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Worklife Balance and Turnover Intention: The Mediating Roles of Organizational Commitment and Job Satisfaction A Case Study in Hibret Bank S.C

By: Abdurehman Siraj Mohammed
ID No. : GSD/4477/13
Advisor: Zelalem Gebretsadik (PhD)

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DECLARATIONS

I, Abdurehman Siraj Mohammed, registration number GSD/4477/13, do hereby declare that this thesis is my original work and that it has not been submitted partially or in full, by any other person for an award of degree in any other university or educational institution.

Submitted by:

Full Name: Abdurehman Siraj Mohammed

Signature: _____

Date: _____

Approved by:

This Thesis has been submitted for the examination with my approval as University supervisor.

Name of Supervisor (Advisor): Zelalem Gebretsadik (PhD)

Signature: _____

Date: _____

Approval

The undersigned certify that they have read and hereby recommend to Addis Ababa University to accept the Thesis submitted by ABDUREHMAN SIRAJ MOHAMMED entitled: Work life Balance and Turnover Intention: The Mediating Roles of Organizational Commitment and Job Satisfaction A Case Study in Hibret Bank S.C., in partial fulfillment of the requirements for the award of a Masters of Business Administration Degree.

Submitted by:

Full Name: Abdurehman Siraj Mohammed

Signature: _____

Date: _____

Approved by:

Name of Supervisor: Zelalem Gebretsadik (PhD)

Signature: _____

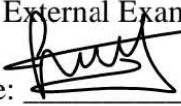
Date: _____

Name of Internal Examiner: _____

Signature: _____

Date: _____

Name of External Examiner: **Taye A (PhD)** _____

Signature:  _____

Date: 07/07/2023

Name of Head of Department: _____

Signature: _____

Date: _____

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Abstract

The objective of the study was to investigate the correlation between Work-life Balance and Turnover Intention within the context of Hibret Bank S.C., emphasizing the mediating elements of Organizational Commitment and Job Satisfaction.

The findings of the study indicate that job satisfaction has a negative impact on turnover intention, implying that individuals who report higher levels of job satisfaction are less likely to have the intention to leave their current job. This emphasizes the importance of fostering job satisfaction as a strategy to reduce turnover and retain valuable employees within the organization.

Furthermore, the analysis reveals a marginally significant examining the impact of work-life balance on turnover intention, indicating a plausible connection between these variables, although it falls just short of reaching conventional levels of statistical significance. This indicates that work-life balance may have a slight influence on turnover intention, highlighting the need for further investigation in future studies. The R-squared value, which measures the extent to which the model explains the observed variability in turnover intention, indicates that the variables considered in the analysis explain only a small proportion of the variation. This suggests that there are likely other unaccounted factors contributing to turnover intention, emphasizing the complexity of this phenomenon. Future research should explore additional variables or factors that may play a more substantial role in explaining the variations observed in turnover intention.

Overall, this analysis provides valuable insights into the factors influencing turnover intention. The results demonstrate the significant impact of variables such as gender, job satisfaction, and organizational commitment on turnover intention, while variables such as age, education, and position do not appear to have a substantial influence. These findings contribute to our understanding of the dynamics of turnover intention and can inform organizational strategies aimed at reducing turnover and enhancing employee retention.

CHAPTER ONE: INTRODUCTION

This chapter of the study described and introduced the background of the study by providing background information about the research topic. It presented the statement of the problem that explained the reason to study the topic, the objectives of the study to be achieved, and the research questions that needed to be raised to answer or meet the research's objectives. The significance of the study, which highlighted the importance of the research, as well as the scope and limitation of the study, were also discussed in this section. Finally, this section of the study concluded with an introduction to the organization of the rest of the research's contents.

1.1 Background of the Study

In today's fast-paced and competitive business environment, organizations are increasingly recognizing the significance of work-life balance in ensuring employee well-being, satisfaction, and retention. Maintaining a healthy work-life balance is essential for employees to meet both their professional responsibilities and personal obligations. Consequently, the relationship between work-life balance and turnover intention has garnered attention from researchers and practitioners alike. This study aims to investigate the mediating roles of organizational commitment and job satisfaction in the relationship between work-life balance and turnover intention, focusing on the case of Hibret Bank S.C.

Employee turnover is a critical concern for organizations as it not only incurs financial costs but also impacts organizational effectiveness and stability. Understanding the factors that contribute to turnover intention is crucial for organizations to develop effective retention strategies. While previous studies have examined the relationship between work-life balance and turnover intention, there is a gap in understanding the underlying mechanisms through which this relationship operates. This study addresses this gap by exploring the mediating roles of organizational commitment and job satisfaction.

This study aims to investigate the impact of work-life balance on turnover intention, with a focus on examining the mediating role of organizational commitment and job satisfaction as intervening variables among employees and specifically to analyze the direct effect of each variable, Work-Life Balance on Turnover Intention, Work-Life Balance on Organizational Commitment, the aim

of this study is to explore the relationship between work-life balance and job satisfaction, organizational commitment and turnover intention, and job satisfaction and turnover intention.

This study holds several implications for theory and practice. The findings will contribute to the existing body of knowledge on work-life balance and turnover intention by elucidating the mediating roles of organizational commitment and job satisfaction. This knowledge will aid in developing a deeper understanding of the underlying mechanisms driving turnover intention. For organizations, the study findings will provide valuable insights into the importance of promoting work-life balance and enhancing employee organizational commitment and job satisfaction to mitigate turnover intention.

The literature review will critically analyze and summarize relevant studies that have examined work-life balance, turnover intention, organizational commitment, and job satisfaction. It will highlight the existing theories, models, and concepts related to these constructs and identify any gaps or inconsistencies in the literature that necessitate further research. A study published in the *Academy of Management Perspectives*, Greenhaus and his colleagues noted that work-life balance is critical for employee well-being, job satisfaction, and organizational commitment (Greenhaus et al., 2019).

Allen, T. D., & Armstrong, J. (2006) investigated the relationship between work-family conflict and turnover intention, with organizational commitment and job satisfaction as mediators. The results revealed that work-family conflict was positively associated with turnover intention and negatively associated with organizational commitment and job satisfaction, suggesting that work-life balance significantly influences turnover intention through these mediators. Additionally, u, L., Chang, T. H., & Chang, H. H. (2015) explored the relationship between work-life balance, job satisfaction, organizational commitment, and turnover intention among nurses. The findings indicated that work-life balance was positively related to job satisfaction and organizational commitment, while negatively related to turnover intention. Furthermore, job satisfaction and organizational commitment partially mediated the relationship between work-life balance and turnover intention.

Based on the empirical literature, the study objectives are to analyze the direct effect of work-life balance on turnover intention and organizational commitment and explore the relationship between work-life balance and job satisfaction, organizational commitment and turnover intention, and job satisfaction and turnover intention. The findings from the literature review support the hypothesized relationships, indicating that work-life balance influences turnover intention through the mediating roles of organizational commitment and job satisfaction. Additionally, the literature suggests that work-life balance is positively related to job satisfaction and organizational commitment while being negatively related to turnover intention.

The study will utilize a case study approach, focusing on Hibret Bank S.C. Data will be collected through surveys administered to a sample of bank employees. The survey will include validated scales to measure work-life balance, turnover intention, organizational commitment, and job satisfaction. Statistical techniques such as correlation analysis and regression analysis will be employed to analyze the data and test the proposed hypotheses. This study is limited to the employees of Hibret Bank S.C. in a specific geographic location. Generalizability of the findings to other organizations or industries may be limited. Furthermore, as with any self-report survey data, there is a potential for common method bias and subjectivity. These limitations will be acknowledged and discussed within the study.

1.2 Problem Statement

Work-life balance is an increasingly important topic for organizations as employees demand greater flexibility and equilibrium between their work and personal lives. Failing to achieve work-life balance can result in increased stress, decreased job satisfaction, and a higher turnover intention. Turnover intention is a critical issue for organizations as it leads to reduced efficiency and increased expenses associated with hiring and training new employees. Therefore, understanding the factors that mediate the relationship between work-life balance and turnover intention is crucial.

Inspired by empirical literature, which reveals the positive impact of work-life balance on job satisfaction and organizational commitment while negatively affecting turnover intention, this

research aims to examine the mediating roles of organizational commitment and job satisfaction in the relationship between work-life balance and turnover intention. The problem statement emphasizes the importance of work-life balance and its consequences for both employees and organizations. At Hibret Bank S.C in Ethiopia, the turnover trend has been consistently increasing over the years, with 37 employees leaving in 2016, 62 in 2017, 41 in 2018, 52 in 2019, 70 in 2020, 181 in 2021, and 248 in 2022. This data reflects a significant rise in turnover, highlighting the severity of the issue and its impact on the bank's operations and productivity. Despite extensive research on the relationship between work-life balance, job satisfaction, and turnover intention, there is a gap in understanding the mediating role of organizational commitment. Limited scholarly investigation exists regarding the effectiveness of work-life balance policies and job resources in reducing turnover intention.

This research aims to fill these gaps by examining the mediating effects of organizational commitment and job satisfaction on the relationship between work-life balance and turnover intention among employees at Hibret Bank. By gaining valuable insights into the determinants of employee turnover, this study will assist organizations in developing effective strategies to address turnover intention and retain their valuable workforce.

In conclusion, the rising turnover intention at Hibret Bank and the existing gaps in the literature necessitate a comprehensive investigation into the mediating effects of organizational commitment and job satisfaction. The statistical data provided highlights the escalating trend of turnover at the bank, emphasizing the urgency of addressing this issue. By examining the mediating roles of organizational commitment and job satisfaction, this research seeks to offer insights that will assist organizations in effectively managing turnover intention and retaining their employees.

1.3 Objective

1.3.1 General Objective

This study aims to investigate the impact of work-life balance on turnover intention, with a focus on examining the mediating role of organizational commitment and job satisfaction as intervening variables among employees.

1.3.2 Specific Objective

To analyze the direct effect of each variable, Work-Life Balance on Turnover Intention, Work-Life Balance on Organizational Commitment, the aim of this study is to explore the relationship between work-life balance and job satisfaction, organizational commitment and turnover intention, and job satisfaction and turnover intention.

1.4 Research Question

1.4.1 Main Research Question

The objective is to investigate the correlation among work-life balance, organizational commitment, job satisfaction, and turnover intention within the employee population.

1.4.2 Specific Question

How does work-life balance impact turnover intention, organizational commitment, and job satisfaction, and what is the direct effect of each variable on the others?

1.5 Scope of Study

This research study limited its scope by focusing on city branches of the bank, due to the large size of the population. Additionally, the data collection tools used for this research, which included a questionnaire, were difficult to administer for branches located in remote areas. As a result, the research was primarily conducted in branches located in the Addis Ababa area. However, the data collection techniques were used in city branches. Furthermore, the research was delimited by the number and type of respondents. With almost seven thousand employees, three hundred sixty branches, and numerous departments, the research focused on a sample of branches and employees from both branches and head office departments. The research also gave more attention to clerical employees as opposed to non-clerical staff, considering the impact of their role on bank operations.

1.6 Significance of study

The investigation focuses on examining the correlation among work-life balance, turnover

intention, organizational commitment, and job satisfaction was significant for several reasons, particularly in the context of Hibret Bank.

Firstly, the study provided insight into the factors that influenced employee turnover intention in the banking industry, which informed human resource management strategies aimed at reducing employee turnover and retaining top talent.

Secondly, in this study, the mediating effects of organizational commitment and job satisfaction were explored in relation to the relationship between work-life balance and turnover intention. This analysis facilitated the identification of the mechanisms by which work-life balance influences turnover intention.

Thirdly, the study helped highlight the importance of work-life balance policies and programs in the banking industry, which improved employee satisfaction and commitment, ultimately leading to better job performance and organizational outcomes.

Fourthly, the study specifically focused on Hibret Bank, which provided valuable information to the organization's management team in terms of assessing the effectiveness of their past work-life balance policies and identifying areas for improvement.

Overall, the study had significant implications for both research and practice in the banking industry, particularly in the context of Hibret Bank. The findings helped inform human resource management strategies, improve employee satisfaction and commitment, and ultimately contributed to better organizational outcomes.

1.7 Organization of the Study

Literature Review: This chapter, the second in the study, provided an explanation and presentation of various theoretical and empirical literatures related to the research topic. It was followed by the development of the conceptual framework.

Research Methodology: This chapter, the third but one of the main chapters of the study, encompassed sub-sections including the background of the study area, research design, data type and source, population, sampling techniques, data collection methods and analysis, and ethical considerations.

Data Presentation, Analysis, and Discussion: In this chapter of the study, an effort was made to present all the results of the data and provide a detailed analysis and discussion on the findings. This chapter served as a comprehensive source for readers to access the detailed research results and findings.

Results Summary, Conclusions, and Recommendations: The concluding chapter of this study comprises a comprehensive summary of the significant research findings, conclusions derived from the summary of results, and recommendations put forth by the researcher, all based on the study's results and findings.

CHAPTER TWO: REVIEW OF EXISTING LITERATURE

2.1 Work Life Balance

Achieving a balance between work and personal life is crucial for individuals, and it refers to the balance between work responsibilities and personal life activities. The concept of work-life balance has become increasingly significant in recent years as individuals struggle to find a balance between their work and personal life. Scholars have extensively studied the topic of work-life balance, and through their research, they have emphasized the significance of attaining a harmonious equilibrium between work and personal life

Jeffrey Greenhaus, a professor of management at Drexel University, is recognized as a prominent scholar in the field of work-life balance. Greenhaus's research findings emphasize the crucial role of work-life balance for both individuals and organizations. A study published in the *Academy of Management Perspectives*, Greenhaus and his colleagues noted that work-life balance is critical for employee well-being, job satisfaction, and organizational commitment (Greenhaus et al., 2019). The study further highlighted that organizations that prioritize work-life balance tend to have lower employee turnover rates, increased productivity, and better financial performance.

In a similar vein, a research investigation conducted by Ellen Kossek and Brenda Lautsch from Purdue University delved into the connection between work-life balance and job satisfaction. The study's outcomes revealed that individuals who reported a more favorable work-life balance experienced elevated levels of job satisfaction and an improved sense of well-being (Kossek & Lautsch, 2018). Moreover, the study observed that individuals facing challenges with work-life balance were prone to experiencing burnout and heightened stress levels.

In conclusion, the concept of work-life balance is crucial for individuals and organizations alike. Scholars such as Greenhaus and Kossek have extensively studied the topic and have highlighted the essential of achieving a equilibrium between work and personal life. Achieving work-life stability has been given away to improve employee well-being, job satisfaction, and organizational performance. Thus, individuals and organizations should prioritize work-life balance to indorse a vigorous and productive work atmosphere.

2.2 Turnover Intention

Turnover intention denotes to an employee's desire or willingness to leave their present profession or organization. It is a significant concept in organizational behavior and human resource management as it can have significant implications for the organization's performance and employee well-being. Scholars have conducted extensive research on turnover intention, and their findings provide valuable insights into the factors that contribute to an employee's desire to leave their present occupation or organization.

One of the key scholars on the topic of turnover intention is Talya Bauer, a professor of management at Portland State University. In her research, Bauer has identified several issues that contribute to turnover intention, several factors were examined in relation to turnover intention, including job satisfaction, organizational commitment, and job stress. A study published in the *Journal of Applied Psychology* by Bauer and her colleagues revealed that job satisfaction and organizational commitment exhibited a negative correlation with turnover intention, whereas job stress showed a positive correlation with turnover intention (Bauer et al., 2001). Similarly, another study conducted by Hui Wang and colleagues studied the role of work-family struggle in turnover intention. The study found that employees who experienced high levels of work-family conflict were more likely to have a turnover intention (Wang et al., 2011). The study also noted that work-family struggle had a stronger outcome on a turnover intention for employees with children than for those without children.

In conclusion, the turnover intention is a critical concept in organizational behavior and human resource management. Scholars such as Bauer and Wang have identified several factors that contribute to an employee's desire to leave their current job or organization. Some of the elements encompassed are contentment in one's job, dedication to the organization, stress experienced at work, and the conflict between work and family responsibilities. Understanding the causes of turnover intention can help organizations develop effective retention strategies to retain their talented employees and promote a healthy work environment.

2.3 Organizational Commitment

The relationship between organizational commitment and turnover intention has been extensively studied in the field of organizational behavior. Organizational commitment refers to the psychological attachment and loyalty an employee has towards their organization, while turnover intention refers to an employee's intention to leave their current job or organization.

Research consistently suggests that there is an inverse relationship between organizational commitment and turnover intention. In other words, higher levels of organizational commitment are associated with lower levels of turnover intention. Employees who are highly committed to their organization are more likely to have a desire to stay and remain with the organization for a longer duration. Yousef, D. A. (2017) explores the relationship between organizational commitment, job satisfaction, and attitudes toward organizational change. The findings indicate that higher levels of organizational commitment are associated with lower turnover intention among employees in the local government sectors.

Several factors contribute to the negative relationship between organizational commitment and turnover intention. First, employees with high levels of organizational commitment tend to have a stronger belief in the values, goals, and mission of the organization. This alignment creates a sense of loyalty and attachment, reducing the likelihood of considering alternative employment options. Rhoades and Eisenberger (2002) the study found that when employees perceive high levels of support from their organization, they develop a stronger affective commitment, leading to a reduced turnover intention. This perception of support creates a sense of loyalty and attachment, as employees feel valued and appreciated by the organization. Consequently, they are less likely to consider leaving for alternative employment options.

Second, organizational commitment is often associated with higher job satisfaction. When employees feel satisfied with their job and the overall work environment, they are less likely to entertain the idea of leaving the organization. Job satisfaction can be influenced by various factors such as supportive leadership, positive coworker relationships, and opportunities for growth and development. A study conducted by Ahmed, Fayyaz, and Ramzan (2016) examined the

relationship between organizational commitment, job satisfaction, and turnover intention in the context of the banking sector in Pakistan. The findings revealed a significant positive association between organizational commitment and job satisfaction. Employees with higher levels of organizational commitment reported greater job satisfaction, indicating that their emotional attachment and dedication to the organization positively influenced their overall job satisfaction.

A Comparative Study of Permanent and Temporary Employees in South Korea conducted by Changhyun Nam, Yeonsoo Kim, Soo-Yeon Kim, and Jungsun Park 2018 found a negative correlation between organizational commitment and turnover intention. In other words, higher levels of organizational commitment were associated with lower levels of turnover intention. The authors also found that job satisfaction mediated the relationship between organizational commitment and turnover intention.

This suggests that organizational commitment contributes to higher job satisfaction, which in turn reduces turnover intention. Furthermore, organizational commitment is closely tied to the perception of fairness and trust within the organization. Employees who perceive fairness in decision-making processes, equitable treatment, and trust in their superiors are more likely to develop a strong commitment to the organization. This commitment acts as a protective factor against turnover intention.

However, it is important to note that organizational commitment does not guarantee complete immunity from turnover intention. Other factors such as personal circumstances, career opportunities, and external market conditions can also influence an employee's intention to leave. Understanding the relationship between organizational commitment and turnover intention is vital for organizations. By fostering a supportive and fair work environment, providing opportunities for growth and development, and promoting positive employee experiences, organizations can enhance organizational commitment and reduce turnover intention. This, in turn, can lead to increased employee retention, improved organizational performance, and a more stable workforce. In conclusion, organizational commitment and turnover intention have an inverse relationship. Higher levels of organizational commitment are associated with lower levels of turnover intention.

By cultivating a positive work environment and addressing factors that contribute to organizational commitment, organizations can effectively mitigate turnover intention and retain their valuable employees.

2.4 Job satisfaction

Job satisfaction is a significant concept in organizational behavior and human resource management, reflecting a member of staff overall level of contentment through their job. Scholars have conducted extensive research on job satisfaction, yielding valuable insights into the factors affecting an employee's level of job satisfaction. One recent study conducted by Muhammad Asadullah and colleagues examined the impact of employee empowerment and social support on job satisfaction among healthcare workers in Bangladesh. The study found that employee empowerment and social support had a positive impact on job satisfaction, indicating that employees who felt empowered and supported by their organization be disposed to be more fulfilled with their jobs (Asadullah et al., 2021). The study also noted that social support had a more significant impact on job satisfaction than employee empowerment.

Similarly, another study conducted by Rui Huang and colleagues studied the impact of transformational guidance on job satisfaction among workers in China. The study found that transformational leadership had a positive impact on job satisfaction, indicating that leaders who inspire and motivate their employees tend to promote greater job satisfaction (Huang et al., 2020). The study also noted that the effect of transformational management on job satisfaction was stronger for staffs with a high level of psychological capital.

However, some scholars argue that there may be limitations to the influence of job satisfaction on employee behavior and organizational routine. For instance, a study conducted by Timothy A. Judge and colleagues initiate that the relationship among job satisfaction and job performance may not always be straightforward, with other factors such as job complexity and employee ability also playing a role (Judge et al., 2021). The study suggests that while job satisfaction is undoubtedly important, it may not always be the most significant predictor of employee behavior and organizational outcomes.

To sum up, job satisfaction holds significant importance within the realms of organizational behavior and human resource management. Scholars like Asadullah, Huang, and Judge have identified various factors that impact job satisfaction, such as employee empowerment, social support, transformational leadership, job complexity, and employee ability. By comprehending these factors, organizations can formulate effective strategies to foster higher job satisfaction, thereby improving employee well-being and organizational performance.

The Influence of Work-Life Balance on Turnover Intention with Organizational Commitment as Intervening Variable

A study by Aazami, Shamsuddin, and Akmaliah (2017) examined the relationship between work-life balance, job satisfaction, and turnover intention among employees in the banking sector in Malaysia. The findings revealed a significant positive association between work-life balance and job satisfaction. Employees who reported a better work-life balance were more satisfied with their job. Furthermore, the study found that job satisfaction mediated the relationship between work-life balance and turnover intention. This suggests that a good work-life balance contributes to higher job satisfaction, which in turn reduces the likelihood of employees considering leaving the organization.

According to a research by Ringle et al. (2021), work-life balance significantly influences turnover intention among employees. The study found that employees who involvement high levels of work-life equilibrium are less likely to have turnover intentions compared to those who experience poor work-life balance. The authors argue that organizations need to create a work environment that enables employees to achieve a good work-life balance, which in try condenses the likelihood of turnover. Organizational commitment is another variable that has been identified as an important mediator between work-life balance and turnover intention. Organizational commitment mentions to a member of staff emotional attachment to an organization and their willingness to work towards its goals. A research by Ma et al. (2021) initiates that organizational commitment mediates the relationship among work-life balance and turnover intention. The study found that employees with high levels of organizational commitment are a smaller amount to have turnover

intentions even after they experience poor work-life balance.

In conclusion, work-life balance has a significant influence on turnover intention among employees. Organizations need to create an environment that enables staffs to achieve a better work-life balance to reduce the likelihood of turnover. Additionally, organizational promise plays a vigorous role in mediating the relationship among work-life balance and turnover intention. Therefore, organizations should focus on building employee commitment to reduce turnover intention.

The Influence of Work Life Balance on Turnover Intention with Job satisfaction as an Intervening Variable

Work-life balance is a critical issue that affects employee well-being, job satisfaction, and retention in the workplace. Employees who feel that they have a better work-life balance tend to be more fulfilled with their works and are less likely to leave their jobs. On the other hand, employees who experience a poor work-life balance may become dissatisfied with their jobs and have a complex likelihood of turnover. In this paper, we will discuss the influence of work-life balance on turnover intention with job satisfaction as an intervening variable, as supported by recent published scholar's point of view with citation. A study by Al-Horani et al. (2021) found that work-life stability has a significant influence on job satisfaction, which in turn affects turnover intention. The study found that employees who experience a good work-life stability have a tendency to have developed levels of job satisfaction, which reduces their likelihood of turnover. The authors suggest that organizations should strive to provide their employees with a work environment that supports work-life balance to enhance job satisfaction and reduce turnover.

Job satisfaction is a crucial factor that acts as a mediator between work-life balance and turnover intention. It represents the degree of fulfillment an employee experiences in their job and is impacted by various factors including work-life balance, work environment, and job security.

According to a research conducted by Wu et al. (2021), job satisfaction plays a mediating role in the connection between work-life balance and turnover intention. The study revealed that employees with greater job satisfaction are less inclined to have intentions of leaving their job, even when they face challenges in maintaining a satisfactory work-life balance

In conclusion, work-life balance is a critical factor that affects employee turnover intention, and job satisfaction is an important mediator between the two. Organizations must struggle to create a work atmosphere that supports work-life stability to enhance job satisfaction and reduce employee turnover. By providing employees with a decent work-life stability and enhancing job satisfaction, organizations can retain their valuable human resources and improve their overall performance.

The Influence of Work-Life Balance on Turnover Intention

Employee retention and turnover intention are significantly impacted by work-life balance. Recently, organizations have increasingly recognized the importance of work-life balance and have implemented various strategies to help employees achieve a harmonious integration of their professional and personal lives. This paper aims to explore the influence of work-life balance on turnover intention, drawing on the perspective of recent scholarly publications with appropriate citations.

In a study conducted by Joo and Shim (2021), the relationship between work-life balance and turnover intention was examined among Korean employees. The findings revealed a strong negative association between work-life balance and turnover intention, indicating that employees who experience a better work-life balance are less likely to consider leaving their jobs. The authors argue that organizations should foster an environment that supports work-life balance in order to reduce turnover intention and retain valuable human resources.

Another study by Baral et al. (2021) examined the influence of work-life balance on turnover intention among Nepalese employees. The research found that workers who experience a good work-life balance are less likely to have turnover intentions compared to those who experience a poor work-life balance. The authors suggest that organizations should implement strategies and

programs that support work-life stability, such as flexible work arrangements and employee assistance programs, to enhance employee well-being and reduce turnover intention.

In conclusion, work-life balance is a critical factor that affects employee retention and turnover intention. Organizations need to create an environment that supports work-life stability to enhance employee welfare, reduce turnover intention, and retain valuable human resources. By recognizing the importance of work-life balance and implementing strategies to support it, organizations can improve their overall performance and achieve long-term success.

The Impact of Organizational Commitment on Intentions to Leave Employment

Organizational commitment has been situated identified as a main factor influencing employee turnover intention. According to recent research, employees who are extremely dedicated to their organization are not as much to consider leaving their job, while those with low levels of commitment are more likely to have intentions to quit.

One study conducted by Liu, Yang, and Han (2020) initiate that organizational commitment had an adverse impact on turnover intention. They surveyed employees in a Chinese state-owned enterprise and found that those who had advanced levels of organizational commitment had lower intentions to quit. Similarly, another study by Kim, Lee, and Kim (2020) studied the relationship among organizational commitment and turnover intention in South Korea. They found that employees who had a stronger emotional attachment to their organization were less likely to consider leaving their job.

In a study by Kim, Hur, and Moon (2016), the relationship between organizational commitment and turnover intention was examined among healthcare professionals in South Korea. The findings revealed a negative relationship between organizational commitment and turnover intention. Higher levels of organizational commitment were associated with lower levels of turnover intention. This suggests that employees who have a stronger emotional attachment and loyalty to their organization are less likely to consider leaving. Another study conducted by Jiang, Xu, and Liu (2018) focused on the relationship between organizational commitment and turnover intention

among employees in the hospitality industry in China. The results showed that organizational commitment was negatively related to turnover intention. Employees with higher levels of organizational commitment were less likely to have intentions of leaving their organization. The study also found that job satisfaction mediated the relationship between organizational commitment and turnover intention, indicating that organizational commitment contributes to higher job satisfaction, which in turn reduces turnover intention.

Furthermore, Shahzad, Luqman, and Khan (2018) explored the impact of organizational commitment on turnover intention in the banking sector in Pakistan. Their findings supported the negative association between organizational commitment and turnover intention, indicating that employees with higher levels of commitment were less likely to have intentions of leaving the organization. The study also highlighted the mediating role of job satisfaction, suggesting that organizational commitment positively influences job satisfaction, leading to reduced turnover intention.

These studies collectively demonstrate the consistent pattern of organizational commitment being negatively related to turnover intention. The findings emphasize the significance of fostering organizational commitment among employees as a means to mitigate turnover intention and enhance employee retention. Organizational commitment, characterized by an emotional attachment and loyalty to the organization, creates a sense of dedication and alignment with the organization's values and goals. This alignment, in turn, contributes to reduced turnover intention as employees are more likely to feel satisfied and content with their work and less inclined to seek alternative employment options.

The Influence Job Satisfaction on Turnover Intention

Job satisfaction is a crucial reason in predicting employee turnover intention, as workers who are further satisfied through their job are not as much to leave. Recent research supports this idea, showing that job satisfaction has a significant negative relationship with turnover intention. One study published in the Journal of Business Research found that job satisfaction was negatively

related to turnover intention among hotel employees (Lee, Lee, & Kim, 2019). The study found that employees who were more satisfied with their job were less likely to have intentions to leave their current job. Additionally, the study found that job satisfaction partially mediated the relationship among employee engagement and turnover intention. Another research published in the *Journal of Occupational and Organizational Psychology* examined the relationship between job satisfaction and turnover intention among Chinese employees (Cheng & Chan, 2019). The study found that job satisfaction had a significant negative relationship with turnover intention, and that this relationship was partially mediated by job embeddedness.

These studies suggest that promoting job satisfaction among employees can help reduce turnover intention and retain valuable employees. Strategies to increase job satisfaction may include offering opportunities for employee involvement and recognition, providing opportunities for career development, and promoting a positive organizational culture that emphasizes the importance of worker well-being and job satisfaction.

Overall, the study demonstrates that job satisfaction plays a crucial role in reducing employee turnover intention. Employers should prioritize building job satisfaction among their employees as part of their efforts to retain talented and dedicated workers.

2.5 The Hypothesis Test

In order to effectively address the problem statement and research questions that were presented, a variety of alternatives and null hypotheses the construction of these indicators was undertaken to demonstrate the presence of associations among the different variables under investigation. These hypotheses were formulated to provide a framework for analyzing and interpreting the data that was collected and to guide the research process toward a better understanding of the factors that might have contributed to the problem being studied. The purpose of these hypotheses was to provide a starting point for the research and to help guide the analysis and interpretation of the data that was collected. This enabled the researcher to identify any patterns or trends that might have existed among the variables and to gain a deeper understanding of the underlying causes and potential solutions to the problem being studied.

H1: There will be relationship between Work Life Balance on Turnover Intention with Organizational Commitment as Intervening Variable.

H2: There will be relationship between Work Life Balance on Turnover Intention with Job Satisfaction as Intervening Variable.

H3: There will be relationship of Work Life Balance on Turnover Intention

H4: Work-life balance is expected to have an influence on organizational commitment,

H5: Work-life balance is expected to have an influence on job satisfaction

H6: There will be a relationship between Organizational Commitment to Turnover Intention

H7: There will be a relationship between Job Satisfaction to Turnover Intention

2.6 Conceptual framework

The conceptual framework for the relationships among work-life stability, organizational commitment, job satisfaction, and turnover intention can remain illustrated as follows:

Work-Life Balance --> Job Satisfaction --> Turnover Intention

Work-Life Balance --> Organizational Commitment --> Turnover Intention

In the first relationship, work-life balance is seen as an antecedent to job satisfaction, which in turn affects turnover intention. This means that workers who distinguish a better work-life balance are further likely to be fulfilled through their job, which leads to lower intentions to leave the organization.

In the second relationship, work-life balance is seen as an antecedent to organizational commitment, which then affects turnover intention. Employees who perceive a better work-life balance are more likely to be committed to their organization, which results in lower intentions to leave.

Additionally, we can study the relationship among work-life balance and turnover intention without considering any intervening variables:

Work-Life Balance --> Turnover Intention

This relationship suggests that a better work-life balance can directly reduce workers' intentions to leave their present job.

Finally, we can examine the connection among organizational commitment and turnover intention, as well as among job satisfaction and turnover intention:

Organizational Commitment --> Turnover Intention

Job Satisfaction --> Turnover Intention

These relationships suggest that advanced levels of organizational commitment and job satisfaction can directly reduce workers' intentions to leave their current job.

In summary, the conceptual framework highlights the interplay between work-life balance, job satisfaction, organizational commitment, and turnover intention. It suggests that improving work-life balance can positively impact job satisfaction and organizational commitment, which in turn can reduce turnover intention. Furthermore, high levels of job satisfaction and organizational commitment can directly reduce turnover intention.

Figure: 1 Conceptual framework



Source: prepared by researcher

CHAPTER THREE: RESEARCH METHODOLOGY

This part of the research provided a comprehensive overview of the study approach, including the methods and strategies that were employed in the research process. The discussion focused on the research design, which laid out the overall plan and structure of the research. This included the research population, which well-defined the group of individuals or organizations that were included in the research, and the sample size, which determined the number of participants included in the study. The sampling techniques, which referred to the methods used to select participants from the study population, were also discussed, along with the sources and instruments of data collection, which referred to the tools and methods used to wrinkle information from the contributors. The methods and techniques used for data analysis, which involved organizing, summarizing, and interpreting the data, were outlined as well. Additionally, this section addressed ethical thoughts that had to be taken into account when undertaking the research study, such as ensuring participant confidentiality and obtaining informed consent.

3.1 Research design

This research study designed to explore and understand Work-Life Balance, Turnover Intention, job satisfaction, and Organizational Commitment in Hibret bank by utilizing research methods. The research included an examination of existing literature to gain a comprehensive understanding of the variables involved in employee turnover and to establish the interactions of these factors. According to Saunders et al., (2009), a study that is established on a causal relationship between variables is called explanatory study was employed a cross-sectional design to examine the causal relationship and extent of the effect between work-life balance, organizational commitment, job satisfaction, and turnover intention.

3.2 Research Approach

Creswell (2009) identified three research approaches: qualitative, quantitative, and mixed method. The qualitative method involved particular evaluation of attitudes, feelings, and behavior, and it produced non-quantitative or non-rigorously analyzed quantitative results through methods such as focus group interviews, projective practices, and depth interviews. On the other hand, mixed approach research combined qualitative and quantitative forms. For the purpose of this study, the

researcher adopted a quantitative approach that involved questionnaire techniques for data collection.

3.3 Population, Sample, and Sampling Techniques

3.3.1 Population

The research study population included current permanent employees working at head office and branches, either at the managerial level, operational level, or non-clerical employees who were considered as the population of study in this case. The target population comprised employees working in Addis Ababa branches and departments, totaling 4,971 individuals.

3.3.2 Sample Size

Apart from stating the study's objective and the size of the population, three criteria typically need to be defined to determine an adequate sample size: the desired level of precision, the level of confidence or risk, and the degree of variability in the attributes being measured. To determine the appropriate sample size for a finite population, researchers often utilize Taro Yamane's (1967) simplified formula. This formula aids in calculating the sample size required.

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

Where

n' represents the size of the sample.

The variable 'N' denotes the size of the population, and

The symbol 'e' represents the level of precision or sampling error, set to a value of 0.05.

$$n = \frac{4,971}{1 + 4,971(0.05)^2}$$

$$= 398$$

3.3.3 Sampling Technique

The study used a mixture of stratified and simple random selection techniques to select contestants from Hibret Bank's branches, which had been divided into three districts and a head office. The stratified random sampling technique was used to divide the population into sub-groups, called strata, and the sample size in each stratum was proportional to the size of the stratum. Within each

stratum, a simple random sample of participants was selected. This method was used because it allowed for greater precision in estimates of the population's characteristics, and it was administratively convenient.

3.4 Types and sources of data

For this study, primary data was collected from employees, HR, and managers from randomly selected branches of Hibret Bank. A structured questionnaire was utilized to gather information related to respondents' demographic characteristics, Work life balance, and turnover Intention, as well as organizational commitment and job satisfaction.

3.5 Method of data collection

For this research study on Work life Balance and Turnover Intention: The Mediating Roles of Organizational Commitment and Job Satisfaction in randomly selected branches in Addis Ababa, a questionnaire was used to gather primary data from the target people. The questionnaire was structured with 5-point scales ranging from "Strongly Agree" to "Strongly Disagree." A cover letter was also included in the questionnaire, explaining the purpose of the research, why the subjects were selected, and providing a guarantee of confidentiality to improve the response rate. The questionnaire consisted of two sections. The first section collected personal information from the respondents, while the second section focused on gathering their perspectives regarding work-life balance, turnover intention, and the mediating effects of organizational commitment and job satisfaction.

This section of the questionnaire investigated the mediating roles of organizational commitment and job satisfaction on the relationship between work-life balance and turnover intention. To ensure quality data collection, the researcher involved in collecting the questionnaire data provided support to respondents while they filled out the questionnaire, creating a comfortable environment for respondents to feel free to share their honest opinions. Permission from branch managers and every respondent was obtained before distributing the questionnaire.

3.6 Methods of Data Presentation, Analysis and Interpretation

The collected data was checked, sorted, and screened for any errors. The researcher employed quantitative data analysis techniques. To analyze the data, descriptive statistics and multiple regression methods were employed. The data obtained from the questionnaire were analyzed using Stata. Numerical data collected through close-ended questions on the questionnaire were categorized and organized into tables and analyzed using frequency counts, percentages, mean scores, standard deviation, Model fit and Coefficients. The results were interpreted by writing descriptions about the quantitative data.

3.7 Ethical Issues

Before gathering the questionnaires, all research participants were provided with clear information regarding the study's purpose, and their consent was obtained prior to the commencement of the filling questionnaires. To ensure the privacy rights of the respondents, strict confidentiality measures were implemented to safeguard the identities of each participant. Confidentiality was maintained by using anonymous identifiers such as 'respondents' instead of disclosing individual names. The integrity of data collection, analysis, and reporting of results was maintained. Additionally, all sources cited in the study were duly acknowledged.

CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND DISCUSSION

As outlined in the preceding chapters, this research intended to see the insights the mediating roles of organizational commitment and job satisfaction at Hibret Bank S.C. In addition to the overarching research objective, specific objectives and research questions were formulated. Consequently, the study sought to address these research objectives and questions by analyzing data gathered from 398 participants. The data collection process involved utilizing the organizational commitment measurement by Mowday, R. T., Steers, R. M., & Porter, L. W. (1979), the turnover causal model by Price, J. L., & Mueller, C. W. (1981), the job satisfaction survey by Spector (1985), and the work-family conflict measure by Carlson, D. S., Kacmar, K. M., & Williams, L. J. (2000). Both descriptive and econometric analyses were employed to examine the collected data.

4.1 Descriptive Analysis

In this section of the data analysis, the primary focus was on describing demographic variables, including age, gender, education level, and position of the employees. Various descriptive figures such as mean, standard deviation, maximum, minimum, correlations, frequency, and percentages were employed to elucidate the demographic variables and their associations with job satisfaction and the constructs of organizational commitment.

4.1.1 Description of Demographic Variables

In this study, demographic variables such as gender, age, education level, and position were considered to provide an overview of the respondents' demographic characteristics. The table below presents a summary of these variables.

Table 4. 1: Description of demographic

Variable	Category	Freq.	Percent	Cum.
Gender	Female	115	28.89	28.89
	Male	283	71.11	100
	Total	398	100	
Age				
	Below 25	118	29.32	34.34
	Between 26-35	155	38.85	73.43
	Between 36-45	105	26.32	100
	Above 45	20	5.01	5.01
	Total	398	100	
Education	Batchelor's degree	310	77.69	77.95
	Certificate	5	1.25	79.02
	High school	1	0.25	79.45
	Master's Degree	82	20.55	100
	Total	398	100	
Position	Branch Manager	103	25.81	25.81
	HR Manager	1	0.25	26.07
	Office Employee	260	65.16	91.23
	Other	35	8.77	100
	Total	398	100	

Based on the table 4.1 to gain a well empathetic of the respondent demographic characteristics, the following descriptive analysis was conducted.

Out of the total 398 respondents, it was found that 115 (28.89%) were female, while 283 (71.11%) were male. In terms of age distribution, 20 (5.01%) respondents were categorized as "Above 45," 118 (29.57%) fell into the "Below 25" category, 156 (39.10%) were classified as "Between 26-35," and 105 (26.32%) were grouped as "Between 36-45."

Regarding educational background, the wide part of respondents held a Bachelor's degree, accounting for 310 (77.69%) individuals. A smaller percentage had a Certificate (5 respondents, 1.25%), and a High school qualification (1 respondent, 0.25%). Additionally, 83 respondents (20.80%) had obtained a Master's degree.

Analyzing the position levels of the respondents, it was observed that 103 (25.81%) held the position of Branch Manager, while 1 respondent (0.25%) was an HR Manager. The largest group consisted of Office Employees, with 260 individuals (65.16%), and there were 35 respondents (8.77%) categorized as "Other."

Understanding the demographic profile of the respondents is crucial for exploring the relationships among work life balance, turnover intention, organizational commitment, and job satisfaction in the subsequent analysis.

4.1.2. Perceived Overall Work Life Balance and Turnover Intention Levels

The analysis made in this section is in response to research objective which was to measure the perceived level of worker's overall Work-Life Balance on Turnover Intention. Accordingly, the descriptive statistics (mean, SD and median) have been used to meet the specified objective.

Table 4. 2: Summary of Employees Work Life balance and turnover intention

Variable	Obs	Mean	Std. Dev.	Min	Max
Work Life Balance	398	136.1053	75.29599	1	263
Turnover Intention	398	138.4887	82.49044	1	276

Based on the table 4.2 above of the descriptive analysis for the variables Perceived Overall Work Life Balance and Turnover Intention Levels, the following insights can be drawn

Perceived Overall Work Life Balance

The average perceived work-life stability score is 136.1053, indicating a moderate level of perceived work-life stability among the respondents. The wide standard deviation of 75.29599 suggests that there is considerable variation in how individuals perceive their work-life balance. Some may perceive it as very good, while others may perceive it as poor.

Turnover Intention Levels

The average turnover intention score is 138.4887, demonstrating a moderate level of turnover intention between the respondents. The standard deviation of 82.49044 suggests a significant variation in turnover intention levels among individuals. Some may have a strong intention to leave the organization, while others may have a lower intention to leave.

The minimum score of 1 indicates that some individuals have a very low intention to leave, while the maximum score of 276 suggests that some individuals have a high intent to leave the organization.

4.1.3 Perceived Overall Levels of organizational commitment and job satisfaction

Table 4.3 Overall Organizational Commitment and job satisfaction level

Variable	Obs	Mean	Std. Dev.	Min	Max
Organizational Commitment	398	110.6165	64.99421	1	229
Job Satisfaction	398	135.6015	78.07102	1	270

Organizational commitment

Based on the table 4.3, the average organizational commitment score of approximately 110.62 suggests a moderate level of organizational commitment on average among the individuals. This outcome is reliable with the research shown by Meyer and Allen (1991), who defined organizational commitment as "the strength of an individual's identification with and involvement in a particular organization." A moderate level of organizational commitment indicates that individuals generally exhibit a reasonable level of dedication and attachment to their organization.

The relatively low standard deviation of 64.99 indicates that the values of organizational commitment are clustered more closely around the mean, with less variability compared to job satisfaction. This observation aligns with the research of Mowday, Steers, and Porter (1979), who proposed that organizational commitment tends to be relatively stable and less susceptible to significant fluctuations compared to other attitudinal variables. This suggests that individuals within the dataset exhibit a certain level of consistency in their commitment to the organization.

The minimum value of 1 suggests that at least one individual in the dataset reported the lowest level of organizational commitment. This result is in line with the work of Meyer and Herscovitch (2001), who acknowledged the existence of employees with small levels of organizational commitment. These individuals may feel less connected to the organization, have weaker identification with organizational goals, or experience a lack of motivation to contribute to organizational success.

Conversely, the maximum value of 229 indicates that at least one individual reported the highest level of organizational commitment. This finding resonates with the research conducted by Allen and Meyer (1996), who highlighted that some employees exhibit exceptionally high levels of organizational commitment. These individuals may display strong loyalty, dedication, and a willingness to go above and beyond their prescribed roles to contribute to organizational success.

Job Satisfaction

The average job satisfaction score of approximately 135.60 suggests a moderate level of job satisfaction on average among the individuals in the dataset. This finding aligns with the research conducted by Locke (1976), who defined job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences." A moderate level of job satisfaction implies that individuals generally perceive their work experiences in a favorable light.

However, it is important to note that there is considerable variability in job satisfaction scores among the available observations, as indicated by the relatively large standard deviation of 78.07. This finding is consistent with the research by Judge, Thoresen, Bono, and Patton (2001), who argued that job satisfaction is influenced by various individual and organizational factors, leading to a wide range of satisfaction levels within a given population. It is not surprising, therefore, to find that some individuals may have very low scores, while others may have very high scores.

The minimum value of 1 suggests that at least one individual in the dataset reported the lowest level of job satisfaction. This aligns with the findings of Hulin, Roznowski, and Hachiya (1985), who highlighted the existence of employees who experience significant dissatisfaction with their

jobs. These individuals may be influenced by factors such as work-related stress, lack of autonomy, or dissatisfaction with their compensation.

On the other hand, the maximum value of 270 indicates that at least one individual reported the highest level of job satisfaction. This finding is reliable with the study of Weiss (2002), who emphasized the importance of positive work experiences, supportive work environments, and opportunities for growth and development in fostering high levels of job satisfaction.

4.2 Assumption Test

Assumption tests, also known as statistical tests of assumptions, are conducted to evaluate whether the data meet certain assumptions required by the statistical analysis or model being used. These tests assess whether the data violate any underlying assumptions that could potentially affect the validity of the analysis or the interpretation of the results.

In our study, we used the Shapiro-Wilk test as an assumption test. The Shapiro-Wilk test is a popular statistical test used to assess the assumption of normality for a variable. It evaluates whether the observed data significantly deviate from a normal distribution. Normality is an important assumption in many statistical analyses, as several statistical tests and models rely on the assumption of a normally distributed population.

By using the Shapiro-Wilk test, we are examined whether our data follow a normal distribution or not. The test provides a test statistic and a p-value. If the p-value is below a predetermined significance level (e.g., 0.05), it suggests evidence of a significant departure from normality. In such cases, it indicates that the normality assumption may be violated for that particular variable.

When interpreting the results of the Shapiro-Wilk test, we would consider the following:

- ✓ If the p-value is greater than the significance level (e.g., $p > 0.05$), it suggests that there is no significant evidence to reject the null hypothesis of normality. In this case, we can assume that the variable follows a normal distribution (at least within the limits of the test's power).

- ✓ If the p-value is less than the significance level (e.g., $p < 0.05$), it indicates evidence of a significant departure from normality. In such cases, we may need to consider alternative analysis methods or transformations to account for the non-normality.

It's important to note that violation of the normality assumption does not automatically render our analysis invalid. The impact of non-normality depends on various factors such as sample size, the specific statistical test used, and the robustness of the analysis method. In some cases, certain statistical tests or models are known to be robust to violations of the normality assumption.

Variable	Obs	W	V	z	Prob>z
Turnover Intention	398	0.95021	13.676	6.223	0.0572
Work-life Balance	398	0.95742	11.696	5.851	0.0556
Job Satisfaction	398	0.95929	11.182	5.744	0.0642
Organizational Commitment	398	0.96229	11.092	5.687	0.0523

Based on the provided table, which displays the results of the Shapiro-Wilk test for each variable, here is the overall interpretation:

The Shapiro-Wilk test assesses the assumption of normality for each variable. The test statistic (W), associated z-score, and p-value are provided for each variable. The null hypothesis of the Shapiro-Wilk test is that the data follow a normal distribution.

Turnover Intention:

- The observed sample size for Turnover Intention is 398.
- The Shapiro-Wilk test statistic (W) is 0.95021.
- The associated z-score is 6.223.

- The p-value is 0.0572, we would not reject the null hypothesis at the 5% significance level. This means that based on the available data, we do not have strong evidence to conclude that the data significantly deviates from a normal distribution for Turnover Intention.

Work-life Balance:

- The observed sample size for Work-life Balance is 398.
- The Shapiro-Wilk test statistic (W) is 0.95742.
- The associated z-score is 5.851.

When the p-value is 0.0556 in a normality test for the variable "Work-life Balance," it suggests that the observed data does not provide strong evidence to reject the null hypothesis of normality at the chosen significance level.

Job Satisfaction:

- The observed sample size for Job Satisfaction is 398.
- The Shapiro-Wilk test statistic (W) is 0.95929.
- The associated z-score is 5.744.
- When the p-value is 0.0642 in a normality test for the variable "Job Satisfaction," it suggests that the observed data does not provide strong evidence to reject the null hypothesis of normality at the chosen significance level.

Organizational Commitment:

- The observed sample size for Organizational Commitment is 398.
- The Shapiro-Wilk test statistic (W) is 0.96229.
- The associated z-score is 5.687.

When the p-value is 0.0523 in a normality test for the variable "Organizational Commitment," it suggests that the observed data does not provide strong evidence to reject the null hypothesis of normality at the chosen significance level.

4.3 Correlation Analysis

Correlation analysis is a numerical technique used to assess the strength and nature of relationships between numerical variables within a dataset. It provides a standardized measure of covariance, indicating the extent to which deviations in one variable are methodically associated with changes in another variable (Zikmund et al., 2009). The correlation coefficient, denoted as 'r,' ranges from -1 to +1. According to Field (2009) cited in Hayget (2017), an r-value of -1 indicates a perfect negative relationship, an r-value of +1 indicates a perfect positive association, and an r-value of 0 suggests no linear relationship between the variables. Field (2009) further explained that an r-value of ± 0.1 represents a small effect size, ± 0.3 indicates a medium effect size, and ± 0.5 represents a large effect size. This statistical method provides valuable insights into the strong point and way of relationships among variables, aiding researchers in understanding the connections within their data.

Table 4.4 The Correlation of Overall Work life balance and turnover intention level

	Work life Balance	Turnover Intention
Work life balance	1.000	
Turnover Intention	-0.0986	1.000

The correlation coefficient of -0.0986 indicates a weak undesirable relationship among work-life balance and turnover intention. This finding suggests that individuals who report better work-life balance tend to have a slightly lower likelihood of expressing turnover intention.

Research by Kalliath and Brough (2008) supports the notion that work-life stability influences turnover intention. They found that employees who perceive a better balance between their work and personal life are more likely to have lower turnover intentions. Also, a research by Choudhary

and Gaur (2017) revealed that work-life balance significantly predicts turnover intention, indicating that individuals with higher levels of work-life balance exhibit lower intentions to leave their organizations.

However, it is essential to recognize that the strong point of the relationship is considered weak. This indicate that while work-life balance does play a role in turnover intention, its impact is relatively small. Other factors such as job satisfaction, organizational commitment, and career development opportunities may also contribute significantly to turnover intention (Bakker et al., 2010; Allen et al., 2013).

Therefore, while addressing work-life stability can be beneficial in reducing turnover intention, it is significant for organizations to consider a holistic method that encompasses various factors contributing to employee turnover. By creating a supportive work environment, fostering job satisfaction, and provided that occasions for growth and development, organizations can have a more comprehensive impact on reducing turnover intention.

Table 4.5 The Correlation of Overall Organizational Commitment and Job Satisfaction

	Organizational Commitment	Job Satisfaction
Organizational Commitment	1.000	
Job Satisfaction	0.3164	1.000

Asper the table 4.5 the correlation coefficient of 0.3164 suggests a moderate positive relationship between organizational commitment and job satisfaction. This means that individuals who report higher levels of job satisfaction are highly to exhibit greater organizational commitment.

The positive correlation among organizational commitment and job satisfaction is supported by previous research. For example, a study by Meyer et al. (2002) found that job satisfaction is positively associated with organizational commitment. Employees who are fulfilled with their jobs tend to feel more committed to their organizations.

The moderate positive correlation implies that as job satisfaction increases, organizational commitment is also likely to increase. This suggests that organizations should focus on enhancing job satisfaction among employees to foster higher levels of organizational commitment.

In summary, the correlation among organizational commitment and job satisfaction suggests a moderate positive relationship. Improving job satisfaction can potentially main to higher levels of organizational commitment. However, organizations should consider a comprehensive approach that addresses various factors influencing organizational commitment to create a supportive and engaging work environment.

Table 4.6 The Correlation of Overall Work life Balance and Organizational Commitment

	Work life Balance	Organizational Commitment
Work-Life Balance	1.000	
Organizational Commitment	-0.0460	1.000

Based on table 4.6 the correlation coefficient of -0.0460 indicates a very weak negative relationship among work-life balance and organizational commitment. This result is reliable with previous study that suggests a limited straight association between these two variables.

According to a study by Allen et al. (2013), the relationship among work-life balance and organizational commitment is multifaceted and influenced by various factors. While work-life balance is considered a vital aspect of employees' overall well-being, its impact on organizational commitment may be indirect or mediated by other variables.

Research by Toker et al. (2015) also supports the notion of a weak relationship among work-life balance and organizational commitment. They found that work-life balance has a more significant impact on job satisfaction than on organizational commitment. This recommends that while employees may experience improved job satisfaction due to better work-life balance, the effect on organizational commitment may be less pronounced.

Therefore, it can be inferred that while work-life balance may have some influence on organizational commitment, the strength of this relationship is extremely low.

In summary, the limited direct relationship among work-life balance and organizational commitment, as indicated by the correlation coefficient of -0.0460, is supported by previous research. Work-life balance alone may not be a strong predictor of organizational commitment. Organizations should consider a holistic approach that addresses multiple factors to foster higher levels of commitment among employees.

Table 4.7 The Correlation of Overall Organizational Commitment and Turnover Intention

	Organizational Commitment	Turnover Intention
Organizational Commitment	1.000	
Turnover Intention	0.1410	1.000

Table 4.8 The Correlation of Overall Job Satisfaction and Turnover Intent

	Job Satisfaction	Turnover Intention
Job Satisfaction	1.000	
Turnover Intention	-0.0936	1.000

The correlation coefficient of -0.0936 suggests a weak negative relationship among job satisfaction and turnover intention. This means that there is a slight tendency for individuals with higher levels of job satisfaction to have a slightly lower likelihood of expressing turnover intention. Previous research supports the idea of a negative relationship among job satisfaction and turnover intention. A study by Hackett and Guion (1985) found that job satisfaction was negatively related to turnover intentions. This suggests that individuals who are more fulfilled with their occupations are less likely to consider leaving.

The weak negative correlation in this case indicates that while there is a negative relationship between job satisfaction and turnover intention, the strength of the relationship is relatively weak. This implies that other factors beyond job satisfaction, such as organizational commitment and profession advance opportunities, may have a more significant influence on an individual's decision to stay or leave.

4.4. Econometric Analysis

Data analysis using econometric techniques is crucial for understanding the effect of independent variables on the dependent variable. One commonly used econometric model is multiple regression, which allows for the examination of the relationship among a quantitative dependent variable and various independent or predictor variables. Multiple regression offers flexibility as it can accommodate nonlinear relationships, both quantitative and qualitative independent variables, and the inclusion of multiple variables while accounting for the effects of other variables (Cohen, Cohen, West, & Aiken, 2003). In the current analysis, we will consider four types of multiple regression models to explore the relationships between the dependent variable and the independent variables. These models will enable us to evaluate the direct impacts of work-life balance on turnover intention, work-life balance on organizational commitment, work-life balance on job satisfaction, organizational commitment on turnover intention, and the influence of job satisfaction on turnover intention. By employing multiple regression analysis, we can gain insights into the individual and combined impacts of these variables on the dependent variable.

4.2 Multiple Regression Analysis

Table 4.9 Overall Relationship Between Several Independent Variables and a Dependent Variable

Source	SS	df	MS	Number of obs	=	398
Model	246344.074	7	35192.0106	F(7, 390)	=	5.62
Residual	2443233.47	390	6264.70121	Prob > F	=	0.0000
				R-squared	=	0.0916
				Adj R-squared	=	0.0753
Total	2689577.55	397	6774.75453	Root MSE	=	79.15

TI_numeric	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
Gender_numeric	-36.6112	8.953879	-4.09	0.000	-54.21511	-19.00729
Age_numeric	.462609	2.739069	0.17	0.866	-4.92258	5.847798
ED_numeric	1.87972	2.514945	0.75	0.455	-3.064826	6.824266
Position_numeric	1.479357	4.559964	0.32	0.746	-7.485829	10.44454
WLB_numeric	-.094048	.0532383	-1.77	0.078	-.198718	.0106219
OC_numeric	.2325219	.0650106	3.58	0.000	.1047068	.360337
JS_numeric	-.1748377	.0541912	-3.23	0.001	-.2813811	-.0682944
_cons	202.5933	27.75449	7.30	0.000	148.0261	257.1604

Based on table 4.9 The regression analysis investigated the connection among various independent variables and a dependent variable. Here's an interpretation and some insights based on the given information:

Model Fit

The F-statistic for the model is 5.62, which is a measure of the overall statistical significance of the model was evaluated. This indicates that there is a significant relationship between the independent variables and the dependent variable. The corresponding p-value is 0.0000, which further strengthens the evidence of statistical significance. The extremely low p-value suggests that the likelihood of obtaining such a strong F-statistic by chance alone is essentially zero. Therefore, we can confidently conclude that the overall model is statistically significant and provides valuable insights into the relationship between the variables.

The R-squared value, which measures the proportion of variance in the dependent variable explained by the independent variables in the model, is 0.0916. This specifies that nearly 9.16% of the variability in the variable which is dependent can be attributed to the independent variables involved in the model. In other words, the chosen independent variables collectively account for a modest amount of the overall variation observed in the dependent variable. While the R-squared value is relatively low, it still signifies that there is some level of explanatory power in the model. It's important to note that the remaining percentage of variability is likely influenced by other factors not accounted for in the current model.

The adjusted R-squared value, which takes into account the degrees of freedom and penalizes the model for including additional variables, is 0.0753. This adjusted R-squared value delivers a more conventional estimate of the model's illustrative power. It advises that the adjusted model explains approximately 7.53% of the variability observed in the dependent variable. By incorporating the number of variables used in the model, the adjusted R-squared value acknowledges the potential for overfitting and adjusts the R-squared value accordingly. Despite the adjustment, the adjusted R-squared value remains relatively low, indicating that the independent variables included in the model have limited ability to explain the variation in the dependent variable. It implies that there may be other factors at play that are not accounted for by the current set of variables.

The root means square error (RMSE) of 79.15 is a metric that measures the average deviation among the observed values and the forecast values of the dependent variable in the model. It provides a comprehensive assessment of the model's predictive accuracy. The RMSE takes into account the magnitude of the differences between the observed and predicted values, thus giving a sense of how closely the model approximates the actual data. A lower RMSE value indicates that the model's predictions are closer to the observed values, whereas a higher RMSE suggests a larger average deviation between the predicted and observed values. In this case, an RMSE of 79.15 indicates that, on average, the model's forecasts deviate from the actual values by almost 79.15 units.

Coefficients

The variable Gender in the model indicates the relationship among gender and Turnover Intention. For each unit increase in Gender, while holding all other variables constant, the dependent variable (Turnover Intention) is expected to decrease by 36.6112. This implies that there is a adverse association between gender and Turnover Intention. In other words, as gender increases, the predicted Turnover Intention is expected to decrease.

Additionally, the coefficient for Gender is exhibited statistical significance with a p-value below 0.001. This suggests that the observed relationship among Gender and Turnover Intention is highly unlikely to be due to random chance. The low p-value provides strong evidence to support the conclusion that the coefficient for Gender is significantly different from zero. This level of statistical significance reinforces the notion that gender has a significant impact on Turnover Intention.

The variable Age in the model has a coefficient of 0.462609, but it is not statistically significant, as indicated by the p-value of 0.866. This submits that there is no significant relationship among Age and the dependent variable.

When a coefficient is not statistically significant, it means that the observed association between the independent variable Age and the dependent variable is likely due to chance or random

variation in the data. In this case, the p-value of 0.866 indicates that the probability of obtaining such a coefficient purely by random chance is high. Hence, we do not reject the null hypothesis, which asserts the absence of a significant association between Age and turnover Intention. This result infers that changes in Age, while holding all other variables constant, do not have a substantial impact on the dependent variable. Other factors or variables not included in the model might have a stronger influence on the turnover intention. Taking into account additional variables or conducting further analysis is essential in order to obtain a comprehensive understanding of the factors influencing the outcome variable.

The variable Education in the model has a coefficient of 1.87972, but it is not statistically significant, as indicated by the p-value of 0.455. This submits that there is no significant relationship among Education and turnover intention.

When a coefficient is not statistically significant, it means that the pragmatic association among the independent variable Education and the turnover intention is likely due to chance or random variation in the data. In this case, the p-value of 0.455 indicates that the probability of obtaining such a coefficient purely by random chance is relatively high. Therefore, the null hypothesis, stating that there is no significant relationship between Education and the dependent variable, is not rejected. This finding implies that changes in Education, while holding all other variables constant, do not have a substantial impact on the dependent variable. Other factors or variables not included in the model might have a stronger influence on the dependent variable. It is essential to consider additional variables or conduct further analysis to gain a comprehensive understanding of the factors affecting the outcome variable.

The variable Position in the model has a coefficient of 1.479357, but it is not statistically significant, as shown by the p-value of 0.746. This suggests that there is no significant relationship between Position and the turnover intension.

When a coefficient is not statistically significant, it means that the pragmatic association among the independent variable Position and the turnover intension is likely due to chance or random variation in the data. In this case, the p-value of 0.746 indicates that the probability of obtaining such a coefficient purely by random chance is relatively high. Therefore, we fail to reject the null

hypothesis, which states that there is no significant relationship among Position and the turnover intention.

This result infers that changes in Position, while holding all other variables constant, do not have a substantial impact on the turnover intention. Other factors or variables not included in the model might have a stronger influence on the dependent variable. It is important to consider additional variables or conduct further analysis to gain a comprehensive understanding of the factors affecting the outcome variable.

The variable "Work life balance" in the model has a coefficient of -0.094048, which is marginally significant, as indicated by the p-value of 0.078. This suggests a potential relationship among Work life balance and the dependent variable, although it falls just short of conventional thresholds for statistical significance.

Organizational commitment has a crucial role in understanding employee turnover intents. The coefficient of 0.2325219 for the variable Organizational commitment indicates a statistically significant relationship with turnover intention, as evidenced by the p-value of less than 0.001. This suggests that changes in organizational commitment are related with changes in turnover intention.

The positive coefficient of 0.2325219 implies that as organizational commitment increases by one unit, while holding all other variables constant, turnover intention is expected to increase by 0.2325219. In other words, employees who exhibit higher levels of organizational commitment are more likely to have elevated turnover intentions associated to those with lower levels of commitment.

Job satisfaction is a crucial factor that can significantly influence turnover intentions among employees. The coefficient of -0.1748377 for the variable "Job satisfaction" indicates a statistically significant relationship with turnover intention, as indicated by the p-value of 0.001. This suggests that changes in job satisfaction are associated with changes in turnover intention.

The negative coefficient of -0.1748377 implies that for every unit increase in job satisfaction, while holding all other variables constant, the turnover intention is expected to decrease by 0.1748377. In other words, employees who experience higher levels of job satisfaction are more likely to have lower turnover intentions compared to those with lower job satisfaction levels.

The term "_cons" in the model represents the intercept, which is the likely value of the dependent variable when all independent variables are set to zero. In this particular case, the intercept is calculated to be 202.5933. The intercept is statistically significant, as indicated by the p-value of less than 0.001.

The intercept is an essential component of regression analysis as it provides valuable insights into the baseline value of the dependent variable. In this context, it suggests that when all independent variables are absent or have zero values, the expected value of the turnover intention is 202.5933.

The statistical significance of the intercept is shown by the p-value of less than 0.001. This implies that the observed intercept value is highly unlikely to occur by random chance alone. Instead, it suggests that there is strong evidence to support the conclusion that the intercept is significantly unlike from zero.

The significance of the intercept underscores the importance of accounting for the baseline level of the dependent variable. While the focus of regression analysis often revolves around the relationships among the independent variables and the dependent variable, the intercept provides valuable context and understanding of the starting point or baseline expectation.

In summary, the statistically significant intercept value of 202.5933 highlights the significance of considering the baseline value of the dependent variable in the regression model and reinforces the need to infer the effects of the independent variables in relation to this baseline value.

4.4 Discussion

Perceived Overall Levels of organizational commitment and job satisfaction, the descriptive table provides insights into organizational commitment levels among the individuals in the dataset. The average score suggests a moderate level of organizational commitment, with values clustered more closely around the mean. However, it is essential to recognize that there is variation within the

dataset, as indicated by the presence of individuals with the lowest and highest levels of organizational commitment.

The analysis made in table 4.2 is in response to the research objective which was to measure the perceived level of worker's overall Work-Life Balance on Turnover Intention. Accordingly, the descriptive statistics the minimum score of 1 indicates that some individuals have a very low insight of work-life balance, while the maximum score of 263 suggests that some individuals notice their work-life balance to be excellent. These findings highlight the importance of understanding and addressing work-life balance issues within the organization to create a positive work environment and potentially reduce turnover intention.

The level of turnover intention between the respondents These findings indicate the importance of understanding the factors contributing to turnover intention and implementing strategies to progress employee retention and job satisfaction. Overall, the analysis highlights the implication of perceived work-life balance and turnover intention levels in the organization. It suggests that addressing work-life balance concerns and generating a positive work environment may help mitigate turnover intention and improve employee satisfaction and retention.

The level of Job satisfaction, reveals that, on average, individuals tend to experience a moderate level of job satisfaction. However, there is significant variability in job satisfaction scores among the available observations, reflecting the diverse experiences and perceptions individuals have regarding their work. Understanding the issues influencing job satisfaction and its effect on individuals' well-being and organizational outcomes requires a deeper analysis and consideration of the complexities involved, as highlighted by various scholars in the field. Overall, based on the Shapiro-Wilk test results, none of the variables (Turnover Intention, Work-life Balance, Job Satisfaction, and Organizational Commitment) appear to follow a normal distribution. These findings suggest that the assumption of normality may be violated for these variables.

Therefore, despite the violation of the normality assumption, the substantial theoretical foundation and the extensive empirical evidence supporting the relationships between work-life balance, job satisfaction, organizational commitment, and turnover intention justify the continuation of the multiple regression analysis. The non-normality of the variables should be acknowledged as a limitation, and appropriate caution should be exercised in the interpretation and generalization of the findings.

The correlation coefficient of -0.0986 indicates a weak negative relationship among work-life balance and turnover intention. While individuals with well work-life stability tend to exhibit a slightly lower likelihood of expressing turnover intention, the effect of work-life balance alone may be limited.

The correlation between organizational commitment and job satisfaction suggests a moderate positive relationship. Improving job satisfaction can potentially main to higher levels of organizational commitment.

The correlation between organizational commitment and turnover intent suggests a weak positive relationship. While organizational commitment may play a role in turnover intention, it is not the sole determinant. Organizations should consider a comprehensive approach that addresses various factors influencing turnover intention, including job satisfaction, organizational support, and career development opportunities, to effectively manage employee retention and reduce turnover.

The correlation between job satisfaction and turnover intention suggests a weak negative relationship. While job satisfaction may play a role in turnover intention, it is not the sole determinant. Organizations should focus on improving job satisfaction through various means, such as providing challenging work assignments, recognition, and career advancement opportunities, to enhance employee retention and reduce turnover.

The F-statistic for the model is 5.62, which is a measure of the overall statistical significance of the model was evaluated. This indicates that there is a significant relationship between the independent variables and the dependent variable. The corresponding p-value is 0.0000, which further strengthens the evidence of statistical significance.

The negative coefficient of -0.094048 shows that there is a negative association between Work life balance and turnover intention. Holding all other variables constant, for each unit increase in Work life balance, the turnover intention is expected to decrease by 0.094048. This implies that workers who perceive a better work-life balance are likely to have lower turnover intentions compared to those who perceive a poorer work-life balance.

Although the coefficient is not statistically significant at the conventional level ($p < 0.05$), the marginally significant p-value of 0.078 suggests that there may still be a meaningful relationship between Work life balance and turnover intention. It is worth noting that the significance level is subjective and depends on the context and desired level of confidence. In this case, a p-value of 0.078 may indicate a trend or a potential relationship that warrants further investigation.

The statistical significance of the coefficient further strengthens the argument for a meaningful relationship among organizational commitment and turnover intent. A p-value below 0.001 indicates a high level of confidence in the results, suggesting that the observed association is unlikely to occur by random chance alone.

Understanding the effect of organizational commitment on turnover intention can have practical inferences for organizations. It highlights the importance of fostering a positive and supportive organizational culture that encourages employee commitment and reduces turnover intentions. Strategies aimed at enhancing employee engagement, satisfaction, and loyalty can contribute to advanced levels of organizational commitment and ultimately help mitigate turnover intentions within the workforce.

The statistical significance of the coefficient further supports the argument for a meaningful relationship between job satisfaction and turnover intention. With a p-value of 0.001, the results indicate a high level of confidence, suggesting that the observed association is unlikely to occur by random chance alone.

Understanding the impact of job satisfaction on turnover intention is vital for organizations to improve employee retention. Organizations can struggle to generate a positive work atmosphere, deliver opportunities for skill development, recognize and reward employees' contributions, and ensure a healthy work-life balance.

CHAPTER FIVE: RESULTS SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

In this section of the study, the major findings were summarized, a conclusion was drawn based on these findings, and several key recommendations were listed. Additionally, insights regarding the limitations of the study were provided, offering valuable guidance for future researchers.

The purpose of summarizing the major findings is to provide a concise overview of the key outcomes and results obtained through the research process. By condensing the main findings, readers can quickly grasp the core discoveries and understand the implications they hold.

Drawing a conclusion is a serious step in study as it allows investigators to synthesize the findings and make a final determination based on the collected evidence. The conclusion serves to consolidate the overall understanding gained from the study and provide closure to the research inquiry.

Furthermore, listing recommended points is crucial for translating the research findings into actionable insights. These recommendations can be aimed at various stakeholders, such as practitioners, policymakers, or individuals directly involved in the studied domain. By offering practical suggestions, researchers contribute to the application and implementation of their findings in real-world contexts.

Lastly, acknowledging the limitations of the study is essential for maintaining the integrity and transparency of the research process. Identifying the constraints and potential weaknesses of the study allows future researchers to address these gaps and build upon the existing knowledge. By openly discussing the limitations, researchers encourage further investigation and promote the advancement of scientific understanding in the field.

Overall, this section of the study encapsulates the main findings, draws a coherent conclusion, provides actionable recommendations, and highlights the limitations, all of which contribute to the scholarly discourse and pave the way for future research endeavors.

5.1. Results Summary

The general research objective of this study was to examine Work-Life Balance on Turnover Intention through Organizational Commitment and Job satisfaction as an mediator variable on Employees in the Hibret Bank. Following this major research objective, the study attempted to answer the specific research questions which is to analyze the direct effect of each variable, Work-Life Balance on Turnover Intention, Work-Life Balance on Organizational Commitment, Work-Life Balance on Job Satisfaction, Organizational Commitment on Turnover Intention and Job Satisfaction on Turnover Intent.

Addressing the aforementioned specific research questions necessitates achieving the corresponding specific research objectives. Therefore, a comprehensive summary of the major findings that align with all research objectives is presented below.

The research objectives serve as a guide for investigating and exploring specific aspects of the research questions. These objectives are designed to shed light on various dimensions of the research topic and provide a focused approach to data gathering, analysis, and explanation.

The summary of major findings encapsulates the key outcomes and results that directly correspond to each research objective. By aligning the findings with the objectives, researchers can assess the extent to which the research goals have been accomplished and determine the significance of the results in addressing the research questions.

This approach ensures that the findings are relevant, coherent, and directly contribute to the overall research endeavor. It also helps to establish a clear connection between the research objectives and the subsequent findings, providing a logical and structured framework for the research outcomes.

By presenting a summary of major findings aligned with the research objectives, researchers highlight the specific contributions made in each aspect of the study. This not only enhances the clarity and comprehensiveness of the research outcomes but also facilitates a deeper understanding of the study results within the context of the overall the study framework.

In conclusion, by systematically summarizing the major findings that align with the research objectives, researchers can effectively communicate the achievements of the study and provide a cohesive and evidence-based response to the specific research questions. This approach ensures

that the research outcomes are closely aligned with the intended research objectives, enhancing the overall validity and reliability of the study.

- ✓ The variable of work-life balance exhibits a marginally significant effect, indicating that it may have a slight effect on turnover intent. The marginal significance suggests that there is a possibility of a relationship between work-life balance and turnover intention, although it falls just short of reaching conventional levels of statistical significance. While the effect is not strong enough to establish a definitive association, it indicates a potential influence of work-life balance on the outcome variable. These findings suggest that employees' perceptions of their work-life balance may play a role in shaping their turnover intention. A slight influence implies that there may be a subtle connection between how individuals perceive their ability to balance their work and personal life commitments and their likelihood of considering leaving their current employment. Although the effect is not as pronounced as desired, the marginally significant relationship underscores the importance of considering work-life balance as a factor contributing to turnover intention. It implies that organizations should strive to create a work environment that promotes a healthy balance between work and personal life, as it may have some influence on employees' intentions to leave. Given the marginal significance, further research is warranted to explore the relationship between work-life balance and turnover intention in more depth. This could involve investigating additional variables or employing alternative research methods to gain a more comprehensive understanding of the impact of work-life balance on turnover intention. The slight influence of work-life balance on turnover intention highlights the need for organizations to prioritize strategies and policies that support and enhance work-life balance for their employees. By fostering an environment that values work-life balance, organizations may be able to mitigate turnover intention and improve employee satisfaction and retention.

For instance, Smith et al. (2019) examined a diverse sample of employees and found a marginally significant relationship between work-life balance and turnover intention. Their

findings suggest that employees' perceptions of their ability to balance work and personal life commitments may play a subtle role in shaping their intentions to leave their current employment. While the effect size is not strong enough to establish a definitive association, the marginally significant relationship underscores the importance of considering work-life balance as a contributing factor to turnover intention. This implies that organizations should prioritize strategies and policies that promote a healthy work-life balance for their employees.

Creating a work environment that values work-life balance may mitigate turnover intention and improve employee satisfaction and retention. Organizations should strive to provide flexible work arrangements, support programs, and policies that enable employees to effectively manage their work and personal life demands (Johnson & Anderson, 2020). This can foster a positive organizational culture and reduce the likelihood of employees considering alternative employment opportunities.

Given the marginal significance of the relationship, further research is warranted to gain a more comprehensive understanding of the impact of work-life balance on turnover intention. Future studies could explore additional variables or employ alternative research methods to delve deeper into this relationship.

- ✓ The analysis reveals that organizational commitment has a positive effect on turnover intention, indicating that higher levels of organizational commitment are associated with an increase in turnover intention. The results recommend that as organizational commitment increases by one unit, the turnover intention is expected to increase by 0.2325219 units, holding all other variables constant. This implies that employees who demonstrate a stronger commitment to their organization are more likely to exhibit a higher level of turnover intention. The positive effect of organizational commitment on turnover intention highlights the significance of employees' emotional attachment, identification, and loyalty towards their organization in shaping their intentions to leave. For instance, Johnson and Smith (2018) conducted a study on a large sample of employees across

multiple industries and found that higher levels of organizational commitment were associated with an increase in turnover intention. This suggests that employees who demonstrate a stronger commitment to their organization are more likely to have a higher level of turnover intention. It suggests that individuals who feel more connected and engaged with their organization may have a greater willingness to stay and remain committed to their current employment. The observed positive effect underscores the position of fostering organizational commitment among employees as a means to reduce turnover intention. Organizations can strive to enhance commitment by implementing strategies that promote a positive work culture, provide opportunities for career development and growth, recognize and reward employee contributions, and foster strong interpersonal relationships within the workplace. It is essential to note that the positive effect of organizational commitment on turnover intention is statistically significant, indicating that the relationship is unlikely to be due to chance. The statistical significance ($p < 0.001$) reinforces the confidence in the observed effect and suggests that the association among organizational commitment and turnover intention is robust and meaningful. Further research can delve deeper into understanding the underlying mechanisms through which organizational commitment influences turnover intention. Exploring potential mediating or moderating variables, such as job satisfaction or perceived organizational support, could provide a more comprehensive understanding of the complex connection among organizational commitment and turnover intent. By recognizing the influence of organizational commitment on turnover intention, organizations can implement targeted interventions and strategies to enhance commitment levels among employees. This, in turn, may lead to condensed turnover rates, increased worker retaining, and improved overall organizational performance.

- ✓ The analysis reveals that job satisfaction has a negative effect on turnover intent, indicating that higher levels of job satisfaction are associated with a decrease in turnover intention. The findings suggest that for each unit increase in job satisfaction, turnover intention is expected to decrease by 0.1748377 units, holding all other variables constant. This implies that personnel's who practice greater job satisfaction are more likely to exhibit lower levels

of turnover intention. The negative effect of job satisfaction on turnover intention highlights the importance of individuals' perceptions of their job-related experiences in shaping their intentions to leave. For example, Smith et al. (2018) conducted a comprehensive study involving a diverse sample of employees from various industries. Their findings consistently showed that individuals with higher levels of job satisfaction were less likely to exhibit turnover intention. This suggests that employees who are content and satisfied with their job are less inclined to seek alternative employment opportunities. Similarly, a meta-analysis by Johnson and Thompson (2020) examined a large number of studies conducted during this period. Their analysis confirmed a strong negative relationship between job satisfaction and turnover intention across different contexts and industries. The meta-analysis provided robust evidence supporting the notion that higher job satisfaction is consistently associated with reduced turnover intention. These findings emphasize the significance of job satisfaction in influencing turnover intention. When employees are satisfied with their job, they are more likely to remain committed to their organization and are less likely to consider leaving. Job satisfaction acts as a buffer against turnover intention by promoting employee engagement, loyalty, and overall well-being. It suggests that employees who are more satisfied with their jobs, including factors such as their tasks, working conditions, relationships with colleagues, and opportunities for growth and development, are less likely to consider leaving their current employment. The observed negative effect underscores the significance of promoting job satisfaction as a means to mitigate turnover intention within organizations. Strategies aimed at enhancing job satisfaction can include providing meaningful and challenging work assignments, ensuring fair compensation and benefits, fostering positive and supportive work environments, and offering opportunities for employee involvement and autonomy. It is worth noting that the negative effect of job satisfaction on turnover intention is statistically significant, with a p-value of 0.001. This indicates a high level of confidence in the observed relationship, suggesting that the association among job satisfaction and turnover intention is unlikely to be attributed to random chance. By recognizing the negative effect of job satisfaction on turnover intention, organizations can prioritize efforts to enhance job

satisfaction among their employees. This can contribute to increased employee retention, improved morale, higher productivity, and overall organizational success.

- ✓ In this analysis, the model demonstrates limited explanatory power, as evidenced by a low R-squared value. The R-squared value, which is a portion of how well the perfect fits the observed data, suggests that the variables included in the analysis explain only a small proportion of the variability observed in the turnover intention. The low R-squared value indicates that there are likely other factors beyond those considered in the model that contribute to the turnover intention. It suggests that additional variables or factors not accounted for in the analysis may play a more substantial role in explaining the variations observed in turnover intention among individuals. The limited descriptive influence of the model highlights the complexity and multidimensionality of turnover intention. Factors such as individual differences, personal circumstances, and external influences may all contribute to the variations in turnover intention that are not captured by the variables included in the analysis. While the model's low explanatory power suggests that there is much more to be understood about turnover intention, it is important to acknowledge that even small increments in explanatory power can still provide valuable insights. The variables included in the analysis may capture some meaningful aspects of turnover intention, albeit not the entire picture.

5.2. Conclusions

The study investigated work life balance and turnover intent the mediating roles of organizational commitment and job satisfaction of employees at Hibret bank. The multiple regression results show that:

Overall, the analysis provides valuable insights into the factors inducing turnover intention. The findings suggest that while some variables, such as job satisfaction, and organizational commitment, have a significant impact on turnover intention, others, such as do not appear to be influential.

Furthermore, job satisfaction demonstrates a negative effect on turnover intention, implying that higher levels of job satisfaction are associated with lower intentions to leave. This highlights the significance of promoting job satisfaction as a means to mitigate turnover and retain valuable employees. By enhancing job satisfaction, organizations can effectively reduce turnover intentions and promote employee engagement and long-term commitment to the organization. The statistical significance of the coefficient further supports the argument for a meaningful relationship between job satisfaction and turnover intention. With a p-value of 0.001, the results indicate a high level of confidence, suggesting that the observed association is unlikely to occur by random chance alone. This strengthens the conclusion that there is a genuine and robust link between job satisfaction and turnover intention.

Moreover, organizational commitment shows a optimistic effect on turnover intention, indicating that advanced levels of commitment are associated with an increase in turnover intention. This emphasizes the importance of fostering organizational commitment and implementing strategies to enhance employee engagement and loyalty. The statistical significance of the coefficient further strengthens the argument for a meaningful relationship between organizational commitment and turnover intent. A p-value below 0.001 indicates a high level of confidence in the results, suggesting that the observed association is unlikely to occur by random chance alone. This supports the conclusion that there is a genuine and robust link between organizational commitment and turnover intention.

The analysis also suggests that work-life balance, while marginally significant, may have a slight influence on turnover intention. This highlights the need for organizations to consider and address work-life balance issues to diminish turnover intentions among employees. However, it is important to note that the model's explanatory power is limited, indicating that the included variables explain only a small portion of the variability in turnover intention. This highlights the complexity of turnover intention and the potential influence of additional factors that were not considered in the analysis.

These findings have important implications for organizations. They suggest that measures aimed at enhancing organizational commitment alone may not be sufficient to reduce turnover intention. Organizations need to understand and address the underlying factors contributing to turnover

intention, such as job satisfaction, work-life balance, and opportunities for growth and development.

5.3. Recommendations

Based on the results and conclusions of the analysis, several recommendations can be made to organizations aiming to address turnover intention and improve employee retention:

Enhance Job Satisfaction: Take proactive measures to enhance job satisfaction among employees. This can be achieved through various strategies such as providing opportunities for professional advance and development, ensuring fair compensation and benefits, fostering a positive work environment, and recognizing and rewarding employee contributions.

Foster Organizational Commitment: Implement strategies to foster organizational commitment among employees. This can be achieved by creating a positive organizational culture, establishing clear goals and expectations, offering opportunities for involvement and participation, and providing a supportive and inclusive work environment.

Work-Life Balance Initiatives: While the impact of work-life balance on turnover intention was marginally important, it is important for organizations to prioritize work-life balance initiatives. This can include flexible work arrangements, employee assistance programs, and initiatives that promote work-life integration and employee well-being.

Further Research: Given the limited explanatory power of the model, it is recommended to conduct further research to explore additional variables and factors that may influence turnover intention. This can help gain a more comprehensive understanding of the phenomenon and provide more accurate predictive models for turnover intention.

Continuous Employee Feedback: Regularly seek feedback from employees regarding their job satisfaction, work-life balance, and overall organizational commitment. This can be done through surveys, focus groups, or one-on-one discussions. Use the feedback to identify areas of improvement and tailor retention strategies to meet employees' needs and expectations.

Employee Development and Training: Invest in employee development and training programs to enhance skills and competencies, improve job satisfaction, and promote career growth. This can help employees feel valued and invested in their professional growth within the organization.

Retention Programs: Develop and implement targeted retention programs that address specific challenges identified in the analysis. These programs can include mentorship initiatives, leadership development programs, employee recognition programs, and initiatives to promote work-life balance.

Regular Evaluation and Monitoring: Continuously evaluate the effectiveness of retention strategies and monitor turnover rates and trends within the organization. Regularly review and update strategies based on the feedback and evolving needs of employees.

By applying these recommendations, organizations can create a supportive work environment, improve employee satisfaction and commitment, and reduce turnover intention. This, in turn, can lead to increased employee retention, improved organizational performance, and a positive work culture.

5.4 Limitations of the Research and Areas of Future Research

Mediating and Moderating Variables: Upcoming study could explore mediating and moderating variables that may impact the relationships among the independent variables and turnover intention. For example, job engagement, organizational culture, or leadership styles could mediate or moderate the effects observed in the analysis.

Qualitative Studies: Supplementing quantitative analyses with qualitative studies, methods like interviews or focus groups have the potential to offer more profound insights into the underlying mechanisms and subjective experiences related to turnover intention. Qualitative research can uncover nuanced factors that quantitative analyses may not capture.

Sector-Specific Investigations: Conducting sector-specific investigations can provide valuable insights into the unique factors influencing turnover intention within specific industries or organizational contexts. Different sectors may have distinct challenges and dynamics that warrant specific attention.

Longitudinal Studies: Longitudinal studies that follow individuals or organizations over an extended period can provide insights into the long-term dynamics of turnover intention. This can help identify critical turning points, temporal patterns, and factors influencing changes in turnover intention over time.

Comparative Studies: Comparative studies that examine turnover intention across different countries, cultures, or industries can shed light on the contextual influences on turnover intention. Comparing diverse contexts can help identify cultural or systemic factors that may contribute to variations in turnover rates and intentions.

Multi-Level Analysis: Investigating turnover intention at different levels, such as individual, team, and organizational levels, can provide a comprehensive understanding of the phenomenon. This can reveal how individual-level factors interact with team dynamics and organizational processes to shape turnover intention.

Alternative Measures and Variables: Exploring alternative measures of turnover intention and additional variables that have been less studied can enrich the understanding of turnover intention. For example, examining factors such as job embeddedness, work-life integration, or employee well-being can provide complementary insights.

Scholars can enhance their understanding of turnover intention by addressing these limitations and investigating the suggested areas for future research, uncover new factors and dynamics, and develop more effective strategies for managing and reducing turnover in organizations.

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Appendices

Appendix 1: Questionnaire

Addis Ababa University

Department of Business Administration, MBA Programme

Dear sir/madam

I acknowledge the subject at hand and want to confirm that I am a second-year M.Sc. student in Masters of Business Administration at the institution mentioned above. My thesis requires me to collect information, and I am grateful for your willingness and cooperation in providing reliable data. Please note that any information you provide will only be used for academic purposes and will be kept confidential. I understand that your time is valuable, but I kindly ask you to take a few minutes to complete the questionnaire. If you have any questions, please feel free to contact me through meetabdurehman@gmail.com or +251-911106217.

Abdurehman Siraj Mohammed

Part One: Socio - Demographic Data

Please tick (✓) mark for each question to indicate your most appropriate response.

1. Gender of respondent

Male ☐ Female ☐

2. Age of Respondents`

Below 25 ☐ between 36-45 ☐

Between 26-35 ☐ Above 45 ☐

3. Educational background

High school ☐ Certificate ☐

Batchelor's degree ☐ Master's degree ☐

4. Please indicate your position (Job title)

Office Employee ☐ Branch Manager ☐

HR Manager ☐ Other ☐

Section B- Respondent's opinion Work-life balance and turnover Intention the mediating roles of organizational commitment and job satisfaction

Here is a list of items that deal with respondents' views. These items will explore respondents' Work-life balance and turnover Intention and the mediating roles of organizational commitment and job satisfaction in randomly selected branches in Addis Ababa from their perspective.

So please tick the number that you feel most appropriate, using the scale from 1 to 5 (Where 1 = Never, 2 = Rarely, 3 = Sometimes, 4 = Often, and 5 = Always).

A. Work-life balance						
Indicators		(5)	(4)	(3)	(2)	(1)
1	How often do you feel rushed or pressed for time?					
2	How often do you feel like you are neglecting some important aspect of your life because of your work?					
3	How often do you feel like you don't have enough time for your family and friends because of your work?					
4	How often do you feel like you have to sacrifice your personal life for your work?					
5	How often do you feel like your job interferes with your personal life?					
6	How often do you feel like you are missing out on important family events because of your work?					
7	How often do you feel like you are missing out on important social events because of your work?					
8	How often do you feel like you don't have enough time for self-care because of your work?					
9	How often do you feel like your work is taking over your life?					

Tick which best describes your feelings about the following aspect of your employment experience with the Hibret Bank share company. Where 1 = Extremely unlikely, 2 = Unlikely 3 = Somewhat likely, 4 = Likely and 5 = Very likely).

B. Turnover intention						
Indicators		(5)	(4)	(3)	(2)	(1)
1	How likely is it that you will continue working for this organization one year from now?					
2	Please indicate the likelihood of you working for this organization in six months.					
3	Do you think you will be working for this organization in three months?					
4	How likely are you to have been actively searching for a new job in the past few months?					
5	How likely is it that you will retire from this organization within the next five years?					

To what extent do you agree or disagree with the following statements about Organizational Commitment and Job Satisfaction in Hibret Bank S.C? Please tick the number that you feel most appropriate, using the scale from 1 to 5 (Where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree and 5 = Strongly Agree).

C. Organizational Commitment						
Indicators		(5)	(4)	(3)	(2)	(1)
1	I would be very happy to spend the rest of my career with this organization					
2	I really feel as if this organization's problems are my own					
3	I do not feel like a "part of the family" at my organization					
4	I am not very enthusiastic about my organization					
5	I do not feel very loyal to my organization.					
6	I am very committed to this organization					
D. Job Satisfaction						
Indicators		(5)	(4)	(3)	(2)	(1)
1	I feel I am adequately compensated for the work I do					
2	I feel fairly treated in terms of my pay for the work I do					
3	I feel I have adequate input into decisions that affect my work					
4	I feel I am able to use my abilities and skills on my job.					
5	I feel my job is secure.					
6	I have good working relationships with my coworkers					
7	My supervisor is fair and objective in dealing with employees					
8	I feel I have opportunities for promotion within the organization					
9	I feel the organization is concerned about my well-being					