,373) = 15.415$, $p < .05$ (i.e., the regression model is a good fit of the data).

Looking in to the coefficients of multiple regression model to predict the OC from the three dimensions of WLB, WIPL and WPLE are significant being $P < .05$. Hence it can be concluded that among the three dimensions of WLB, the variables WIPL and WPLE predict the dependent variable significantly. PLIW is not a significant predictor of OC having a p value of .068 which is greater than .05. Comparing the standardized beta coefficient of the two significant predictor variables, WPLE with .295 standardized beta coefficient predicts the OC more than the WIPL with a value of .163 standardized beta coefficient. This result implies that in order to keep the employees committed to the bank, it should have a mechanism to support the work life of the employees towards their personal life.

C. Regression between Dimensions of WLB with AC

TABLE 4.14: Regression Model between dimensions of WLB with AC

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.318 ^a	.101	.094	.484

a. Predictors: (Constant), WPLE, PLIW, WIPL

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.852	3	3.284	13.995	.000 ^b
	Residual	87.530	373	.235		
	Total	97.382	376			

a. Dependent Variable: AC

b. Predictors: (Constant), WPLE, PLIW, WIPL

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	2.200	.146	15.020	.000
	WIPL	.063	.037	1.702	.090
	PLIW	.007	.033	.200	.842
	WPLE	.174	.027	6.400	.000

a. Dependent Variable: AC

As shown in table 4.14 above, a value of $R=0.318$, indicates a positive prediction of the independent variables on the dependent variable, AC. The R^2 value of 0.101 indicates that the independent variables explain only 10.1% of the variability of the dependent variable, AC.

The F-ratio in the ANOVA table shows that the independent variables significantly predict the dependent variable, $F(3,373) = 13.995$, $p < .05$ (i.e., the regression model is a good fit of the data).

Looking in to the coefficients of multiple regression model to predict the AC from the three dimensions of WLB, only WPLE is significant being $P < .05$. Hence it can be concluded that among the three dimensions of WLB only WPLE is a significant predictor of AC, $F(3,373) = 13.995$, $p < .05$, $R^2 = .101$

The above result implies that the emotional attachment to the organization of the employees is highly affected by the supportiveness of the work towards the personal life and personal life towards the work of the employee. Hence if the organization wants to boost the affection of the employees towards the organization and enjoy membership, it must put in place policies that support the personal life of the employees. These policies may include providing parental leave for women and men, paid and unpaid special leave, job protected maternity leave,

flexible working time arrangements, support of child care or care for family member's facilities and other.

D. Regression model between dimensions of WLB with CC

TABLE 4.15: Regression model between dimensions of WLB with CC

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.250 ^a	.062	.055	.570

a. Predictors: (Constant), WPLE, PLIW, WIPL

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.950	3	2.650	8.155	.000 ^b
	Residual	119.581	368	.325		
	Total	127.531	371			

a. Dependent Variable: CC

b. Predictors: (Constant), WPLE, PLIW, WIPL

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	2.099	.175		12.026	.000
	WIPL	.131	.044	.180	2.999	.003
	PLIW	.035	.039	.052	.897	.370
	WPLE	.122	.032	.201	3.775	.000

a. Dependent Variable: CC

From the regression model shown in table 4.15, a value of $R=0.250$, indicates a positive prediction of the independent variables on the dependent variable, CC. The R^2 value of 0.062 tells the independent variables explain only 6.2% of the variability of the dependent variable, CC.

The ANOVA table shows that the independent variables significantly predict the dependent variable, $F(3,368) = 8.155$, $p < .05$ (i.e., the regression model is a good fit of the data).

Looking in to the coefficients of multiple regression model to predict the CC from the three dimensions of WLB, WIPL and WPLE are significant being $P < .05$. Hence it can be concluded that among the three dimensions of WLB, WIPL and WPLE are a significant predictors of CC, $F(3,368) = 8.155$, $p < .05$, $R^2 = .062$. Having a larger standardized Beta coefficient of .201, WPLE predicts the variation in CC more than WIPL (.180).

These result implies that employee's continuance commitment is determined by the support of work towards life. If employees CC is highly affected by the enhancement of work and personal life (WPLE), then the organization must work towards providing support and services to the employees so that employees will have too much to lose if they leave the organization. Hence the organization must invest economically and socially for the sake of the employees to make the personal and work life of the employees support each other. These initiatives include paying a competitive salary and benefits, putting in place an internal communication system which make the employees informed about what is going on in the organization and also increase intimacy among them. If the organization is effective to implement these initiatives and the employees work life support their personal life then they need to remain in the organization.

E. Regression between dimensions of WLB with NC

TABLE 4.16: Regression model between dimensions of WLB with NC

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.244 ^a	.060	.052	.573

a. Predictors: (Constant), WPLE, PLIW, WIPL

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.537	3	2.512	7.659	.000 ^b
	Residual	118.751	362	.328		
	Total	126.289	365			

a. Dependent Variable: NC

b. Predictors: (Constant), WPLE, PLIW, WIPL

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	2.287	.175	13.068	.000	
	WIPL	.058	.044	.080	1.311	.191
	PLIW	.109	.040	.158	2.706	.007
	WPLE	.095	.033	.156	2.919	.004

a. Dependent Variable: NC

From the regression model shown in table 4.16, a value of $R=0.244$, indicates a positive prediction of the independent variables on the dependent variable, NC. The R^2 value of 0.060 tells the independent variables explain only 6.0% of the variability of the dependent variable, NC.

The ANOVA table shows that the independent variables significantly predict the dependent variable, $F(3,362) = 7.659$, $p < .05$ (i.e., the regression model is a good fit of the data).

Looking in to the coefficients of multiple regression model to predict the NC from the three dimensions of WLB, PLIW and WPLE are significant being $P < .05$. Hence it can be concluded that among the three dimensions of WLB, PLIW and WPLE are a significant predictor of CC, $F(3,362) = 7.659$, $p < .05$. Having a larger standardized Beta coefficient of .158, PLIW predicts the variation in NC more than WPLE with standardized beta coefficient of .156.

According to the regression result, the NC of the selected sample of employees is highly affected by the interference of their personal life towards their work. This indicate that the employees' decision to leave or stay in the organization is determined by the level of distortion that their personal life creates on their work.

F. Summary of the regression analysis

Table 4.17 below summarizes the significant predictors of the independent variables on the Dependent variables.

TABLE 4.17: Summary of the regression analysis

Independent variable(WLB)	Dependent variable(OC)							
	AC		CC		NC		OC	
	Beta	Sig	Beta	Sig	Beta	Sig	Beta	Sig
WIPL			0.180	0.003			0.163	0.005
WPLE	0.330	0.000	0.201	0.000	0.156	0.004	0.295	0.000
PLIW					0.158	0.007		
WLB							0.283	0.000

As can be depicted from table 4.17, WLB have a significant predictor of OC of the employees under study. To further investigate the effect, each dimension of the WLB is regressed on each dimensions of the OC. Based on the regression result the significant predictors of the three dimensions of the OC are identified and presented in table 4.12 above.

4.2.5 Summary of the Hypothesis testing

The whole purpose of this study was to answer the basic research questions and to prove or disprove the six research hypothesis proposed by the researcher after reviewing the related

literatures on the topic under study. Based on the findings of the analysis the hypothesis are accepted or rejected as presented in table 4.18 below.

TABLE 4.18: Summary of the hypothesis testing

	Hypothesis	Test	Result
H1	WLB has a significant contribution for the variability in OC of CBE employees.	Regression analysis	Accepted
H2a	WIPL has a significant contribution for the variability in OC of CBE employees.	Regression analysis	Accepted
H2b	PLIW has a significant contribution for the variability in OC of CBE employees.	Regression analysis	Rejected
H2c	WPLE has a significant contribution for the variability in OC of CBE employees.	Regression analysis	Accepted
H3a	WIPL has a significant contribution for the variability in AC of CBE employees.	Regression analysis	Rejected
H3b	PLIW has a significant contribution for the variability in AC of CBE employees.	Regression analysis	Rejected
H3c	WPLE has a significant contribution for the variability in AC of CBE employees.	Regression analysis	Accepted
H4a	WIPL has a significant contribution for the variability in CC of CBE employees.	Regression analysis	Accepted
H4b	PLIW has a significant contribution for the variability in CC of CBE employees.	Regression analysis	Rejected
H4c	WPLE has a significant contribution for the variability in CC of CBE employees.	Regression analysis	Accepted
H5a	WIPL has a significant contribution for the variability in NC of CBE employees.	Regression analysis	Rejected
H5b	PLIW has a significant contribution for the variability in NC of CBE employees.	Regression analysis	Accepted
H5c	WPLE has a significant contribution for the variability in NC of CBE employees.	Regression analysis	Accepted
H6a	WLB doesn't have significant difference with age in CBE employees.	Independent sample t test	Rejected
H6b	WLB doesn't have significant difference with gender in CBE employees.	Independent sample t test	Accepted
H6c	WLB doesn't have significant difference with marital status in CBE employees.	Independent sample t test	Accepted

H6d	WLB doesn't have significant difference with number of service year in CBE.	Independent sample t test	Rejected
H6e	WLB doesn't have significant difference with Job position in CBE employees.	Independent sample t test	Accepted
H6f	WLB doesn't have significant difference with Job place in CBE employees.	Independent sample t test	Rejected

CHAPTER FIVE

FINDINGS, CONCLUSIONS AND SUGGESTIONS

This chapter presents the summary of the findings from the analysis, the conclusion drawn from the finding of the study and also suggestions for future practice in the bank and also for further researches in the topic.

5.1 Summary of Findings

Based on descriptive and inferential statistical analyses, the major findings of the study are presented as follows.

- The descriptive statistics of WLB and OC showed that the mean or the average response of the respondents for WLB was 2.80 (SD=.531) and for the OC was 2.98(SD=.414) on a 5-point scale.
- Among the three dimensions of WLB, the average response of the participants were the highest for WPLE with mean 3.33(SD=.965).
- The average response of the NC (mean=3.02, SD=.588) took the largest position as compared to the AC and CC organizational commitment dimensions.
- The independent sample t test indicated that there was no difference in the average level of WLB between male and female employees, single and married employees and also between employees who holds the managerial and the non-managerial job positions. Whereas significant difference was observed Within the demographic variables of age, service year and job place,
- The result of person correlation revealed that significant positive relationship is found between WLB and all the dimensions and the total organizational commitment of

employees. [WLB and OC ($r=.283, p <.01$); WLB and AC ($r =.175, p <.01$); WLB and CC ($r=.234, p <.01$) and WLB and NC ($r=.222, p <.01$)]. The strength of the relationship is very weak for WLB and AC and it is weak for WLB and CC and WLB and NC.

- The regression between WLB and OC showed that WLB significantly and positively predict OC ($P=.001, \text{Beta}=.283$).
- The regression between the dimensions of WLB and OC indicated WIPL and WPLE dimensions predicts OC significantly and positively. However WPLE ($p=.005, \text{Beta}=.295$) predicts OC more than WIPL ($p=.001, \text{Beta}=.163$).
- The regression between dimensions of WLB with AC showed that WPLE ($p=.001, \text{Beta}=.330$) was the only predictor of AC.
- The regression between the dimensions of WLB with CC indicated WIPL and WPLE dimensions predicts CC significantly and positively. However WPLE ($p=.001, \text{Beta}=.201$) predicts CC more than WIPL ($p=.003, \text{Beta}=.180$).
- The regression between the dimensions of WLB with NC indicated PLIW and WPLE dimensions predicts NC significantly and positively. However PLIW ($p=.007, \text{Beta}=.158$) predicts NC more than WPLE ($p=.004, \text{Beta}=.156$).

5.2 Conclusions

Based on the findings of this study the following conclusions are drawn.

- The participation of female employees is very low in CBE since the majority of the bank's employees are male.
- The majority of the employees in CBE are new to the bank which has an effect on organizational culture and knowledge transfer.

- The WLB of the participated employees are at a low level. This indicates that the bank should do more to bring the WLB to the maximum or desirable level.
- The participated employees perceive on average their work life and personal life enhance more of one another rather than interference. This result eases the effort to further boost the WLB of the employees since they are on the right track already.
- The participant employee's average level of OC is at the low level. Hence there should be some interventions to improve to the desired or maximum level.
- The sampled employees express their organizational commitment highly to the NC which indicates that the employees are staying in the organization because they feel obliged to stay rather than liking to stay or it is costly to leave. This result indicates that the employees are very vulnerable to the bank and they are not affectionate enough to the bank. Therefore, the bank should do more to win the employees financially and non-financially and make them stay in the organization willingly.
- Since the effect of the WLB is found to be positive and significant for improving OC of employees in CBE, the bank should improve the WLB of employees to improve the commitment of employees towards the organization.
- To improve the AC and the CC of the employees the bank should do more in enhancing the work and personal life of the employees (WPLE).
- The findings of the study showed that there is difference in the WLB between the younger age group and the older and also between the juniors and senior employees. The senior/older employees WLB is not as much as the junior /younger employees. This indicates that the employees WLB declines as the service year or age goes up. Hence at

some future point in time when the current junior employees become senior, the CBE employees WLB will happen to be poor.

- The WLB of the female and males employees and also the single and married indicates that the female and male employees or the single and married employees have similar work and personal life burden. Hence differentiating one group over the other in devising WLB policies is not appropriate in CBE.
- Like the gender and the marital status, job position doesn't have a relation with WLB of CBE employees. Hence the managerial and the non-managerial job position must be treated similarly regarding WLB issues in CBE.
- The WLB of employees working in branches and head office are not the same. It might be due to the age difference in the employees of the two. But further investigations must be made to identify the root cause and apply the right intervention.

5.3 Suggestions

Based on the major findings and the conclusions made, the following suggestions are forwarded to the bank to improve the WLB and organizational commitment of the CBE employees.

- As the current WLB interventions already available in CBE are not good enough to bring the WLB of the employees to the desired level, different WLB intervention policies must be put in place. For example facilities such as work place child care centers, breast feeding facilities, parental leave for men and women, education leave might be very helpful.

- In designing the WLB policies, the demands of the different age groups and the places of work must be taken in to consideration. This means different policies must be designed to the target employees. For example the employees at the head office may use flexible working hours as the nature of the work doesn't demand the strict follow of the service hour like the branches. On the other hand use of a shift work may benefit majority of the employees at the branches as it gives them an option to choose a shift hour convenient to them.
- The bank should device mechanisms to improve the organizational commitment of the employees. One way is improving the WLB of the employees but other factors must also be identified and action must be taken since WLB explain only 8% of the variation in OC. For example the effect of other factors such as job satisfaction, rewards and benefits must be studied.
- Affirmative actions must be taken to increase the number of female employees in CBE. This might be done by providing special privileges to female job applicants.
- Human resources development practices such as mentoring and coaching must be used widely in CBE to transfer Knowledge and organizational culture of the bank to the majority new entrants.
- The banks WLB policies must be directed to support the personal life of the employees because they have significant impact for improving the organizational commitment of the employees. This can be done by introducing family friendly policies such as nursery facilities, paid parental leave and also elder care facilities.
- The bank should revise its salary and benefit schemes because it is one way of improving the continuance commitment of the employees.

- Socialization issues in CBE must be given attention in CBE since they are important to improve the affective commitment of the employees. Encouraging the celebration of personal matters such as birthdays and achievements and collective matters such as periodical get together parties may be helpful to increase the bond among the staffs.

5.4 Implication for future researches

This study is conducted to examine the effect of WLB on the OC of the CBE employees. For the purpose, only quantitative analysis was performed. To further examine the effect, broadening of the analysis by including qualitative analysis and increasing the sample size is suggested. In addition to that for the purpose of this study WLB is taken as the only predictor variable. Further researches should be done by incorporating it with other factors that determines the OC of the employees.

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Annex



ADDIS ABABA UNIVERSITY SCHOOL OF COMMERCE

MASTER'S OF ARTS IN HUMAN RESOURCE

MANAGEMENT

Dear Respondents

I am graduating class of Human Resource Management at Addis Ababa University, School of commerce. This questionnaire is prepared for research purpose entitled- **The Effect of Work Life Balance on Employees Commitment in Commercial Bank of Ethiopia**. As a member of your organization, your participation in this study will be valuable and greatly appreciated. Information gathered will be treated with utmost confidentiality and will not be used for any other purpose.

SECTION ONE: Demographic Information

INSTRUCTIONS: This part of the questionnaire asks your personal and job related information. Please respond to each question by circling to the choice that represent your personal profile.

1. Gender

1. Male 2. Female

2. Age

- 1.20-25 2. 26-35 3.36-45 4.46 and above

3. Marital Status

- 1.Single 2.Married 3. Divorced 4. Widowed

4. Number of service year in CBE

1. 0-5 2.6-10 3.11-20 4.21-30 5. 31 and above

5. Designation or Job position

1. Managerial 2. Non Managerial

6. Job place

1. Branch 2. Head office

SECTION TWO: Work Life Balance Scale

INSTRUCTION: This work life balance scale is intended to measure your perception of work life balance. Please make a '√' mark on your response to each statement according to the five-point scale labeled at each statement that reflects your own agreement and disagreement of the statement.

	Work Life Balance Scale	Never (1)	Rarely (2)	Sometimes (3)	Often (4)	Always (5)
7	Personal life suffers because of work					
8	Job makes personal life difficult					
9	Neglect personal needs because of work					
10	Put personal life on hold for work					
11	Miss personal activities because of work					
12	Struggle to juggle work and non-work					
13	Happy with the amount of time for non-work activities					
14	Personal life drains me of energy for work					
15	Too tired to be effective at work					
16	My work suffers because of my personal life					
17	Hard to work because of personal matters					
18	Personal life gives me energy for my job					
19	Job gives me energy to pursue personal activities					
20	Better mood at work because of personal life					
21	Better mood because of my job					

SECTION TWO: Organizational Commitment Scale

INSTRUCTION: This organizational commitment scale is intended to measure your perception of organizational commitment in three dimensions such as Affective, Continuance and Normative. Please make a '√' mark on your response to each statement according to the five-point scale labeled at each statement that reflects your own agreement and disagreement of the statement.

	Organizational Commitment Scale	Strongly Disagree (1)	Disagree (2)	Neither agree Nor disagree (3)	Agree (4)	Strongly agree (5)
Affective Commitment Scale						
22	I would be very happy to spend the rest of my career with this organization					
23	I enjoy discussing my organization with people outside it					

	Organizational Commitment Scale	Strongly Disagree (1)	Disagree (2)	Neither agree Nor disagree (3)	Agree (4)	Strongly agree (5)
24	I really feel as if this organization's problems are my own					
25	I think that I could easily become as attached to another organization as I am to this one					
26	I do not feel like 'part of the family' at my organization					
27	I do not feel 'emotionally attached' to this organization					
28	This organization has a great deal of personal meaning for me					
29	I do not feel a strong sense of belonging to my organization					
	Continuance Commitment Scale					
30	I am not afraid of what might happen if I quit my job without having another one lined up					
31	It would be very hard for me to leave my organization right now, even if I wanted to					
32	Too much in my life would be disrupted if I decided, I wanted to leave my organization now					
33	It wouldn't be too costly for me to leave my organization now					
34	Right now, staying with my organization is a matter of necessity as much as desire					
35	I feel that I have too few options to consider leaving this organization					
36	One of the few serious consequences of leaving this organization would be the scarcity of available alternatives					
37	One of the major reasons I continue to work for this organization is that leaving would require considerable personal sacrifice — another organization may not match the overall benefits I have here					
	Normative Commitment Scale					

	Organizational Commitment Scale	Strongly Disagree (1)	Disagree (2)	Neither agree Nor disagree (3)	Agree (4)	Strongly agree (5)
38	I think that people these days move from company to company too often.					
39	I do not believe that a person must always be loyal to his or her organization					
40	Jumping from organization to organization does not seem at all unethical to me					
41	One of the major reasons I continue to work for this organization is that I believe that loyalty is important and therefore feel a sense of moral obligation to remain					
42	If got another offer for a better job elsewhere, I would not feel it was right to leave my organization					
43	I was taught to believe in the value of remaining loyal to one organization					
44	Things were better in the days when people stayed with one organization for most of their careers					
45	I do not think that wanting to be a 'company man' or 'company woman' is sensible anymore					