

**Perceived impact of work-life balance on the psychological well-being of employees of
the Cooperative Bank of Oromia Head office**

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by

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October 2023

Declaration

I, the undersigned, declare that this study entitled “Perceived impact of work-life balance on the psychological well-being of employees of Cooperative Bank of Oromia Headquarters” is my original work and has not been presented for a degree in any other university and that all sources of materials used for the study have been duly acknowledged.

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Certification

This is to certify that this study, “Perceived impact of work-life balance on the psychological well-being of employees of Cooperative Bank of Oromia Headquarters”, undertaken by Yeabsira Mehret for the partial fulfillment of the Requirements for the Degree of Master of Arts in Counseling Psychology at Addis Ababa University College of Education and Behavioral Studies is an original work and not submitted earlier for any degree either at this University or any other University.

Research Advisor: Dame Abera (PhD)

Signature

A rectangular box containing a handwritten signature in blue ink, which appears to be 'Dame Abera'.

Date: October 27, 2023

Addis Ababa University

College of Education and Behavioral Studies

School of Psychology

Counseling Psychology Track

Office of Graduate Studies

Perceived impact of work-life balance on the psychological well-being of employees of

Cooperative Bank of Oromia Head Office

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List of Abbreviations/ Acronyms

CBO - Cooperative Bank of Oromia

CRM – Customer Relationship Managers

MSME - Micro, Small and Medium Enterprises

WLB - Work Life Balance

PWB - Psychological Well-Being

PWB-S - Psychological Well-Being Scale

SPSS - Statistical Package for Social Science

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Abstract

The aim of this study was to evaluate the perceived impact work life balance has on the psychological wellbeing of employees at Cooperative Bank of Oromia head office. It has also assessed whether work life balance and psychological wellbeing vary by the gender, age, years of experience, and work position of employees. Positive emotional experiences at work have long been linked to improved work performance among employees. The productivity of the organization will be influenced by this individual performance. Thus, it is critical for any company to protect the psychological well-being (PWB) of its employees by fostering a healthy work life balance (WLB) that may have an impact on it. This study adopted a quantitative method in which data was collected from a sample of 281 employees. The proportionate stratified sampling method was used to select the study's participants. A descriptive survey approach was implemented to answer the study questions. For analysis and interpretation, descriptive and inferential statistics were employed. The employees exhibited a moderate work-life balance and low levels of psychological well-being, according to the results of the descriptive statistics. Work life balance and psychological wellbeing were strongly positively correlated, ($r(281) = .68, p=.000$). The results of the independent sample t-test indicated that there is no gender-related variation in the levels of WLB and PWB. On the other hand, WLB and PWB variation was discovered in the age, years of experience, and work position of employees based on the results of the One-way ANOVA test. The findings indicate that there is a positive link between the WLB and PWB of the CBO head office employees. The study funding suggests creating a safe place where workers feel comfortable voicing their concerns about a lack of work-life balance (WLB) as ways to enhance WLB. Additionally, workplace psychological wellbeing strategies should be given top priority for the PWB of CBO head office staff.

Chapter One: Introduction

1.1 Background of the study

Humans play a variety of functions throughout their life. Personal roles and professional roles are the two major categories into which the roles may be generally classified. Both roles can be further broken down into a wide variety of subcategories. Worklife balance is the management of an optimal balance between one's personal and professional lives. The term "work-life balance" refers to a person's ability to keep their lives at home and at work in a good balance. This does not imply that they should split up the time between the two evenly, yet it denotes that a person's career and personal spheres do not conflict. (Lahkar Das, & Baruah, 2016).

According to Kalliath and Brough (2008), work-life balance (WLB) refers to an individual's belief that their present priorities align with their job and non-work activities, allowing for compatibility and progress. As stated by the Canadian Department of Labour, referenced in Waters and Bardoel (2006), WLB is an independently defined and ascertained degree of well-being that an individual can attain or establish as a goal that enables them to successfully manage a variety of responsibilities at work, home, and in their community; it promotes family, community, physical, and mental health without causing sorrow, stress, or other undesirable consequences.

In the 1970s, the phrase "work-life balance" (WLB) was formally coined to explain the balance between one's professional and personal lives (Swathi, & Das Mohapatra, 2015). Working moms in the UK during the 1960s and 1970s raised the issue of WLB. In mid-1980, the US government began to seriously consider the issue. WLB received sufficient awareness as a problem with human resource management in various sections of the globe in the 1990s (Bird, 2006).

Work-life balance is becoming increasingly important during the last ten years in Africa. This is due to the fact that Africa has cultures and heritages that are deeply ingrained. In African societies, the most hardworking individuals receive rewards; those with perseverance are granted greater power and responsibility; those seeking greater standing in society makes one want to work harder. Therefore, ambitious Africans are encouraged to make work a central aspect of their lives, which leads to a work-life imbalance, along with the notion that more labour yields greater wealth (Okafor, 2022).

It may be quite difficult for workers to strike a work-life balance, even in a nation like Ethiopia where societal norms are encouraging and frequently share the load. (Ethiopian Job Blog, 2018). Furthermore, there are very few provisions in Ethiopian labor law that encourage work-life balance for parents or employees who have family commitments. Paternity leave is only allowed for ten days. At the same time, the law provides for a paid leave of 120 days for maternity leave (Berhanu, 2019).

Employees' psychological wellbeing and physical health are significantly improved by a reasonable work-life balance. For instance, work-life balance regulations have been shown to lower stress levels (Halpern, 2005). The idea of psychological well-being is wide and complex, involving more than just contentment and enjoyment (Khumalo & Wissing, 2012). Psychological well-being is expressed as being aware of abilities, overcoming the stress that occurs in life, being productive and beneficial in work life, and contributing to society in line with abilities (World Health Organization, 2004). It is defined as the sum of an individual's emotional encounters as well as a subjective assessment of their job and living circumstances (Kaplan, M., & Kaplan, A., 2018). An individual's ability to adjust to changes and endure adversities that arise in the course of life and work is also a component of their psychological wellbeing (Xu et al., 2020).

Prior studies indicate a connection between harmonious work-life balance and several psychological well-being factors (Munir et al., 2011). Anxiety, depression, guilt, lower productivity, and excessive drinking are emotional and behavioral problems with a connection to a lack of work-life balance (Kalliath & Brough, 2008). Burnout and elevated stress are further consequences of an unbalanced work-life schedule. (Ten Brummelhuis & Van Der Lippe, 2010). Work-life balance in Ethiopia and its impact on psychological wellbeing has not been explored sufficiently. The studies conducted focus on the impact it has on job performance, job satisfaction, organizational commitment, & employee engagement (Berhan, 2018; Teklu, 2020; Berhanu, 2019; Alemu, 2018).

According to Waters and Bardoel (2006), WLB varies considerably with demographic factors. Age and gender were shown to vary significantly (Powell et al., 2019; Thilagavathy and Geetha, 2020). A study conducted by Agarwal, Mishra, and Dixit's (2015), also supports the idea that there is a substantial correlation between demographic factors and employees' work-life balance. They discovered, especially, that workers' work-life balance is impacted by their gender. It's crucial to comprehend how problems with work-life balance might impact psychological well-being generally and differently based on a person's gender.

Other than the variables stated above, employees' positions and years of experience are also worth studying. The degree to which work-life balance and psychological well-being may be controlled can vary depending on the work position of the individual. The same can be said of their years of experience. It is known that a substantial amount of knowledge is found through practice, and it might increase or decrease the impact work life balance has on employee's psychological well-being.

1.2 Statement of the Problem

Strong banking industries are critical in every nation nowadays due to the growing worldwide competitiveness in all sectors brought on by globalization (Fetu, 2019). As of June 2023, there are thirty-one banks operating in Ethiopia consisting of 8,250 branches and Cooperative bank of Oromia is one of them. As the number of private banks increases in the nation, the rivalry among them is growing at the same time. In order to adapt and establish a competitive edge, CBO has increased field workdays, prolonged strategy meetings at times till 9:00 p.m., and extended operation hours from 5:00 pm to 7:00 pm. Employees are required to work 8 hours per day and 48 hours per week within their official working hours. However, because of heavy workloads and arbitrary deadlines, employees rarely have stable hours since they must put in extra time to finish their tasks.

Due to this staff might be required to stay late after working hours for meetings, spend a lot of time away from home while on fieldwork, and provide extra time to complete several projects. They may also encounter a number of challenges due to the rapidly expanding banking sector and rising competition. Managing deadline-driven ambitions, increasing financial demands, and significant family duties will be challenging given that they only have 24 hours in a day. Additionally, these conditions could cause role conflict, which might affect how active they are in their social, professional, and familial life.

Despite the fact that the bank employees frequently take their own incentives to gain a competitive edge, they often complain about being unable to take time off work, having to stay late for meetings, being unable to see close relatives outside of Addis Ababa, feeling exhausted, and occasionally planning to leave the banking industry to simply have more free time. With all the responsibilities and extension of working hours. A percentage of the time formerly dedicated to non-work activities is now taken, this creates a strain on the work life balance of employees (Melesse, 2017).

Studies indicated that a lack of psychological wellbeing is a reliable indicator of poor mental wellness, including depression, and negative life outcomes. In the work world it can cause decreased productivity, increased burnouts, increased job dissatisfaction, and increased employee turnovers (Keyes, 2005, Boyle et al., 2009, 2010). Hence, for CBO to maintain a competitive advantage and become the leading private bank in Ethiopia, as stated in its vision, understanding the impact work life balance has on staff's psychological wellbeing is crucial.

Few studies have been conducted thus far especially in the Ethiopian financial industry, to determine whether there is a link between overall psychological well-being and work-life balance. Many of the studies done only focus on the impact work life balance has on job performance, job satisfaction, organizational commitment, & employee engagement (Berhan, 2018; Teklu, 2020; Berhanu, 2019; Alemu, 2018). Additionally, research is required to determine the variation in work-life balance and psychological wellbeing as a function of employees' age, gender, work position, and years of experience. Therefore, this study had the purpose of assessing the perceived impact of work-life balance on the psychological well-being of employees working at Cooperative bank of Oromia head office.

1.3 Research Questions

RQ1: Does work life balance impact the psychological wellbeing of employees?

RQ2: Does work life balance vary by the gender, age, years of experience, and work position of employees?

RQ3: Does psychological wellbeing vary by the gender, age, years of experience, and work position of employees?

1.4 Research Objective

1.4.1 General research objective

To assess the perceived impact work life balance has on the psychological wellbeing of employees at Cooperative Bank of Oromia head office.

1.4.2 Specific research Objective

- To describe whether work life balance impacts the psychological wellbeing of employees.
- To assess if work life balance varies by the gender, age, years of experience, and work position of employees.
- To assess if psychological wellbeing varies by the gender, age, years of experience, and work position of employees.

1.5 Significance of the study

Employers are concerned about work life imbalance leading to inadequate mental, emotional, and psychological well-being (Jensen and Knudsen, 2017), which has an impact on output and raises truancy (Jackson and Fransman, 2018); hence, the results of this study assist CBO in determining if work-life balance has an impact on the psychological wellbeing of its employees. The gained theoretical insight supports the bank management in creating a procedure that supports work life balance and they may decide to review, modify, and enhance the different initiatives they are currently undertaking. The practical insight provided by the study will encourage the bank to allow workers to take time off, give priority to vacation time, and create an environment where employees feel comfortable sharing their concerns about a lack of work-life balance.

The study also can be beneficial for the staff members to better understand how work-life balance affects their psychological wellbeing. In exchange, they might be able to devise a better method of handling it. If the nature of the work is similar, the conclusions derived from the data might potentially be used or beneficial in other Ethiopian private banks.

Additionally, the study will contribute to the volume of information previously known about the topic and can guide work-life policies and practices that support psychological well-being outcomes. Furthermore, it would produce preliminary data and evidence for those who want to conduct further research in the area.

1.6 Scope of the study

The study aimed to investigate the perceived impact of work-life balance on the psychological wellbeing of employees. The study assessed the variation in work-life balance and psychological wellbeing as a function of employees' age, gender, work position, and years of experience. The study's emphasis was on employees of the Cooperative Bank of Oromia head office. Within the head office, the study focused on selected staff with the work positions of top-level management (C-level), middle-level management and line managers (CRM and team managers), and other non-managerial staff (experts and officers).

1.7 Delimitation of the study

Understanding the perceived impact work-life balance has on employees' psychological wellbeing is the primary goal of this study. It tried to understand this concept in terms of age, gender, work position, and years of experience of employees. This study had many constraints, including study site scope, time, money, and other resources. To further explain these; conceptual, geographical, and timely delimitation are provided.

Conceptually, work life balance and psychological wellbeing are restricted to a certain theory that is used in this investigation. Work life balance is restricted to Hayman's (2005),

three-dimensional measuring scale. The three dimensions are: work/personal life augmentation, work/personal life interference, and personal life interference with work. Similarly, psychological wellbeing is delimited to the six psychological well-being scale (Ryff, 2014, 2018, 2019) positive functioning, environmental mastery, personal growth, purpose in life, positive relationship with others, and self-acceptance.

Geographically, the study was delimited to CBO head office found in Addis Ababa. It did not focus on the city and outlying branches of the bank and other private banks in Ethiopia. Also, within the head office, the study focused on selected staff (Top level managements (C level), middle level managements, and line managers (CRM and team managers), Other Non-Managerial (Experts and Officers)). This was done to concentrate and produce a thorough study using the resources at hand. Finally, because the study is academic research and the institute has established a time limit, there was also a time constraint.

1.8 Operational Definition of Terms.

Work life Balance - refers to an equilibrium between one's personal activities and work activities.

Work - refers to compensated employment.

Life - is the activity carried out by employees on their own time.

Psychological wellbeing - refers to an individual's level of life satisfaction, achievement sentiments, and positive mental state.

Wellbeing - is a positive state of being that involves feeling good and functioning well.

1.9 Organization of the Study

There are five chapters in this paper. The study's background and issue statement are discussed in the first chapter, which serves as the general introduction. The research question, importance, aim, and scope of the study are then provided, all of which support the need for this study.

Chapter Two sees review of related literature, on the concept of work life balance and its impact on psychological wellbeing with respect to gender, age, work positions, and years of experience. In Chapter Three, research methodology is discussed. Chapter Four deals with results and discussion. Finally, Chapter Five provides the summary and conclusion of the research and makes recommendations for future works. The references and questionnaires utilized in the study are then attached.

Chapter Two: Review of Related Literature

2.1 Definition of work life balance

Work-life balance is a significant subject in both academic study and corporate business practice. However, the definition of work life balance frequently relies on the conversation's context and the speaker's point of view. There is no universal definition for it since different authors have given it varied interpretations. The notion hasn't been defined or understood by academics in a way that everyone agrees upon. Therefore, one of the ideas' potential meanings or points of view is the division of life activities into categories such as work and non-work. (Teklu, 2020).

WLB was characterized by Clark (2000) as having a low level of role conflict and being satisfied and operating well both at work and at home. It can also mean finding the least amount of role conflict possible when juggling one's obligations to one's loved ones, job, and other interests. (Keelan, 2015). It can also be viewed as the interaction between an employee's personal and work lives (Kerdpitak & Jermsittiparsert, 2020). Work-life balances is defined by Felstead et al. (2002) as actions that improve coordination between a staff member's personal and professional lives. According to Kirchmeyer's (2000) perspective, striking a balance between work and life involves gratifying all of one's needs.

Kossek, Lirio, and Valcour (2014) define work life balance as “satisfaction and perceptions of success in meeting work and non-work role demands, low levels of conflict among roles and opportunity for inter-role enrichment.” On the other hand, other authors define WLB as being achieved by the employee. Kirchmeyer (2000) characterised it as the process of attaining fulfilling experiences in all spheres of life, and that it necessitates the well-distribution of one's own resources—such as time, effort, and commitment—across these domains. According to Greenhaus et al. (2003), it may also refer to the degree to which a person feels equally content with their position in the home and at work.

Each of these meanings show that WLB is the meeting point of career and personal, and several scholars have demonstrated that the notion of employment includes the formal obligations that businesses assign to their employees in order to attain goals. (Helmle Botero, & Seibold, 2014; Semlali & Hassi, 2016). Delecta (2011), WLB definition is the one that is utilized as the operational definition in this research work. This term was chosen since it covers the major facets of a person's existence.

2.2 Evolution of work life balance

The idea that working hours should be maintained to a minimum stem from late-nineteenth-century industrial laws that regulated the working hours of women and children. The Fair Labour Standards Act of 1938 mandated a 44-hour work week. (Raja & Stein, 2014). However, the view of work and family typically being viewed as different divisions continued up until 1970s (Blunsdon et al. 2006).

Employers began to recognize the need for work-life balance programmes in the second half of the twentieth century, as work pressures began to intrude on family and personal time at an increasing rate. These programmes assisted employees in striking a good balance between their personal and professional life (Naithani, 2010). According to Naithani (2010), between the last decades of the 20th century and the first few years of the 21st, the number of facilities for work-life balance available to employees increased phenomenally.

Historically, work-life balance has been researched in a variety of fields, including human resources, business, psychology, and Counselling (Wilkinson, 2013). It has then begun to emerge in the America at the end of the 1970s when Harvard academics recommended American businesses start implementing flexible work schedules similar to those so well-liked in Europe (Elbing, Gadon, & Gordon, 1974).

According to Green's study, which was cited in Kohinur (2013), work-life balance has evolved and grown the past twenty years and has become one of the main concerns as a result of Employee workloads have grown due to organizational upheaval, economic instability, and greater commercial competitiveness. Over the past 10 years, Africa has become more aware of the demand for work-life balance. This is due to the fact that Africa has cultures and heritages that are deeply ingrained. In African societies, the most hardworking individuals receive rewards; those with perseverance are granted greater power and responsibility; those seeking greater standing in society makes one want to work harder. Therefore, ambitious Africans are encouraged to make work a central aspect of their lives, which leads to a work-life imbalance, along with the notion that more labour yields greater wealth (Okafor, 2022).

The notion of work life balance has been floating around in the Ethiopian business sector for a while now. Some have tried to adopt flexible working hours, extended holiday leaves, attractive compensations, and job sharing to increase job performance. However, the necessity for work life balance in regard to psychological well-being has not been addressed adequately (Berhan, 2018; Teklu, 2020; Berhanu, 2019; Alemu, 2018).

2.3 Significance of work life balance

The workplace has evolved into a priority in most people's lives. The desire to support self and family, advance career, and earn respect has pushed individuals to mostly focus on work. It is also becoming more demanding as a result of the changing nature of the job and modern working practices. However, research has shown that success and fulfilment at work can result from satisfaction and success in family life (Victoria et al.,2019).

Employees tend to be tempted to put their own wellbeing last in order to achieve professional success. The staff's capacity to keep a sound balance between work and life is compromised by the corporate environment's competitive, aggressive, and demanding

character, which demands active engagement and unwavering loyalty from them in order to succeed. Increasing performance pressure at work and rising family demands, the need to sustain a wholesome work-life equilibrium is increasing (Lahkar Das, & Baruah ,2016). Shifting trends in gender roles, families, employment, and careers, has also contributed to the significant increase of research on the work-life balance during the last half-century (Powell et al., 2019).

In their findings, Akinlade & Nwaodike (2021) claimed that many people have trouble juggling their professional and personal lives. This isn't because they are incompetent at what they do; rather, it's primarily because the organizations occupy a large portion of their time rather than them. Tamunomiebi and Oyibo (2020), cite the importance of work-life balance for families and society as a reason why it impacts both commercial and public sector organizations. According to Semlali and Hassi (2016), During the past few decades, the concept of work-life balance is growing more and more significant for businesses and workers.

According to Ang (2020), work life balance is crucial to enhancing everyone's value of life. It has a significant impact on society, employers, and employees (Balogun, & Afolabi, 2019). Hence, the ultimate WLB will benefit both the companies in general and the employees (SpriggHR, 2020). According to Abdirahman et al., (2020), One of the most crucial concerns that the management of human resources should handle in businesses is work-life balance. Companies of all sizes should make sure that workers have sufficient time to manage their duties to their families and their jobs.

Work life balance will benefit an organization by decreasing turnover. In their study, Wood & de Menezes (2010) discovered a strong correlation among the accessibility of work-life balance practices and lowered inclinations to leave one's job. It will also increase

employee commitment, and productivity (Lahkar Das, & Baruah, 2016). Additionally, Williams et al. (2000), found in their study that Employee keeping and recruiting are positively correlated with work-life balance (WLB) practices, such as less time at work and flexible work schedules.

A balanced work environment improves employees' productivity and efficiency at the organizational level. Employees become more inventive and have more job satisfaction. Leading to improved teamwork and communication that creates a positive work environment. Consequently, employee tension levels drop, and good psychological wellbeing is witnessed. (Eby et al., 2005; John, Anthony, & Bakari, 2020).

For this reason, it has been researched in the setting of business and profit-making companies (Blair-Loy, 2003). With this newfound understanding, initiatives including flexible work schedules, different types of leave policies, benefits in lieu of family caregiving responsibilities, and employee assistance programmes are now included in the majority of company benefit plans and remuneration packages. (Mukhtar, F., 2012).

2.3.1 Consequences of Lack of Work Life Balance

Workplace and employee repercussions result from a lack of work-life balance. According to Marchese et al. (2002), work-life conflict or an unbalanced work-life balance has a detrimental consequence on the productivity of both people and businesses. Due to the fact that many workers complain about lacking the time to devote to their own and family obligations, has created a significant problem for employers (Matos & Galinsky, 2010). The capacity to strike a balance between work and family responsibilities and psychological wellbeing is also directly related (Bruck et al., 2002). It's challenging to manage work and family responsibilities, which makes achieving work-life balance more challenging. (Perrone et al., 2009).

According to research by Kinman (2001), work-life conflict causes emotional distress. It is true that having a work-life that is out of harmony can negatively impact one's overall health and could cause problems including drug misuse, prolonged unhappiness, and life dissatisfaction (Lahkar Das, & Baruah, 2016). According to Felstead et al. (2002), a lack of psychological well-being is caused by an unbalanced schedule of work and leisure activities. Based on a study by Sullivan & Lewis (2006), a lack of work flexibility causes additional depression and physical problems such as sleeplessness, eating issues, and aches and pains from strain. Conflict between job and life, according to Anderson et al. (2002), causes stress and burnout.

2.4 Work life balance policies.

The literature on work-family issues discusses more about the essentiality for policies that assist employees in balancing work and family obligations. It is well known that there are significant regional differences in the legal frameworks or governmental initiatives supporting work and family (Heymann, Earle, and Hayes, 2007). However, many agree in providing some kind of WLB policies. Policies promoting work-life balance encompass any acts that improve the compatibility of work- and personal-life. If employers wish to attain work-life balance, they must prioritise methods such as providing versatility surrounding work, increasing workers' emotions of authority, and building an extra collaborative work environment. Employers may improve the advancement of human resources throughout the company and encourage more autonomy by enabling workers to select how to react to expectations (Duxbury & Higgins, 2003).

Having sound work-life policies is critical to the success of any organization. Research on work-life balance practices in the industrial sector was conducted in Pune, India by Purohit (2013), who found that only thirty percent of the enterprises had work-life balance

policies. In another study done by, Hyman and Summers (2007) it showed that workers in Scotland's financial services industry were disposed to problems with work-life balance and emphasized the necessity for organizations to create a efforts on work-life balance programs. This indicates that employees require work-life balance policies.

Organizations can take different measures to create work life balance polices. Both genders' maternity or paternity leave, compensated or not paid customized leave, time off to make up lost work, or a decrease in working hours can all provide support Another measure is work schedules that can be uniquely tailored by employees under flexible working time models, or at least to some extent. This solution will improve family-friendly rules by allowing employees to independently alter their positions and working hours (Evans, 2002).

2.5 Work life balance in relation to age, gender, position, and years of experience

Gender is a regulator that affects how workers perceive professional problems, how they cope with them, and how they express them. Gender remains to have a significant influence on employees' ability to balance work and home duties (Karkouliau et al., 2016). Employees now find it increasingly challenging to balance the responsibilities of job and personal life due to global demographic developments that have occurred over the past several decades, including a rise in the amount of working women, two-income households, families with one parent, and care for the elderly (Tennant & Sperry, 2003). The challenges and elevated demands from both work and personal life have been demonstrated to have adverse effects on the welfare of workers and their family members (Hochschild, 1997) and to be the cause of family work struggles and work family conflicts (Aryee et al., 2005). Frone (2000) also added that friction concerning work and family influences men's and women's well-being.

The dynamics between the domains of work and family life have changed significantly throughout time. These days, there are many different difficulties working men and women must overcome on a daily basis. These hurdles sometimes lead to an inconsistency between both their private and professional lives. Both men and women struggle to balance their private and professional lives as more and more people live in dual-income families and more women entering the workforce (Karkoulian et al., 2016). Because of cultural conventions, gender biases that still exist in the workplace, an insufficient amount of time, and spouses who neglect household duties, women report significant challenges juggling work and home obligations (Rehman & Roomi, 2012).

According to Sav et al. (2013), although men too face work-life conflict, their view of work as a duty and a way to support their families changes how they feel about it, lessening the adverse effects of work-life challenges and tensions. Similarly, men and women handle work schedules variously, according to the results of Hofacker and Konig (2013), with women experiencing less work-life conflict when work schedules are flexible, while men experience more.

In general, age may be viewed as a gauge of how well-versed in life experiences someone is in making observations. It is considered a way for someone to arrange themselves and everything around them. For example, when we were adolescents, it may have been tough to combine our academic and home lives. However, juggling our professional lives with our personal lives, family lives, and free time presents a new difficulty as we age.

Gender is frequently utilized to determine how someone should spend their life, although age is typically used to determine one's maturity. Laws also determine the roles of men and women (Anindita et al., 2018). Thriveni and Rama (2012) suggest that demographic parameters such as age, and gender impact women workers' work-life balance.

A study done by De-Nobile and McCormick's (2008), found that age has a role in the work-life challenges faced by employees. The same findings were made by Firebaugh and Harley (1995), who discovered a link between employee age and work-life balance issues people have at workplace. Furthermore, Iiacqua, Schumacher, and Li's (1995) study on workers psychological wellbeing uncovered that age is one demographic component that has an influence on employees work work-life balance and the impact it that on their wellbeing.

There is little or no study conducted on how work-life balance is connected to years of experience and position. However, an employee's years of experience can influence their work life balance as a result of increasing work-related roles and family-related responsibilities that arise with the increase of years of experience on certain tax or job in most cases. According to Drew and Murtagh (2005), the most significant hurdle to attaining WLB is the "long hours" mentality, which prohibits senior managers from taking use of flexible options such as working from home, having less hours, or flextime. Also, employees are under pressure to do better in their jobs.

2.6 Definition of psychological well-being

In the past few decades, there has been an increasing emphasis on the importance of mental health as the general public's awareness of mental health has grown. One of the most important goals that people, and society aim for to attain mental health is well-being. The phrase describes something that is in good condition. The term "well-being" is frequently used to refer to a certain type of goodness, such as living in a decent environment, having value in society, having the capacity to handle the challenges of life, embracing life, and so on (Choudhary & Ahmad, 2017).

According to Choudhary & Ahmad, (2017), many terms for well-being have been used synonymously and interchangeably, including happiness, satisfaction, positive affect, Ideal psychological health and living standards, among others. Well-being may be defined as an individual's perception of their general quality of life as well as their feelings in their personal and professional lives (Michaelson, Mahony, and Schifferes, 2012). According to Dodge, Daly, Huyton, and Sanders (2012), it alludes to both positive and negative affect as well as life satisfaction, quality of life, happiness, personal growth, thriving, capability, self-acceptance, and autonomy.

The absence of mental disorders and psychological well-being are becoming more widely acknowledged as aspects of mental health. One essential component of mental health is psychological well-being, which is characterized by resilience, hedonic and eudaimonic happiness, and both. (Tang, Tang and Gross, 2019).

Psychological well-being is a multifaceted notion that pertains to optimal psychological performance and experience (Kumar, 2020). It encompasses all of an individual's emotional experiences as well as a personal evaluation of their living and working conditions. (Kaplan, M., & Kaplan, A., 2018). According to Thomson et al. (2018), psychological well-being is the basic objective of humans, defined by the need to feel well psychologically, and is connected to individuals' feelings about their daily lives and their own feelings transparency.

Psychological well-being is made up of many different elements, including accepting oneself, positive interpersonal connections, autonomy, environmental mastery, a feeling of purpose in living, and one's own growth, according to Ryff and Singer (1996). Several life experiences, events, and work have been linked to psychological well-being (Bardi and Ryff, 2007). In addition, psychological well-being is a powerful predictor of both unfavorable life

circumstances in the years to come and mental health conditions like depression. (Keyes, 2005, Boyle et al., 2009, 2010).

According to Deci and Ryan (2008), psychological well-being should be investigated further in relation to how someone functions. It is founded on three cornerstones: eudemonia, personal progress, and a sense of purpose in life. Psychosocial well-being encompasses all aspects of health: mental, emotional, spiritual, cultural, economic, and physical. More and more studies are demonstrating the link between improved psychological health and improved general health (Cohen et al., 2016).

2.6.1 Historical background of psychological well-being

Psychological wellbeing has, until recently, primarily been studied from a Western perspective (Kim et al., 2018). These studies emphasized strengths and resources, to understand and advance psychological well-being (Hart & Sasso, 2011). In the past ten years, East Asian perspectives have been more prominent, and some indications of disparities between East Asian and Western discoveries have been made. Although studies on psychological wellbeing had been inadequately used in the African surroundings (Kim et al., 2018), momentum is growing (Wilson et al., 2018).

Idemudia and Adedeji (2023), have identified that recent research on psychological well-being in Africa has concentrated on using contextual data to pinpoint and examine factors that are specifically relevant to the continent. The elements that determine psychological well-being have been highlighted in research from various African contexts. The social relatedness characteristics, such as family ties, familial piety, and neighborhood ties are highlighted by African cultural prescriptions. Hence, the importance of having good relationships with others has been highly emphasized in African concepts of increased psychological wellbeing (Wissing et al., 2022).

According to Bevan, (2009), “in Ethiopia, the main indicators of psychological well-being were economic productivity, consumption levels, internal distributions of opportunities and resources, quality of household relationships, informal/formal enterprise, working conditions, inequality, social cohesion/division, institutional quality, and enterprise relations.” Ethiopians describe psychological wellbeing as having enough money, resources, or ambitions to meet their fundamental necessities, as well as a work or company. Those who lack these things, or an income, are impoverished, and their wellbeing is in danger (Habtamu, nd; Dessie, 2015).

2.6.2 Types of psychological well-being

Psychological well-being is classified as either eudaimonic or hedonic. One popular synonym for individual sensations of happiness is "hedonic" well-being. It consists of a couple of components: contentment with life and a cognitive component that is emotional. It is thought that when a person's life satisfaction and positive affect are both high, they feel joy. It includes happiness, subjective well-being, and positive emotions (Carruthers & Hood, 2004).

The intentional component of psychological wellness is referred to by the less common term "Eudaimonic" wellbeing. There are six fundamental categories for psychological well-being (Ryff, 2014). A respondent with a high self-acceptance score has a positive outlook on themselves. A sample statement for these criteria might be, "I like most aspects of my personality." A respondent with a high environmental mastery score uses resources effectively and feels in control of environmental components and activities, such as organizing everyday activities and setting up environments that meet personal needs. A common response to this criterion is, "In general, I feel in control of the situation in which I live," (Ryff, 2014).

A respondent who has good interactions with other respondents is likely engaged in meaningful relationships with others, characterized by mutual kindness, affection, and empathy. "People would describe me as a generous person, willing to spend my time with others," is an example statement for these criteria. High ratings in personal growth suggest that the individual continues to evolve, receptive to new things, and hopeful that their actions and identity will get better as time goes on. "I believe it is crucial to have fresh perspectives that test how you think about yourself and the world," as an example statement for these criteria (Ryff, 2014).

High scores in purpose in life suggest the respondent's deep focus on objectives and belief in the purpose of life. "Some people wander aimlessly through life, but I am not one of them," is an sample assertion for these measures. The final one is autonomy; a high score suggests that the person is independent and sets social norms for behaviour instead of following them. "I have confidence in my opinions, even if they are contrary to the general consensus," is an example statement for these criteria (Seifert, 2005).

2.7 Significance of Psychological well-being

According to contemporary definitions, mental health is the state of psychological well-being and the lack of mental diseases. A broad term for the best possible mental performance and exposure is psychological well-being (Tang et al., 2019). An increasing number of studies have revealed that better psychological health is correlated with better overall healthiness (Cohen et al., 2016). Individuals' psychological well-being matters significantly whether they live in the community, work, or are dealing with a life disaster. A person's ability to function at their best depends on their psychological well-being. Fulfilling expectancies is commonly perceived as a reliable indicator of positive personal growth and is associated with elevated states of overall welfare (McDowall, 2016; Reis et al., 2018).

Achieving one's full capacity as a contributing participant of the population and managing the myriad stressors of daily life are both components of one's overall well-being. A growing body of data supports a connection between increased psychological well-being and improved overall health (Kok et al., 2013; Cohen et al., 2016). According to Trudel-Fitzgerald et al. (2019), PWB is significant not just for its possible impacts on physical health, but also for its own sake. In order to increase psychological well-being, efforts must be made to lessen common environmental or mental pressures, along with the prevention and management of behavioral and mental health conditions (Shyu, 2019).

2.8 Psychological well-being in relation to age, gender, position, and years of experience

Social and economic considerations have a crucial role in determining psychological well-being. Gender is a vital social basis of psychological well-being (Huppert, 2009). It is significantly more common for women than for men to encounter experience the symptoms or get a identification of common mental illnesses including anxiety and depression, but the impact of gender on psychological well-being is less obvious. Most studies done reveal scant evidence of gender differences (Helliwell, 2003). However, some studies indicated greater scores for men, whereas others revealed greater ratings for women (Stephens, Dulberg, & Joubert, 1999; Ryff & Singer, 1998).

There is evidence of correlations between gender and age. Older men appeared to have less symptoms of psychological trouble than middle-aged and younger males, but they also rated lower on another indicator of positive psychological well-being, according to the results of the British Health and Lifestyle Research. In contrast, compared with different age groups, older women scored most poorly on psychological well-being and higher on signs of psychological distress (Huppert & Whittington, 2003).

The psychological well-being of people in younger, middle-aged, and older age groups was the same, according to Creed & Watson (2003) research. However, in research by Panahi et al., (2013), including postgraduate students, it was shown that age and psychological well-being are significantly correlated, indicating that as students get older, their degree of psychological well-being rises. Hence, age and psychological well-being in relations to independence, personal progress, and life purpose are significantly correlated.

Chevalier and Feinstein (2006) discovered that educated males were more likely to be depressed than uneducated men. They speculate that the increase in depression associated with the highest level of education could be an indication of the stress of balancing work and life due to the requirement for employment positions. On the other hand, literature on the link between psychological well-being and years of experience is nonexistent.

2.9 Work life balance and its impact on psychological well-being.

Work culture differs from one organization to the next. And how an individual perceives Numerous elements, including value systems, personalities, interactions with others, views, standards, and inspiration, can have an impact on work-life balance (Yunus & Mahajar, 2011). The demands of the modern workplace are increasing in terms of deadlines, and it is the responsibility of an employee to deliver superior work in addition to meeting timelines. Maintaining a family life becomes very tough as a result of this professional strain (Gallinsky, 2005).

A balanced work life benefits an employee's physical condition, tension levels drop, and a good psychological wellbeing is established. When there is a healthy balance between work and family life, individuals acquire More significance from their work and lives, which is seen as a means of fulfillment and results in increased fulfillment (Greenhaus and Powell, 2006). Studies in industrial and organizational settings indicate a link between work-related

problems and psychological wellbeing. In terms of job types, women who worked in banks showed lower psychological wellbeing compared to other professions due to work life imbalance (Saraswati & Lie, 2020; Ryff, 2014).

Prior studies have found that personal variables such as personal traits and character impact psychological wellbeing. It can also be influenced by work aspects such as employment, the workplace, and fulfillment at work and we have observed that work-life balance influences these factors. In addition, there may be a link between PWB and a number of personal characteristics, work-life balance being one of them (Saraswati, & Lie, 2020).

High levels of tension and anxiety were caused by inadequate WLB. An individual will feel guilty if they put their personal or professional lives ahead of others. Stress and anxiety will be brought on by this guilt feeling (Yunus & Mahajar, 2011). Lack of Work life balance creates emotional, and a family's psychological health is negatively impacted by the physical separation between individuals and by not juggling work and family responsibilities. (Saraswati & Lie, 2020). Singh & Sachdeva, (2013) also agree WLB has been discovered to have an impact on psychological wellbeing. For employees to direct and upgrade their psychological well-being, it is required to create a healthy work life balance (Fan & Smith, 2017).

When implemented in the workplace, PWB is defined as the process by which a person forges strong relationships with other people, receives acceptance from their employer, develops personally, meets their demands both personally and professionally, and is eager to advance personally (Saraswati & Lie, 2020). Employee psychological well-being, in the opinion of Keeman, Näswall, Malinen, and Kuntz (2017), can lead to a constructive and productive organizational mindset and be advantageous to both the person and the organization. Employee well-being was shown to be significantly connected with their

capacity to perform effectively at work (Saraswati & Lie, 2020). Employees that experience fewer conflicts between their personal and professional lives will adopt healthy habits into their working lives (Qu & Zhao, 2012).

2.10 Theoretical framework on work life balance and its impact on psychological well-being

Psychological well-being theories typically concentrate on comprehending the dynamics or the structure of psychological well. There are two commonly accepted hypotheses of the structure of psychological wellbeing: the separation of hedonic and eudaimonic aspects of mental well-being, these are models of Carol Ryff's.

A theoretical a paradigm of psychological well-being was presented by (Ryff, 2014, 2018, 2019) and included six key dimensions of positive functioning: (1) autonomy refers to whether they believed they were following their own personal convictions; (2) environmental mastery refers to how effectively they were handling their life circumstances; (3) personal growth addresses the degree to which they were utilizing their unique abilities and potential, (4) purpose in life refers to how much respondents believed their lives had direction, meaning, and purpose, (5) positive relationship with others refers to the depth of their relationships with their significant partners., and (6) self-acceptance refers to the self-awareness and acceptance they possessed, as well as their understanding of their limits. Ryff's, (2014) six-factor psychological well-being model offers a thorough theoretical framework for analyzing young people's positive performance (Sulimani-Aidan, 2016).

Table 2.1

Definitions of theory-guided dimensions of psychological well-being (Ryff, 2014; Ryff, 2014b)

<i>Dimensions</i>	<i>High Score</i>	<i>Lower Score</i>
Autonomy	Possesses self-determination and independence; is able to withstand social pressure to think and act in particular ways; controls behavior internally; and assesses oneself using personal standards.	Is concerned with meeting others' expectations and standards; depends on their opinions to guide critical decisions; complies with societal influences to think and act in particular ways.
Environmental mastery	Has a sense of control and competence in controlling the environment; manages a wide range of external activities; effectively takes advantage of possibilities found nearby; and has the ability to choose or create environments that match their ideals and needs.	Has trouble managing daily concerns, feels powerless to alter or better the environment, is oblivious to nearby opportunities, and lacks a sense of control over the outside world.
Personal growth	Feels as though they are still developing, that they are expanding and growing, that they are open to new experiences, that they are reaching their potential, that they perceive a change in themselves and their behavior through time, and that they are changing in ways that indicate more self-awareness and efficacy.	Lacks a feeling of personal progression or growth through time, believes life is uninteresting, and finds it difficult to adopt new attitudes or habits.
Purpose in life	Has goals and a feeling of direction in life; believes that life has significance both now and in the past; has beliefs that give life meaning; and has goals and objectives for living.	They have no viewpoint or beliefs that give life meaning; lacks direction; have few objectives or aspirations; has no sense of the purpose of their past lives; and has no feeling of meaning in life.
Positive relationships with others	Has connections with others that are warm, fulfilling, and trustworthy; cares about other people's well-being; is able to be intimate and empathetic with others; and is aware of the give-and-take that characterizes human interactions.	Few intimate, trusted connections; struggles to be warm, open, and caring toward others; feels alone and frustrated in interpersonal interactions; unwilling to make concessions to maintain significant relationships with others.
Self-acceptance	Possesses a positive outlook on oneself; recognizes and embraces both one's good and poor attributes; and feels good about one's former lives.	Feels unsatisfied with oneself, feels disillusioned by what happened in a prior life, is tormented by [of oneself, and aspires to be someone other than what one is.

Incompatibility between work and personal life caused by absence of capital, such as time and energy, is referred to as a negative work-life balance (sometimes termed work-life conflict). Literature states that low WLB frequently results in sadness and anguish, which lower output, deteriorate the quality of work, raise absences from duty, and raise staff turnover (Seligman, 2018; Hill, 2005).

Although one's psychological wellbeing may be generally steady on a baseline level, daily experiences and events may have an impact. Strong data demonstrates that prolonged exposure to stressors associated with work will negatively affect PWB (Chandola et al, 2008). Psychological well-being at work is calculated by a optimistic work life balance (Smith, and Smith, 2017). Negative employment features, such as excessive workload requirements and a toxic work environment, are linked to diminished well-being at work or at the home as well as a poor work-life balance (Fan, and Smith, 2017).

2.11 Empirical framework on work life balance and its impact on psychological well-being

In empirical research done in the UK, the influence of work demands on personal life was attempted to be analyzed. It was discovered that the interference of work into one's personal life results in greater stress and emotional tiredness for employees, causing the psychological wellbeing of the workforce to decline. Additionally, employees who continue to be focused on work have trouble sleeping at home (Netemeyer et al., 1996).

Research on Australian academics revealed that those who experience difficulties juggling work and life are going to become less able to handle conflicts between work and home life (Bell et al., 2012). Additionally, research done on faculty member in England, showed tension, psychological distress, and job unhappiness are primarily determined by the perceived clash between other non-work areas and the workplace (Kinman & Jones, 2008). It

was shown in the study by Lunau et al. (2014) done in 27 European nations that employees who had Unbalanced work-life led to higher health problems and lower levels of psychological well-being. Hence, the increase in the study of work life balance and its relations with psychological wellbeing, in the perspective of business (Blair-Loy, 2003).

According to Berhanu, (2018) on a study done at the Commercial Bank of Ethiopia, individuals who found a suitable balance between their personal life and work had an overall sufficient psychological wellbeing resulting in satisfaction towards their jobs. One hundred and seven (107) faculty members from All Nations University in Ghana and Loyola Institute of Technology and Science in India who were studied by Boohene, Charles, and Agyemang (2012) acknowledged experiencing occasional depression because of their present jobs.

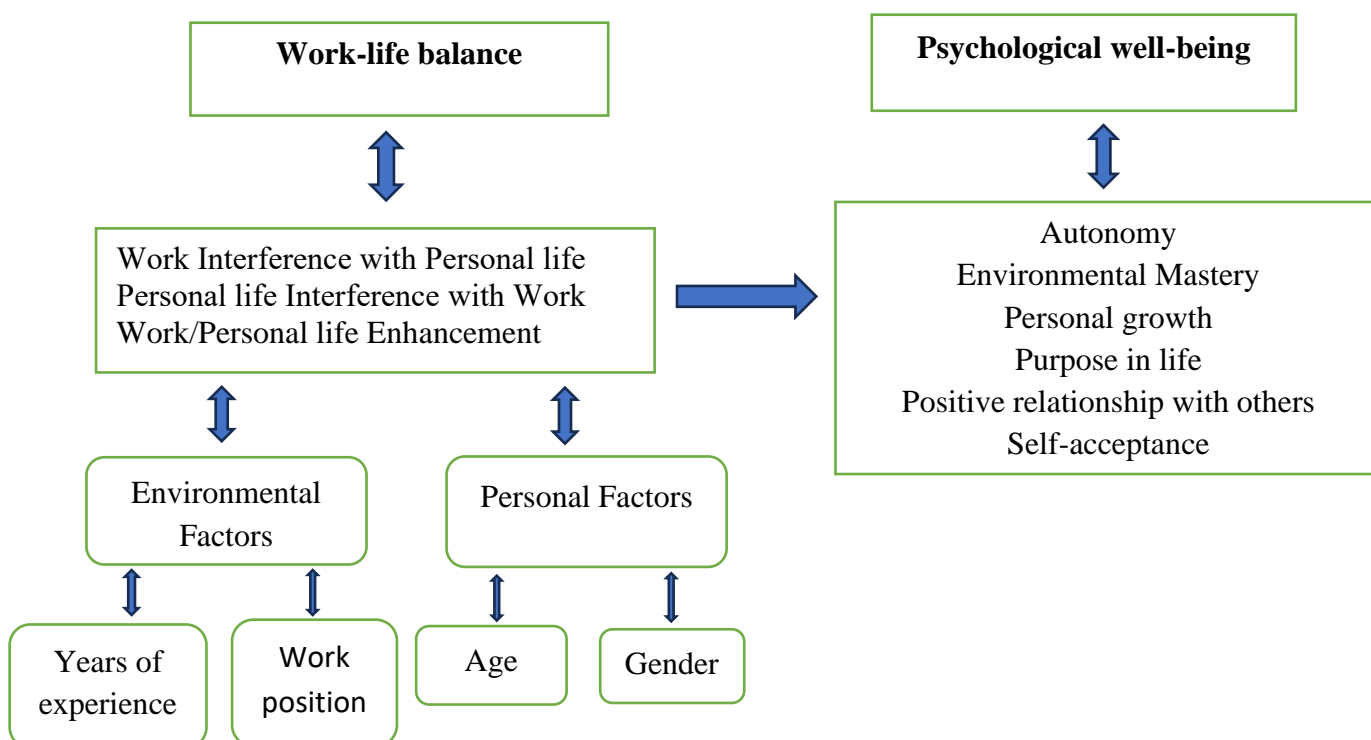
Due to the growth of the financial sector and the strain it has been putting on employees of the banking industry, many have shown a significant need for work life balance. Research on various work-life balance initiatives in Nigeria's banking sector was carried out by Oludayo & Gberevbie (2015). Work life balance factors such as dependent care initiatives, flexible work arrangements, leave initiatives, and managerial employees wanted their coworkers' support. Over half of the academics in a UK sample claimed that having to work for an extended period was a hardship and that it affected their personal lives negatively (Kinman & Jones, 2003). Employees with strong psychological wellbeing are additional ambitious and superior in terms of output in the workplace, individuals with poor psychological wellbeing decrease job involvement and increase absenteeism (Yang, Suh, Lee, & Son, 2018).

2.13 Conceptual framework on work life balance and its impact on psychological well-being

Based on the overall review of the related literatures, the following conceptual framework in which this specific study governed is developed. According to the conceptual framework, WLB is a multifaceted term varying environmental and personal factors. Environmental factors include years of experience and work position; personal factors include individual traits like age and gender. WLB has three dimensions: Work interference with personal life, Personal life interference with work and work/Personal life enhancement. PWB, which is described as individual's whole feeling of enjoyment, contentment, and fulfilment in life, is predicted to benefit from work-life balance. It has six key dimensions of positive functioning: these are autonomy, environmental master, personal growth, purpose in life, positive relationship, and self-acceptance.

Figure 2.1

Conceptual framework



2.13 Implication of the reviewed literature on work life balance and psychological wellbeing

According to the theoretical implication drawn from the literature, work-life balance is an critical focus in academic research and professional business practice. Work-life imbalance has ramifications for both the organization and the employees. Work-life conflict or an imbalanced work-life balance, according to Marchese et al. (2002), has a destructive impact on the productivity of both people and organizations. Many employees complain about not having enough time for personal and family commitments, which has created a serious challenge for companies (Matos & Galinsky, 2010).

According to a study by Sullivan & Lewis (2006), a lack of work flexibility can lead to depression and physical problems such as sleeplessness, eating issues, and aches and pains from strain. This highlights the importance of work-life balance for promoting psychological and overall health. Employees with strong psychological wellbeing are more driven, more productive, and happier than other workers in the workplace, individuals with poor psychological wellbeing decrease job involvement and increase absenteeism (Yang, Suh, Lee, & Son, 2018). These findings support the need for conducting research on the perceived impact of work-life balance on the psychological well-being of employees, which is crucial for the organization and its employees to gain a comprehensive understanding.

The results of Hofacker and Konig's (2013) study show that men and women handle employment arrangements in different ways. At the same time, Iiacqua, Schumacher, and Li's (1995) study on employee psychological wellbeing found that age is one demographic component that has an influence on employee's work-life balance and psychological wellbeing. On the other hand, the impact of gender on psychological well-being is less obvious, as most studies reveal scant evidence of gender differences (Helliwell, 2003).

Nevertheless, little study has been done to examine the connection between years of experience, work position, work-life balance, and psychological wellbeing. This highlights the importance of conducting further studies to investigate whether work-life balance and psychological wellbeing differ based on an employee's work position and experience. Such research can assist employers in developing policies that take these factors into account.

According to the literature's practical implications, a considerable regional variance exists in legislative frameworks or governmental measures promoting work and family (Heymann, Earle, and Hayes, 2007). However, many companies agree in providing some kind of policies for work-life balance. Policies that support a work-life balance include any acts that improve the compatibility of work- and personal-life. Prioritizing initiatives like providing freedom in the workplace, increasing employees' sense of agency, and cultivating a happier place to work are critical. By empowering employees to choose how to respond to demands, employers can lessen the negative impact work life imbalance can have on their employee's psychological wellbeing. This, in turn, can enhance the development of human resources inside the organization while fostering more autonomy (Duxbury & Higgins, 2003).

Chapter Three: Research Methodology

3.1 Research Design

In this study, the perceived impact of work-life balance on employee's psychological wellbeing is presented using a descriptive survey design in order to appropriately describe and summarize the quantitative data that was gathered through questionnaire. The research question is focused on measuring the perceived impact of work-life balance has on employee's psychological wellbeing, which is a subjective experience. Descriptive survey design is especially beneficial when the research question seeks to describe the prevalence, frequency, and variation in a certain variable, which in the case of this study include gender, age, work position, and years of experience. A descriptive survey design is well-suited for this type of research question as it allows for gathering self-reported information from a sizable participant sample.

Given the objectives of the research, the scale of the research topics, and of the target population, descriptive survey design is the most relevant method. It has the advantage of generating a sizable number of responses from a wide range of participants, and it can be potentially used more confidently when related to certain subjects. Descriptive survey design also has the ability to collect quantitative data that can be analyzed using statistical methods, and it is cost-effective.

However, there are significant limitations to the technique, including the time required to ensure that the sample is representative as well as to try to guarantee a prompt response. Furthermore, each survey for respondents can only have a certain number of questions. It was determined that the descriptive survey design was the most appropriate choice for this particular study in spite of these drawbacks. The goal is to provide an accurate representation

of the perceived impact work life balance has on employee's psychological wellbeing. As well as the variance in gender, age, work position and years of experience for work life balance and psychological wellbeing. Hence, the use of a descriptive survey design allowed the researcher to comprehensively address a variety of subjects, regarding the perceived impact work-life balance has on the psychological well-being of employees.

3.2 Description of the study site

This research was conducted at Cooperative Bank of Oromia headquarter found at Addis Ababa, Ethiopia. Cooperative Bank of Oromia has been in the banking business for the last 18 years and it is one of the top competitors in the industry and hence categorized under the Peer I category by National Bank of Ethiopia, which governs the sector. It is also known for its mass ownership and customer base with more than 10 million customers as of January 30, 2023. The bank has a Vision to be the leading private bank in Ethiopia by 2025 and a mission of rooting its foundation in a community to provide banking solutions that create greater customer experience through proper use of human capital and up-to-date technologies to maximize stake holder's value.

This study focused on head office staff and not on the city and outlying branches of the bank. The main head office is located at Africa Avenue Gethouse building and other department offices are located at nearby buildings. Likewise, within the head office, the study focused on selected staff (Top level managements (C level), middle level managements, first line managers (CRM and team managers), and Other Non-Managerial (Experts and Officers).

3.3 Sources of data

In this study, both primary and secondary data were employed. The survey questionnaire was the primary data. Data on the respondents' demographics, job related characteristics and

on the variables of work life balance and psychological wellbeing, were obtained via questionnaires. Secondary data were mostly employed to research related publications on the issues of work life balance and psychological wellbeing and the bank's history of establishment, human resource policy, publications, and rand corporation records.

3.4 Target population

According to the bank's human resource, the bank has a total of 7,871 permanent employees of which 1,006 are head office staff as of June 2023. Hence, the target population for this study was 1006 head office staff of the bank. The details of the staff were taken from the human resource department of the bank.

Table 3.1

Population of employees in target study areas

<i>Employee position</i>	<i>Number of employees</i>
Executive {C-Level} Management	14
Middle Level Management {Directors}	46
First Line Managers {Team Managers and CRMs}	65
Other Non-Managerial {Experts and Officers}	881
Total Population	1006

3.5 Samples and sampling Techniques

A proportional stratified sampling approach was used to choose research participants in order to get employee perspectives on work-life balance and its perceived impact on

psychological well-being. According to this method, the number of sample units taken from each stratum corresponds to the size of that stratum's population. The respondents were then selected using a simple random sampling technique based on the sample size of each stratum. This enabled the researcher to address respondents representing each stratum proportionately based on their work position and years of experience (C- level management, middle level management, first line manager (CRM and team managers), Other Non-Managerial (Experts and Officers)). The list of all staffs under the four processes that includes private corporate banking, retail and MSME banking, Cooperative and Agricultural banking, and interest free banking were taken from the bank's human resource management office.

3.5.1 Sample size determination

The researcher utilised Yamane's (1967), formula to determine the appropriate sample size. According to Yamane, (1967) formula the ideal sample size for this population was 286 employees with 95% confidence level and 5% error margin. The selected sample size was proportionately distributed over the identified four strata.

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

where:

n = the sample size

N = the population of the study = 1006

e = the margin error in the calculation = 5%

Hence, the sample size for this study is 286.

The following formula is used to determine each stratum's sample size:

$$n_s = \frac{N_s * n}{N}$$

Where n_s is sample size from each stratum and N_s is population of each stratum

Table 3.2

Proportionate stratified sample size

<i>Stratum</i>	<i>Stratum size</i>	<i>Sample Size</i>
Executive {C-Level} Management	14	04
Middle Level Management {Directors}	46	13
First Line Managers {Team Managers and CRMs}	65	19
Other Non-Managerial {Experts and Officers}	881	250
Total Population	1006	286

3.6 Instruments of data collection

A standardized, self-administered questionnaire was used to collect primary data. According to Williams, (2007) one benefit of using a questionnaire for collecting data is that participants can answer questions knowing that their answers will remain anonymous. As a result, they may be more truthful than they would be in a face-to-face interview, especially when discussing delicate or contentious topics.

3.6.1. Questionnaire Design

There were three primary components of the questionnaire. There are questions in the first part concerning the respondents' demographic information (age, gender, marital status, years of experience at CBO, and work position). These inquiries made it easier to explain

how WLB and its impact on PWB is related to the sociodemographic characteristics of the respondents.

The work-life balance measure was in the second segment. This specific study applied Jeremy Hayman's WLB standardized scale (Hayman, 2005). The scale, which consists of 15 items, is intended to gather employee opinions about work-life balance. WLB was measured using a 5-point Likert scale, where 1 represented strongly disagree and 5 represented strongly agree. This scale was chosen because personal life has a more inclusive phrasing than family and allows for the measurement independent of a worker's marital status or family circumstances, as the interface between the work and non-work domains may not be pertinent to all employees. These scales are superior to other metrics because they account for both the good and negative elements of the relationship between both professional and private lives. (Hayman, 2005).

Lastly, the final section contained the psychological wellbeing measure. The researcher used a standardized tool that was the 18-item Psychological Wellbeing Scale (PWB-s), created by psychologist Carol D. Ryff, it assesses six dimensions of happiness and well-being: self-acceptance, positive relationships with others, environmental mastery, personal progress, and autonomy (Ryff & Keyes, 1995). Using a 7-point Likert scale, where 1 represents strongly agree and 7 represents strongly disagree, participants are prompted to assess how each topic relates to themselves.

3.6.2 Validity and reliability for the questionnaire

A standardized questionnaire was utilized to ensure the measuring tool's validity and reliability. Errors can occur in any data-collection tool, including questionnaires, regardless of how meticulously they are designed (Babbie, 2007). Therefore, to determine the

feasibility of this study and the validity and reliability of the measuring tool, the questionnaire underwent pre-testing. The test-and-retest approach was used to determine reliability coefficients. To further establish the instrument's suitability in the context of CBO head office staff, a pilot study with thirty employees was carried out. To collect responses, the researchers issued a Google Form and followed up with a phone call a few days later. In order to facilitate their exclusion from the final questionnaire that was sent to participants in the main study, the pilot study's respondents were carefully chosen.

Furthermore, an exploratory factor analysis was conducted by Hayman (2005) to explore the construct validity of the 15-work life balance scale items, and the instrument's dimensionalities were validated. The scale's internal consistency and reliability were also examined. The Cronbach alpha coefficient was used to measure the reliability of the work-life balance scale (Hayman, 2005). Consequently, the scale's dimension had Work interference with personal life (WIPL) had a Cronbach's Alpha α score of .93, personal life interference with work (PLIW) was .85, and work/personal life enhancement (WPLE) was .69. According to Hayman (2005), the instrument had satisfactory validity and reliability after carrying out all this testing for reliability and validity. He suggests that the instrument may be helpful to employers in identifying employee perceptions of work-life balance. The six scales have a good internal consistency (α) that varies from .93 to .86, according to Ryff's (1989) initial research. Additionally, test-retest reliability over a six-week period produced values ranging from .88 to .81, suggesting that questionnaire findings often stay constant over time in the absence of intervention. These results generally imply that the questionnaire has a satisfactory level of reliability. This reassures us that the scale is an acceptable tool to measure employee's psychological wellbeing.

3.7 Procedure of data collection

The Human Resource Development process at CBO was the first to get the university's letter of cooperation in order to collect data from the selected sample of respondents. When the request has been approved by the bank. The respondents' email addresses were gathered, and Google Forms was used to send the surveys. Once the google form was sent the researcher went in person to the selected respondents to explain the significance of the study for the organization and the employees themselves. At the same time, respondents were told not to communicate with fellow participants while responding to the questionnaire.

The researcher, however, did run into issues with non- and delayed responses. Employees have become tired of filling out questionnaires due to continuous requests from researchers from various schools and institutions, as well as internal bank surveys. As a result, few of the responses received were incomplete. The researcher attempted to overcome these challenges by resending the survey. As well as making a follow up call to remind the participants to complete the survey questionnaire. This strategy has another drawback in that it might have led to respondents answering the questionnaires out of exhaustion and for the sake of completion. The researcher assumed the role of the sole data collector of the study from google forms. Once the survey was completed the researcher moved the data to Microsoft excel, coded the data and imported it to SPSS version 26.

3.8 Methods of data analysis

The data gathered via the questionnaire was analysed by the researcher using a quantitative method. The personal and professional profiles of the respondents were described using frequencies and percentages. The descriptive statistics technique was used to summarise and characterise the answers, with the mean and standard deviation serving as the

core measures of tendency for measuring variability. The variance between gender, age, years of experience in CBO, and work position to WLB and PWB was examined through independent sample t-test and one-way ANOVA. A correlation analysis was conducted to determine the degree of the link between WLB and PWB. The statistical packages for social sciences, SPSS version 26 was used to process the data.

3.9 Ethical considerations

The Addis Ababa University Institute's ethical review board provided the letter of ethical approval. The letter was delivered to the Cooperative Oromia Bank. The researcher addressed ethical considerations concerning secrecy and privacy at every stage of the research. A written guarantee that their identities would not appear in the survey or research report was given to the respondents. They also received assurances that their involvement in the study is entirely voluntary and that they can end it whenever they choose.

Chapter Four: Result and Discussion

4.1 Result

The results of the study are presented in this section. Descriptive and inferential statistics were used to analyse and interpret the data that was gathered from the employee via a standardized questionnaire and are presented using tables. In accordance with the research methodology, 286 questionnaires were distributed to the sampled employees of Cooperative Bank of Oromia Head office and 281 (98.25%) questionnaires that were correctly completed were gathered and utilised in the study. The data was gathered by the researcher using Google Forms, and it was examined using SPSS version 26.

4.1.1 Sociodemographic Characteristics of the Respondents

The participants' personal and job-related profiles are shown in this section. The following (table 4.1) shows how a descriptive statistic of frequency and percentage was used to determine the participants' gender, age, marital status, work position, and years of experience.

Table 4.1

Sociodemographic Characteristics of the Respondents

Sociodemographic characteristic			Total	
	<i>n</i>	%	<i>n</i>	%
Gender				
Female	185	65.8		
Male	96	34.2		
			281	100.0
Age				
Below 25	13	4.6		
26 - 30	37	13.2		
31 - 35	91	32.4		
36 - 45	99	35.2		
46 - 50	38	13.5		
Above 50	3	1.1		
			281	100.0

Marital Status					
Single	92	32.7			
Married	178	63.3			
Other (Widowed/ Divorced)	11	3.9			
			281	100.0	
Years of Experience					
1 – 5 Years	102	36.3			
6 – 10 Years	142	50.5			
11 – 15 Years	37	13.2			
			281	100.0	
Work Position					
C-level management	4	1.4			
Middle Level Management	13	4.6			
First Line Managers (CRM and team managers)	19	6.8			
Other Non-Managerial {Experts and Officers}	245	87.2			
			281	100.0	

Table 4.1 above shows the sociodemographic characteristics of the respondents. The frequency and percentage of male and female respondents in a sample of 281 employees is shown. According to the demographic data for respondents in this survey, out of the total sample, 185 respondents identified as male, which is 65.8% of the sample, while 96 respondents identified as female, which is 34.2% of the sample. This implies that the survey had a higher response rate from male respondents than female respondents. This is due to the fact that the CBO has more male employees than female employees.

The age distribution within the sample provides valuable insights into the demographic composition of the respondents. The largest age group among participants falls within the 36-45 range, representing a significant portion at 35.2% (99) of the total sample. Following closely, the 31-35 age group accounts for 32.4% (91) of the sample, indicating a substantial presence. In contrast, the 46-50 age group represents 13.5% (38) of the

respondents, while the 26 – 30 age group represents 13.2% (37) of the sample. The category "Above 50" has the smallest number of respondents, making up 1.1% of the total sample, and Below 25 age group represents 4.6% (13) of the sample. This implies that the majority of the respondents are in their mid-thirties to mid-forties.

The respondents' marital status provides insight into the composition of the sample in terms of marital relationships. Specifically, the majority of participants, accounting for 63.3% (178) of the total sample, indicated that they are Married. While 32.7% (92) of the respondents are single. In contrast, a smaller proportion, comprising 3.9% of the sample, reported being other (widowed, divorced, etc.). This distribution implies the prevalence of married individuals among the study's respondents, suggesting that the majority of participants are currently in marital relationships.

Among the respondents, 102 individuals have worked in the organization for 1-5 years, accounting for 36.3% of the total sample. A significant portion, comprising 142 respondents, has a tenure of 6-10 years, making up 50.5% of the sample. In the 11-15 years category, there are 37 respondents, representing 13.2% of the total sample. This implies that the bank has a relatively stable workforce, with a significant number of employees having worked there for a considerable amount of time. It also shows that it has a good retention rate, as employees are staying with the organization for a relatively long time. The fact that 36.3% of the respondents have worked in the organization for 1-5 years could indicate that the bank is hiring a significant number of new employees. The 13.2% of respondents who have worked in the organization for 11-15 years implies that the organization has a small but loyal group of long-term employees.

The largest group, consisting of 245 respondents, are in Other Non-Managerial (Experts and Officers) positions, making up 87.2% of the total sample. The remaining

respondents hold management positions, with 4 individuals holding positions in C-level management, comprising 1.4% of the total sample, 13 respondents holding middle-level management positions, accounting for 4.6% of the sample, and 19 respondents holding first-line management positions, such as Customer Relationship Managers (CRMs) and team managers, making up 6.8% of the total sample. This implies that the majority of the respondents in the sample are in non-managerial positions, with only a small percentage holding management positions. This could have implications for the bank, such as a lack of leadership development opportunities. It may also suggest that the bank has a flatter organizational structure, with fewer layers of management. It also highlights the diversity of work positions among the participants.

4.1.2 Descriptive Statistics for Work life balance and psychological wellbeing of the respondents

The study employed descriptive statistics to analyse the mean and standard deviation of participants' responses on the work-life balance and psychological wellbeing scale. These variables are not readily discernible from the raw data. There are fifteen items on the work-life balance scale that ask respondents how they see the three aspects of work-life balance. The psychological wellbeing scale has eighteen items, three for each of the six dimensions of wellbeing, to assess psychological wellbeing.

Table 4.2

Descriptive Statistics for work life balance and psychological wellbeing of the respondents

Variable	<i>n</i>	<i>M</i>	<i>SD</i>
Work life balance	281	3.5006	.95019
Psychological wellbeing	281	2.9472	1.87466

Table 4.2 above shows the descriptive statistics of the responses to the Work-Life Balance (WLB) and Psychological Well-Being (PWB) scales. The participants' mean scores are described as low, moderate, or high using the Pihie and Akmaliah (2009) mean score assessment. A mean score of 3.39 or less is considered low, 3.40 to 3.79 is considered moderate, and 3.80 or more is considered high.

There were 281 valid responses for the WLB scale, with a mean of ($M = 3.51$, $SD = 0.95$), on a scale of 1 to 5. This demonstrates that respondents see a modest amount of work-life balance. In contrast, 281 valid responses ($M = 2.95$, $SD = 1.87$) on a 7-point scale were found for the PWB scale. Demonstrating that a low level of PWB is perceived by the respondents. The standard deviation indicates that the values of PWB have a greater spread or variability compared to WLB. This might imply the low level of psychological well-being was impacted not just by work-life balance but also by various other factors.

4.1.3 Independent sample t-test for testing variation in work-life balance as a function of the respondents' gender

Table 4.3

Independent sample t-test testing variation in the work-life balance as a function of the respondents' gender

<i>Work life balance</i>			<i>t</i>	<i>df</i>	<i>p</i>
	<i>M</i>	<i>SD</i>			
Equal variances assumed	.17811	.11926	1.493	279	.136
Equal variances not assumed	.17811	.11484	1.551	213.550	.122

Table 4.3 above looks at the average work-life balance of male and female employees to see if there are any variance. The outcome of the t-test leads us to the following deduction: ($t(279)=1.493$, $p=.136$) given that the p values is $p>.05$ in WLB, we assume that there is no variation in work-life balance as a function of the respondents' gender. This outcome may be related to the growing number of mothers who work and dual-earner couples in the workforce, which results in a sharing of responsibilities at home between male and female employees (Naithani,2010).

4.1.4 One-way ANOVA for testing variation in work-life balance as a function of the respondents' age

Table 4.4

One-way ANOVA for testing variation in work-life balance as a function of the respondents' age

Age	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>P</i>
Between Groups	5	100.522	20.104	36.307	.000
Within Groups	275	152.279	.554		
Total	280	252.801			

Table 4.4 above presents the one-way ANOVA test conducted to explore potential variance in work-life balance scores as a function of the respondents' distinct age groups. The table shows that [$F(5, 275) = 36.31$ $p = .000$]. The F-value is much larger than 1, which indicates that the variation between the groups is much larger than the variation within the groups. The one-way ANOVA results implies that work life balance significantly varies as a function of age. To delve deeper and pinpoint which specific pairs of categories differ significantly, post-hoc tests were employed to conduct pairwise comparisons.

Table 4.5*Post-hoc tests for variation in work-life balance as a function of the respondents' age*

<i>Age</i>	<i>M</i>	<i>SD</i>	<i>Age</i>	<i>MD</i>	<i>P</i>
Below 25	4.5568	1.02068	26 - 30	.93844*	.000
			31 - 35	1.47460*	.000
			36 - 45	1.69711*	.000
			46 - 50	1.62342*	.004
			Above 50	-.30478	.801
26 - 30	3.6183	.95079	Below 25	-.93844*	.000
			31 - 35	.53616*	.000
			36 - 45	.75867*	.000
			46 - 50	.68498	.620
			Above 50	-1.24322*	.000
31 - 35	3.0822	.53247	Below 25	-1.47460*	.000
			26 - 30	-.53616*	.000
			36 - 45	.22251	.621
			46 - 50	.14882	.999
			Above 50	-1.77938*	.000
36 - 45	2.8596	.14850	Below 25	-1.69711*	.000
			26 - 30	-.75867*	.000
			31 - 35	-.22251	.621
			46 - 50	-.07368	1.000
			Above 50	-2.00189*	.000
46 - 50	2.9333	.06667	Below 25	-1.62342*	.004
			26 - 30	-.68498	.620
			31 - 35	-.14882	.999
			36 - 45	.07368	1.000
			Above 50	-1.92821*	.001
Above 50	4.8615	.63273	Below 25	.30478	.801
			26 - 30	1.24322*	.000
			31 - 35	1.77938*	.000
			36 - 45	2.00189*	.000
			46 - 50	1.92821*	.001

Note. *. The mean difference is significant at the 0.05 level.

Table 4.5 above shows that work life balance significantly varies as a function of age. Specifically, the work-life balance of employees aged 26-30, 31-35, 36-45, and above 50 varies significantly from each other with a ($M = 3.6183$, $SD = .95079$), ($M = 3.0822$, $SD = .53247$), ($M = 2.9333$, $SD = .06667$) and ($M = 4.8615$, $SD = .63273$), respectively. Nonetheless, there is no discernible variation in work-life balance between individuals aged 46-50 and those below 25 years old ($M = 4.5568$, $SD = 1.02068$). It also found that the work-life balance of the age group 31-35 is significantly different from the work-life balance of age groups below 25, 26-30, and above 50. Alternatively, the work-life balance of the age group 36-45 in comparison with Below 25, 36-45, 26-30, and Above 50 varies significantly from each other.

The results suggest that the work-life balance between the age groups 46-50 and Below 25 and between the age groups Above 50 and Below 25 differs significantly. However, there are no appreciable variations in work-life balance between the age categories 26-30, 31-35, 36-45, and Below 25. Additionally, the study found that there is a statistically significant variance in mean work-life balance scores between Above 50 and other age groups, except for the comparison between the Above 50 and Below 25 age groups. Overall, these findings imply that age is an important factor and work life balance significantly varies as a function of age.

4.1.5 One-way ANOVA test for testing variation in work-life balance as a function of the respondents' years of experience

Table 4.6

One-way ANOVA test for testing variation in work-life balance as a function of the respondents' years of experience

Years of experience	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>P</i>
Between Groups	2	14.772	7.386	8.626	.000
Within Groups	278	238.029	.856		
Total	280	252.801			

Table 4.6 above presents significant variations in work-life balance as a function of the respondents' years of experience. This conclusion is supported by a significant [F (2, 278) = 8.626 p = .000]. The significant F-statistic suggests that there is variance in the mean WLB scores across the different levels of years of experience. The one-way ANOVA results implies that work life balance significantly varies as a function of years of experience. To delve further into this and identify the specific pairs of categories that differ significantly, post-hoc test was applied for pairwise comparisons.

Table 4.7

Post-hoc tests for testing variation in work-life balance as a function of the respondents' years of experience

<i>Years of experience</i>	<i>M</i>	<i>SD</i>	<i>Years of experience</i>	<i>MD</i>	<i>P</i>
1 - 5 years	3.6843	1.03147	6 - 10 years	.73657*	.000
			11 - 15 years	.17164	.327
6 - 10 years	2.9477	.39539	1 - 5 years	-.73657*	.000
			11 - 15 years	-.56493*	.003
11 - 15 years	3.5127	.94134	1 - 5 years	-.17164	.327
			6 - 10 years	.56493*	.003

Note. *. The mean difference is significant at the 0.05 level.

Table 4.7 above was conducted to unveil specific pairs of years of experience categories that exhibit significant variance in their mean work life balance scores. The given results suggest that there is a significant variance in work-life balance (WLB) between employees who have worked in the organization for 6-10 years ($M = 3.6843$, $SD = 1.03147$) and those who have worked for 1-5 years ($M = 3.6843$, $SD = 1.03147$) or 11-15 years ($M = 3.5127$, $SD = .94134$). Specifically, employees who have worked for 6-10 years report lower WLB than those who have worked for 1-5 years or 11-15 years. The results also suggest that employees who have worked for 11-15 years have a lower WLB than those who have worked for 1-5 years, but the variation is not significant. This implies that there is a variation in work-life balance as a function of the respondents' years of experience.

4.1.6 One-way ANOVA test for testing variation in work-life balance as a function of the respondents' work position

Table 4.8

One-way ANOVA test for testing variation in work-life balance as a function of the respondents' work position

Work Position	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>P</i>
Between Groups	3	12.474	4.158	4.792	.003
Within Groups	277	240.327	.868		
Total	280	252.801			

Table 4.8 above show that there is a variation in work-life balance as a function of the respondents' work position. With a result of $[F(3, 277) = 4.792, p = .003]$. The one-way ANOVA results affirm that WLB varies substantially as a function of job position. The significant variance identified among the work position categories suggests that distinct

groups within the organization have varying perceptions of work-life balance. To delve deeper and pinpoint which specific pairs of categories differ significantly, a post-hoc test was employed to conduct pairwise comparisons.

Table 4.9

Post-hoc tests for testing variation in work-life balance as a function of the respondents' work position

<i>Work position</i>	<i>M</i>	<i>SD</i>	<i>Work position</i>	<i>MD</i>	<i>P</i>
C- Level Management	2.9667	.08607	Middle Level Management	-.03684	1.000
			First line managers (CRMs and Team managers)	.08974	.998
			Other Non-Managerial {Experts and Officers}	-.61429	.558
Middle Level Management	3.0035	.13236	C- Level Management	.03684	1.000
			First line managers (CRMs and Team managers)	.12659	.982
			Other Non-Managerial {Experts and Officers}	-.57744*	.048
First line managers (CRMs and Team managers)	2.8769	.13837	C- Level Management	-.08974	.998
			Middle Level Management	-.12659	.982
			Other Non-Managerial {Experts and Officers}	-.70403*	.041
Other Non-Managerial {Experts and Officers}	3.5810	.99127	C- Level Management	.61429	.558
			Middle Level Management	.57744*	.048
			First line managers (CRMs and Team managers)	.70403*	.041

Note. *. The mean difference is significant at the 0.05 level.

Table 4.9 above shows that there is no evidence to suggest that the work-life balance of C-Level Management ($M = 2.9667$, $SD = .08607$) significantly varies from that of Middle Level Management ($M = 3.0035$, $SD = .13236$), First line managers (CRMs and Team managers) ($M = 2.8769$, $SD = .13837$), and Other Non-Managerial positions ($M = 3.5810$, SD

= .99127). Similarly, the variance between Middle Level Management and C-Level Management and First Line Managers is also not statistically significant. However, the result shows that the work-life balance of Middle Level Management significantly varies from that of Other Non-Managerial positions.

In the same manner there is no significant variance in the work-life balance of First Line Managers, Middle Level Management, and C-Level Management. However, there is evidence to suggest that the work-life balance of First Line Managers is significantly different from that of Other Non-Managerial positions. Similarly the result shows that the work-life balance of Other Non-Managerial positions is more similar to that of Middle Level and First Line Managers than to that of C-Level Management.

4.1.7 Independent sample t-test for testing variation in psychological wellbeing as a function of the respondents' gender

Table 4.10

Independent sample t-test for testing variation in psychological wellbeing as a function of the respondents' gender

<i>Psychological Wellbeing</i>			<i>t</i>	<i>df</i>	<i>p</i>
	<i>M</i>	<i>SD</i>			
Equal variances assumed	.33823	.23536	1.437	279	.152
Equal variances not assumed	.33823	.22806	1.483	209.911	.140

Table 4.10 above contrasts the average of the workers who are male and female. to determine if their average levels of psychological wellbeing are the same or different. The t-test result leads us to the following conclusion: $(t(279)=1.437, p=.152)$ given that the p values is $p>.05$ in PWB, we assume that there is no variation in psychological wellbeing as a function of the respondents' gender. This implies that employees of the bank perception of psychological wellbeing is relatively the same as a function gender.

4.1.8 One-way ANOVA test for testing variation in psychological wellbeing as a function of the respondents' age

Table 4.11

One-way ANOVA for testing variation in psychological wellbeing as a function of the respondents' age

Age	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>P</i>
Between Groups	5	385.566	77.113	35.435	.000
Within Groups	275	598.457	2.176		
Total	280	984.023			

Table 4.11 above results show that there is a significant variance in psychological well-being among different age groups, as indicated by $[F(5, 275) = 35.43, p = .000]$. The F-value is much larger than 1 also indicates that the variance between groups is much larger than the variance within groups, further supporting that psychological wellbeing significantly varies as a function of age. To delve deeper and pinpoint which specific pairs of categories differ significantly, a post-hoc test was employed to conduct pairwise comparisons.

Table 4.12

Post-hoc tests for testing variation in psychological wellbeing as a function of the respondents' age

<i>Age</i>	<i>M</i>	<i>SD</i>	<i>Age</i>	<i>MD</i>	<i>P</i>
Below 25	4.9685	1.99147	26 - 30	1.80180*	.000
			31 - 35	2.86465*	.000
			36 - 45	3.19069*	.000
			46 - 50	3.19069*	.005
			Above 50	-.80076	.544
26 - 30	3.1667	1.96216	Below 25	-1.80180*	.000
			31 - 35	1.06285*	.000
			36 - 45	1.38889*	.000
			46 - 50	1.38889	.596
			Above 50	-2.60256*	.000
31 - 35	2.1038	.91726	Below 25	-2.86465*	.000
			26 - 30	-1.06285*	.000
			36 - 45	.32604	.856
			46 - 50	.32604	.999
			Above 50	-3.66541*	.000
36 - 45	1.7778	.20947	Below 25	-3.19069*	.000
			26 - 30	-1.38889*	.000
			31 - 35	-.32604	.856
			46 - 50	.00000	1.000
			Above 50	-3.99145*	.000
46 - 50	1.7778	.14699	Below 25	-3.19069*	.005
			26 - 30	-1.38889	.596
			31 - 35	-.32604	.999
			36 - 45	.00000	1.000
			Above 50	-3.99145*	.000
Above 50	5.7692	1.44495	Below 25	.80076	.544
			26 - 30	2.60256*	.000
			31 - 35	3.66541*	.000
			36 - 45	3.99145*	.000
			46 - 50	3.99145*	.000

Note. *. The mean difference is significant at the 0.05 level.

Table 4.12 above presents that psychological wellbeing significantly varies as a function of age. Specifically, the psychological wellbeing of employees aged 26-30, 31-35, 36-45, and 46-50 varies significantly from each other ($M = 3.1667$, $SD = 1.96216$), ($M = 2.1038$, $SD = .91726$), ($M = 1.7778$, $SD = .20947$), ($M = 1.7778$, $SD = .14699$), respectively. However, there is no significant variation in psychological wellbeing between individuals Above 50 ($M = 5.7692$, $SD = 1.44495$) and those Below 25 years old ($M = 4.9685$, $SD = 1.99147$). The study also found that the age group of 26-30 significantly varies from the age groups Below 25, 31-35, and Above 50. However, there is no significant variation between the age group of 26-30 and the age group of 46-50. Alternatively, the age group 31-35 in comparison with Below 25, 26-30, 36-45, and Above 50 work life balance varies significantly from each other. However, there is no significant difference between the age group of 31-35 and the age group of 36-45 or 46-50.

The result also shows that the age group of 36-45 significantly varies from the age groups Below 25, 26-30, and Above 50. However, there is no significant variance between the age group of 36-45 and the age group of 31-35 or 46-50. Similarly, the output shows that the age group of 46-50 significantly varies from the age groups Below 25 and Above 50. However, there is no significant variance between the age group of 46-50 and the age groups of 26-30, 31-35, and 36-45. The result continues to show that the age group Above 50 is significantly different from the age groups of 26-30, 31-35, 36-45, and 46-50. However, there is no significant variance between the age group Above 50 and the age group Below 25. Overall, these findings imply that age is an important factor and psychological wellbeing significantly varies as a function of age.

4.1.9 One-way ANOVA test for testing variation in psychological wellbeing as a function of the respondents' years of experience

Table 4.13

One-way ANOVA test for testing variation in psychological wellbeing as a function of the respondents' years of experience

Years of experience	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>P</i>
Between Groups	5	45.797	22.899	6.785	.001
Within Groups	278	938.225	3.375		
Total	280	984.023			

Table 4.13 demonstrates that there is a significant variance in psychological wellbeing among different years of experience, as indicated by [F (2, 278) = 6.785 p = .001]. The F-value is much larger than 1 also indicates that the variance between groups is much larger than the variance within groups, further supporting that psychological wellbeing significantly varies as a function of years of experience. Further post-hoc test was applied to determine which specific groups significantly varied from each other.

Table 4.14

Post-hoc tests for testing variation in psychological wellbeing as a function of the respondents' years of experience

Years of experience	<i>M</i>	<i>SD</i>	Years of experience	<i>MD</i>	<i>P</i>
1 - 5 years	3.1988	1.95694	6 - 10 years	1.26937*	.001
			11 - 15 years	.16711	.763
6 - 10 years	1.9294	.58935	1 - 5 years	-1.26937*	.001
			11 - 15 years	-1.10226*	.004
11 - 15 years	3.0317	1.95504	1 - 5 years	-.16711	.763
			6 - 10 years	1.10226*	.004

Note. *. The mean difference is significant at the 0.05 level.

Table 4.14 shows that the period of time that employees have worked in the organization significantly varies between the period of time of 1-5 years ($M = 3.1988$, $SD = 1.95694$) and the period of time of 6-10 years ($M = 1.9294$, $SD = .58935$), and between the period of time of 6-10 years and the period of time of 11-15 years ($M = 3.0317$, $SD = 1.95504$) in terms of psychological wellbeing. However, there is no significant difference between the period of time of 1-5 years and the period of time of 11-15 years. This implies that there may be a threshold effect, where the benefits of working in the bank for an extended duration on psychological well-being may plateau after a certain point.

4.1.10 One-way ANOVA test for testing variation in psychological wellbeing as a function of the respondents' work position

Table 4.15

One-way ANOVA test for testing variation in psychological wellbeing as a function of the respondents' work position

Work Position	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>P</i>
Between Groups	3	44.799	14.933	4.404	.005
Within Groups	277	939.223	3.391		
Total	280	984.023			

Table 4.15 above shows that there is a variation in psychological wellbeing as a function of the respondents' work position. With a result of $[F(3, 277) = 4.404, p = .005]$. The one-way ANOVA results affirm that PWB varies substantially as a function of job position. The significant variance identified among the work position categories suggests that distinct groups within the organization have varying perceptions of psychological wellbeing. To

delve deeper and pinpoint which specific pairs of categories differ significantly, a post-hoc test was employed to conduct pairwise comparisons.

Table 4.16

Post-hoc tests for testing variation in psychological wellbeing as a function of the respondents' work position

<i>Work position</i>	<i>M</i>	<i>SD</i>	<i>Work position</i>	<i>MD</i>	<i>P</i>
C- Level Management	1.8750	.05319	Middle Level Management	-.01389	1.000
			First line managers (CRMs and Team managers)	-.06517	1.000
			Other Non-Managerial {Experts and Officers}	-1.22523	.551
Middle Level Management	1.8889	.10311	C- Level Management	.01389	1.000
			First line managers (CRMs and Team managers)	-.05128	1.000
			Other Non-Managerial {Experts and Officers}	-1.21134*	.031
First line managers (CRMs and Team managers)	1.1402	.20344	C- Level Management	.06517	1.000
			Middle Level Management	.05128	1.000
			Other Non-Managerial {Experts and Officers}	-1.16006	.122
Other Non-Managerial {Experts and Officers}	3.1002	1.96123	C- Level Management	1.22523	.551
			Middle Level Management	1.21134*	.031
			First line managers (CRMs and Team managers)	1.16006	.122

*Note. *. The mean difference is significant at the 0.05 level.*

Table 4.16 above shows indicates that there is no significant variance in psychological wellbeing between C-Level Management (M = 1.8750, SD = .05319) and Middle Level Management (M = 1.8889, SD = .10311), C-Level Management and First line managers

(CRMs and Team managers) (M = 1.1402, SD = .20344), and C-Level Management and Other Non-Managerial {Experts and Officers} (M = 3.1002, SD = 1.96123). Similarly, there is no significant variance in psychological wellbeing between First line managers (CRMs and Team managers) and C-Level Management, First line managers (CRMs and Team managers) and Middle Level Management, and First line managers (CRMs and Team managers) and Other Non-Managerial {Experts and Officers}. However, there is a significant variation in psychological wellbeing between Middle Level Management and Other Non-Managerial {Experts and Officers}. This implies that the variation largely exists between Middle level Management and Other Non-Managerial {Experts and Officers}. It is important to consider this variation when assessing and promoting psychological wellbeing in different work positions.

4.1.11 Correlation analysis

The correlation analysis unveils the relationships among the variables under examination. A Spearman's correlation analysis was carried out to determine the degree of the association between work-life balance and psychological well-being.

Table 4.17

Correlations for perceived impact of work life balance on psychological wellbeing of respondents

	1	2
Work life balance	1	-
Psychological wellbeing	.689**	1

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

The correlation coefficient's sign indicates whether the connection is positive or negative. The strength of the link is determined by the value of the correlation coefficient. The Evans (2002), recommendation for the absolute value of r was applied in order to

characterize the strength of the correlation. The intervals: 0.00-0.19: “very weak”, 0.20-0.39: “weak”, 0.40-0.59: “moderate”, 0.60-0.79: “strong”, and 0.80-1.0: “very strong”.

Table 4.17 above shows the correlation coefficients between work life balance (WLB) and psychological wellbeing (PWB) using Spearman's rho. Work life balance and psychological wellbeing were strongly positively correlated, $r(281) = .68$, $p = .000$. In general, there is a significant positive correlation between work life balance and psychological wellbeing. This means that as work life balance increases, psychological wellbeing also tends to increase and vice versa.

4.2 Discussion

Studies in industrial and organizational settings indicate a link between work-life balance and psychological wellbeing (Saraswati & Lie, 2020). This notion is further supported by this study's findings. Work-life balance and psychological wellbeing are significantly positively correlated, $r(281) = .68$, $p = .000$. This means that as work life balance increases, psychological wellbeing also tends to increase and vice versa. The findings are consistent with the existing body of knowledge. According to Felstead et al. (2002), a lack of psychological well-being is caused by an unbalanced schedule of work and leisure activities.

According to the theoretical implication drawn from the literature, work-life imbalance has ramifications for both the organization and the employees. Work-life conflict or an imbalanced work-life balance, according to Marchese et al. (2002), has a negative impact on the productivity of both people and organizations. The theoretical implication of the finding that work-life balance and psychological wellbeing are highly positively correlated is that having a healthy work-life balance can lead to greater mental and physical health. According to a study by Sullivan & Lewis (2006), a lack of work flexibility can lead to depression and

physical problems such as sleeplessness, eating issues, and aches and pains from strain. This is because work-life balance is linked to psychological wellbeing, and the better the balance, the better the wellbeing.

The practical implication of this discovery is that businesses should prioritize work-life balance for their employees in order to improve their psychological wellbeing. This can be accomplished by defining reasonable goals and attainable priorities each day to prevent unrealistic workloads, speaking honestly with colleagues or superiors, and stressing self-care requirements and overall well-being. Employees are more productive as a result, take fewer sick days, and feel supported in their responsibilities.

The study's strength is that the result that work-life balance and psychological well-being are substantially correlated is validated by several studies. The discovery has theoretical and practical implications for improving employees' psychological well-being. Notwithstanding these advantages, the study has drawbacks. The study only employed Spearman's rho to observe the association between work-life balance and psychological well-being, which is a non-parametric test that does not account for other variables that may alter the relationship. The study only included 281 people, which may not be representative of the overall population. Additionally, the study was limited to CBO, one of Ethiopia's private banks. Other private banks ought to be included in order for the banking sector as a whole to be represented. Overall, the discovery that work-life balance and psychological well-being are highly positively connected has important implications for improving employees' mental and physical health. However, more research is needed to prove causality.

4.2.1 Discussion on work life balance as a function of gender, age, work position, and years of experience

Literature supports the notion that gender has a moderating role in how people perceive work-life balance, how they cope with this imbalance, and how they express conflict (Karkoulilian, Srour, & Sinan, 2016). However, the study's findings showed that a ($p = -.136$ and $p = -.122$), this shows that there is no significant difference between the average levels of work-life balance for male and female employees. The result is inconsistent with the existing body of knowledge. Hence, it is important to consider the broader context of gender differences in work-life balance.

The theoretical implication of the study's findings that there is no significant difference between the average levels of work-life balance for male and female employees is that it challenges the existing body of knowledge that gender serves as a moderator, impacts how people perceive work-life balance, how they cope with it, and how they express conflict. The study's findings have a practical implication in that businesses should not assume that gender is the key determinant in establishing work-life balance. They should instead evaluate a larger variety of elements that may influence work-life balance, such as age, work position, work hours, and years of experience.

Research by Firebaugh and Harley (1995) discovered a link between an employee's age and the issues they have at work with work-life balance. The findings from this study showed that work-life balance significantly varies as a function of age [$F(5, 275) = 36.31$ $p = .000$]. The work-life balance of employees aged 26-30, 31-35, 36-45, and above 50 varies significantly from each other. The finding is consistent with the literature. These findings suggest that age should be considered when studying work-life balance, and that interventions aimed at improving work-life balance may need to be tailored to different age

groups. At the same time the findings show that there are significant variations in work-life balance as a function of the respondents' years of experience. This conclusion is supported by a significant $[F(2, 278) = 8.626, p = .000]$. A significant variance was found in work-life balance (WLB) between employees who have worked in the organization for 6-10 years and those who have worked for 1-5 years or 11-15 years. Specifically, employees who have worked for 6-10 years report lower WLB than those who have worked for 1-5 years or 11-15 years. It is also implied that there is a variation in work-life balance as a function of the respondents' work position. With a result of $[F(3, 277) = 4.792, p = .003]$. The result shows that the work-life balance of Middle Level Management and First Line Management significantly varies from that of Other Non-Managerial positions. These findings are consistent with the existing body of knowledge.

4.2.2 Discussion on psychological well-being as a function of gender, age, position, and years of experience

Studies have implied that gender is an important social determinant of psychological well-being (Huppert, 2009). The study conducted by Gelaye et al. (2012), showed the odds of mental distress was 2.47-fold higher among working adult women as compared with men. However, the findings from this study are inconsistent with the literature. There is no statistically significant difference in psychological wellbeing between male and female respondents ($p = .152$ and $p = .140$). Firebaugh, and Harley's (1995) study found a correlation between worker age and work life balance problems they face at work. Panahi et al., (2013), study has shown that there is a significant correlation between age and psychological well-being. The findings from this study also support this notion with $[F(5, 275) = 35.43, p = .000]$. There are significant differences in psychological well-being between different age groups. The psychological wellbeing of employees aged 26-30, 31-35, 36-45, and 46-50 varies significantly from each other.

At the same time the findings show that there is a significant variance in psychological well-being among different years of experience, as indicated by [$F(2, 278) = 6.785$ $p = .001$]. With a significant variation between 1-5 and 6-10 years of experience, and between 6-10 and 11-15 years of experience in terms of psychological wellbeing. It is also implied that there is a variation in psychological wellbeing as a function of the respondents' work position. With a result of [$F(3, 277) = 4.404$ $p = .005$] and a variation largely existing between Middle level Management and Other Non-Managerial {Experts and Officers}. These findings are congruent with the body of information provided in literature.

Chapter Five: Summary, Conclusion, and Recommendation

5.1 Summary

The purpose of this study is to assesses the perceived impact work life balance has on the psychological wellbeing of employees at Cooperative Bank of Oromia head office. It has also explored whether work life balance varies by the gender, age, years of experience, and work position of employees. At the same time, it assessed whether psychological wellbeing varies by the gender, age, years of experience, and work position of employees.

The participants for this study were selected through a proportionate stratified sampling technique. In accordance with the research methodology, 286 questionnaires were distributed to the sampled employees of Cooperative Bank of Oromia Head office and 281 (98.25%) questionnaires that were correctly completed were gathered and utilised in the study. The data was gathered by the researcher using Google Forms, and it was examined using SPSS version 26. To address the study questions, a descriptive Survey approach was used, quantitative method was used to analyses data that was collected through questionnaire surveys. Analysis and interpretation were performed using descriptive and inferential statistics.

The descriptive statistics of work-life balance and psychological wellbeing revealed that the respondents' mean or average response for WLB was ($M = 3.5006$, $SD = .95019$) on a 5-point scale and for the PWB was ($M = 2.9472$, $SD = 1.87466$) on a 7-point scale. Indicating a moderate and low level of work life balance perception and psychological wellbeing among respondents, respectively. The average level of WLB and PWB did not vary between male and female employees, according to the independent sample t-test.

The One-way ANOVA test affirmed work life balance varied as function of employees age. The work-life balance of employees aged 26-30, 31-35, 36-45, and above 50 varies significantly from each other. Similarly, it was identified that WLB perception varied among different levels or categories of years of experience. Employees who have worked for 6-10 years report lower WLB than those who have worked for 1-5 years or 11-15 years. The test also affirmed that work position has a substantial variation in employee's perceptions of their work-life balance. The work-life balance of Middle Level Management and First Line Management significantly varies from that of Other Non-Managerial positions.

The One-way ANOVA test results also showed that there is a significant variance in the perception of psychological well-being among different age groups. The psychological wellbeing of employees aged 26-30, 31-35, 36-45, and 46-50 varies significantly from each other. It also indicated that there is a significant variance in psychological wellbeing among different years of experience with a significant variation between 1-5 and 6-10 years of experience, and between 6-10 and 11-15 years of experience. Work position also showed variation largely existing between Middle level Management and Other Non-Managerial {Experts and Officers} in terms of PWB. Likewise, the Spearman's correlation finding showed that there is a strong positive association between the psychological well-being of employees of the bank and work-life balance.

5.2 Conclusions

Work-life balance has been demonstrated to be important in literature. When workers have a healthy work-life balance, they may do greatly at work without compromising their personal lives. The study's conclusions also demonstrate the perceived impact that work-life balance has on employees' psychological well-being. The conclusions listed below are derived from the data.

- The result also depicted that WLB of the employed participants is at moderate levels with a ($M = 3.51$, $SD = 0.95$) based on Pihie and Akmaliah (2009) measures. This implies that the participants' personal and professional life are not at odds, but they also don't exist in perfect harmony. Participants with moderate levels of WLB may still struggle to strike a balance between their personal and professional obligations. The findings also demonstrating that a low level of PWB is perceived by the respondents ($M = 2.95$, $SD = 1.87$). This might imply the low level of psychological well-being was impacted not just by work-life balance but also by various other factors.
- The results of the present study showed that the respondents' psychological well-being and work-life balance did not differ based on gender. Despite the fact that the bank employed more men than women. This implies that gender does not play a significant role in determining work-life balance and psychological well-being. Although this study's results on work-life balance and psychological well-being may not have been varied significantly by gender, other factors can be taken into consideration.
- The findings also indicated that the perceptions of work-life balance differed among different age categories. The same can be said for employees' work position and years of experience. This implies that there is no one-size-fits-all approach to achieving work-life balance.
- The result also revealed that the psychological wellbeing of employees also differed greatly with age, work position, and years of experience. This implies the possibility of a threshold effect, in which the benefits of working in the bank over an extended duration on psychological well-being may plateau after a certain point.

5.3 Recommendation

The following recommendations are provided to the bank in an effort to enhance the psychological well-being and work-life balance of CBO employees, based on the key results and conclusions drawn from the study.

- The bank may take a number of actions to increase employees WLB, including prioritizing vacation time, encouraging staff to take time off, and fostering an atmosphere where workers feel free to voice their concerns about a lack of work-life balance. Furthermore, to help employees achieve a better work-life balance, CBO can provide flexible and remote working choices, push managers to prioritize productivity over hours worked, promote breaks, and routinely assess workloads. The banks strategy team can take the lead in creating the appropriate policies to support the above points.
- Furthermore, both genders should be considered when developing policies to improve work-life balance and psychological well-being. Providing support for caregiving responsibilities can be considered for all employees. This can include nurseries on the job, parental leave for both men and women and childcare centers.
- Since the perception of work-life balance and psychological well-being differs greatly with age, work position and years of experience. The needs of the various age groups, work positions, and years of experience can be considered while developing WLB and PWB policy and incentives. As a result, specific policies can be created for the target personnel.
- Similarly, the development and implementation of a workplace mental health plan and programme will enhance the psychological well-being of the bank employees, increase productivity, and enhance the general well-being. This can be undertaken by the human resource development team. At the same time staff members may receive

training in Mental Health First Aid. To support this training professional mental health experts can be considered.

- Lastly, the study evaluated the perceived impact of work-life balance on the psychological wellbeing of CBO head office staff members using only quantitative analysis. To further investigate the impact, it is recommended to enlarge the analysis by increasing the sample size and incorporating qualitative analysis. Additionally, future studies should include other variables that affect employees' psychological wellbeing, not just work-life balance. This will provide a more comprehensive understanding of the factors that contribute to employees' psychological wellbeing.

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Other Non-Managerial {Experts and Officers}

SECTION TWO: Work Life Balance Scale

INSTRUCTION

- This work life balance scale is intended to measure your perception of work life balance. Please make a ‘tick’ mark on your response to each statement according to the five-point scale labelled at each statement that reflects your own agreement and disagreement of the statement.

No	Work Life Balance Scale	Never (1)	Rarely (2)	Sometimes (3)	Often (4)	Always (5)
6	Personal life suffers because of work					
7	Job makes personal life difficult					
8	Neglect personal needs because of work					
9	Put personal life on hold for work					
10	Miss personal activities because of work					
11	Struggle to juggle work and non-work					
12	Happy with the amount of time for non-work activities					
13	Personal life drains me of energy for work					
14	Too tired to be effective at work					
15	My work suffers because of my personal life					
16	Hard to work because of personal matters					
17	Personal life gives me energy for my job					
18	Job gives me energy to pursue personal activities					
19	Better mood at work because of personal life					
20	Better mood because of my job					

SECTION Three: Psychological Wellbeing scale**INSTRUCTION**

- This psychological wellbeing scale is intended to measure your level of psychological wellbeing. Please make a 'tick' mark on your response to each statement according to the seven-point scale labelled at each statement that reflects your own agreement and disagreement of the statement.

No	Psychological wellbeing scale	Strongly agree	Somewhat agree	A little agree	Neither agree nor disagree	A little disagree	Somewhat agree	Strongly disagree
21	I like most parts of my personality							
22	When I look at the story of my life, I am pleased with how things have turned out so far							
23	Some people wander aimlessly through life, but I am not one of them							
24	The demands of everyday life often get me down							
25	In many ways I feel disappointed about my achievements in life							
26	Maintaining close relationships has been difficult and frustrating for me							
27	I live life one day at a time and don't really think about the future							
28	In general, I feel I am in charge of the situation in which I live							
29	I am good at managing the responsibilities of daily life							

30	I sometimes feel as if I've done all there is to do in life							
31	For me, life has been a continuous process of learning, changing, and growth							
32	I think it is important to have new experiences that challenge how I think about myself and the world							
33	People would describe me as a giving person, willing to share my time with others							
34	I gave up trying to make big improvements or changes in my life a long time ago							
35	I tend to be influenced by people with strong opinions							
36	I have not experienced many warm and trusting relationships with others							
37	I have confidence in my own opinions, even if they are different from the way most other people think							
38	I judge myself by what I think is important, not by the values of what others think is important							