

**QUALITY OF WORK LIFE AND ORGANIZATIONAL
COMMITMENT OF EMPLOYEES IN COMMERCIAL
BANK OF ETHIOPIA**



**A THESIS SUBMITTED TO SCHOOL OF GRADUATE STUDIES OF ADDIS
ABABA UNIVERSITY IN PARTIAL FULFILLMENT OF THE REQUIREME
NTS FOR THE DEGREE OF MASTER IN BUSINESS ADMINISTRATION IN
MANAGEMENT**

BY: GEDA JEBEL

ADDIS ABABA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

MBA PROGRAM

ADVISOR: DR. YITBAREK TAKELE

ADDIS ABABA, ETHIOPIA

Nov, 2013

DECLARATION

I, the undersigned, declare that this study entitled “**Quality of work life and organizational commitment of employees in Commercial Bank of Ethiopia**” is my original work and has not been presented for a degree in any other university, and that all sources of materials used for the study have been duly acknowledged.

Declared by:

Name Geda Jebel Ababulgu

Signature _____

Date_____

CERTIFICATE

This is to certify that this study, **“Quality of work life and organizational commitment of employees in Commercial Bank of Ethiopia”**, undertaken by Geda Jebel for the partial fulfilment of Masters of Business Administration [MBA] at Addis Ababa University, is an original work and not submitted earlier for any degree either at this University or any other University.

Research Advisor: Dr. Yitbarek Takele

Signature _____

Date_____



SCHOOL OF GRADUATE STUDIES

QUALITY OF WORK LIFE AND ORGANIZATIONAL COMMITMENT OF EMPLOYEES IN COMMERCIAL BANK OF ETHIOPIA

By: Geda Jebel

Approved by Board of Examiners:

_____	_____	_____
Advisor	Signature	Date
_____	_____	_____
Internal Examiner	Signature	Date
_____	_____	_____
External Examiner	Signature	Date

Acknowledgement

It is with great appreciation and gratitude towards my advisor Dr. Yitbarek Takele for his helpful guidance, valuable support and contribution for the completion of the study. You have been tremendously flexible while working with me on this topic and have graciously respected my tardy schedule for completion. I also would like to thank employees of CBE for their cooperation in the process of data collection. I would like to thank my university (Wollega University) that gave me the opportunity to continue my studies and financial support.

To my best friend throughout all my university years, Abduselam AbaOli, thanks for being there, this would have been a different experience without you and I'm glad it wasn't. Finally, I would foremost like to express my gratitude to Naima, my wife in life. Thanks for being at my side through the ups and downs of my study.

I dedicate this work to my lovely mother Hindiya AbaZara. She introduced me to this beauty world and passed away leaving me alone. May her soul rest in peace.

Table of Contents

Page

Acknowledgement.....	I
List of Tables	V
List of figures	VI
List of Acronyms	VII
Abstract	VIII
CHAPTER-ONE: INTRODUCTION	1
1.1 Introduction.....	1
1.2 Background of the study	1
1.3 Statement of the Problem.....	6
1.4 Objective of the Study	8
1.4.1 General objective	8
1.4.2 Specific objective.....	8
1.6 Significance of the study.....	10
1.7 Scope of the study	10
1.8 Limitation of the study	11
1.9 Definition of terms	12
CHAPTER-TWO: REVIEW OF RELATED LITERATURE	14
2.1 Introduction.....	14
2.2 Concepts of quality of work life and organizational commitment.....	14
2.3.1 Adequate and fair compensation	20

2.3.2 Safe and Healthy working condition	20
2.3.4 Work and the total life space	22
2.3.5 The Social relevance of work life.....	22
2.4 Organizational commitment	22
2.4.1 Affective Organizational commitment of employees	22
2.4.2 Continuance Organizational Commitment of employees	23
2.4.3 Normative Organizational commitment of employees.....	24
2.5 Empirical review of studies.....	25
2.6 Conceptual Frame work of the study	28
2.7 Conclusion	29
CHAPTER-THREE: RESEARCH METHODOLOGY	30
3.1 Introduction.....	30
3.2 Research design	30
3.3 Research Approach.....	31
3.4 Research Method	31
3.5 Population, Sample, and Participants	32
3.6 Data Type and measurement Scale	33
3.7 Data Collection instruments.....	33
3.8 Unit of Analysis and Time dimension	34
3.9 Data Analysis Method	34
3.10 Model specification	35
3.10.1 Diagnostic Tests.....	36

3.11 Variable and measurement	39
3.11.1 Validity of the Questionnaires.....	41
3.11.2 Reliability of the Questionnaires	43
3.12 Ethical Considerations	45
CHAPTER-FOUR: DATA PRESENTATION, ANALYSIS, AND INTERPRETATION	46
4.1 Introduction.....	46
4.2 Demographic background of the respondents	46
4.3 Inferential Statistics.....	49
4.3.1 Correlation.....	49
4.3.2 Ordinal Logistic Regression Results	53
CHAPTER-FIVE: CONCLUSION AND RECOMMENDATION.....	57
5.1 Introduction.....	57
5.2 Conclusions.....	57
References.....	61

List of Tables

Table 1: <i>Sample size determination</i>	32
Table 2: <i>The components of questions related to quality of work life</i>	39
Table 3: <i>The components of questions related to organizational commitment</i>	40
Table 4: <i>Alpha coefficient for each section of Questionnaire</i>	44
Table 5: <i>Background profile of the respondents</i>	47
Table 6: <i>Correlation between QWL and OC in CBE</i>	50
Table 7: <i>Correlation between five QWL dimension and OC in CBE</i>	51
Table 8: <i>Model Fitting Information</i>	53
Table 9: <i>Goodness- of – fit</i>	54
Table 10: <i>Pseudo R-square</i>	54
Table 11: <i>Test of parallel lines</i>	54
Table 12: <i>Summary of Hypothesis Testing</i>	56
Table 13: <i>parameter Estimate of regression output</i>	76

List of figures

Figure-1. Conceptual frameworks of the relationship between QWL and OC.

List of Acronyms

QWL- Quality of Work Life

OC- Organizational Commitment

CBE- Commercial Bank of Ethiopia

SPSS- Statistical Package for Social Sciences

Abstract

In any country, banking sector plays a vital role for overall development of primary and industrial sectors. The employees in banking company take painful effort to deliver the multiple needs of its customers. Banking industry is still emerging industry in our country; the entry of private banks laid foundation stone and passed a mile journey from its start. This present study attempted to test the relationship between quality of work life and organizational commitment of employees in Commercial Bank of Ethiopia. The research is cross-sectional field survey and co relational study. Among a total of around 3116 employees currently working in CBE in Addis Ababa City, 240 employees were selected as the sample of the study. The standardized questions of Walton (1974) QWL and OC of Meyer et al. (1990) were adapted to undertake the study. Questionnaires were distributed to 240 employees but, 200 respondents filled and replied were found valid for analysis. Spearman correlation and Ordinal logistic Regression was used to analyze the gathered data. The results of the study indicate that QWL has a significant effect on organizational commitment of employees in CBE. Work and the total life space and the social relevance of work life among the five dimensions of QWL have not significant effect on OC of employees. Based on the regression result, it can be concluded that 98.9% of the change in OC is explained by QWL in CBE.

Key Words: *Quality of Work Life, Organizational Commitment, Commercial Bank of Ethiopia*

CHAPTER-ONE: INTRODUCTION

1.1 Introduction

This introductory chapter is intended to provide information concerning an overview of the study. It involves background of the study, statements of the problems and research questions of the study, objectives (general and specific objectives), significance, scope and limitation, of the study. Also it includes the definition of important terms and the organization of thesis.

1.2 Background of the study

A major part of man's life is spent on work, which is a social reality, and social expectation to which human beings seem to confirm. It is always of great importance to explore why employees work, at which degree they perceive their organization and how they satisfied with their career (Khalid and Irshad, 2010). Employees are human beings and income generating assets like fixed and non-fixed assets. However, unlike all other assets, human assets have thousands of questions and grievances whenever the organization failed to meet their complaints and expectation (Subramariam and Saravanan, 2012). They often expect various QWL requirements from work place that may include mode of wage payments, working conditions, working time, health hazards issues, financial and non-financial benefits and management behavior towards employees (Islam and Siengthai, 2009).

There is an all-round demand for developing the humanized jobs which can satisfy workers' higher needs, employ their higher skills and make them better citizens, spouses and parents. The jobs need to be excellent both from the point of view of

technology and human needs. The traditional job design needs to be replaced by enriched job design. This demand for re-designing of jobs has come to be known as Quality of work life. Quality of work life can be defined in many ways and measurement of the quality of life into scientific study is very difficult. Bumin et al., (2008) define the quality of life as an overall sense of well-being with a strong relation to a person's health perceptions and ability to function.

Organizations, a system, need coordination and efficiency among their subsystems. One of the most important of these subsystems is workers and considering it is one of the most important priorities of the organization. Sufficient attention to work force leads to flourishing of the talents and prevents further problems for the organization and management. Quality of work life tries to satisfy the needs of jobs, which have become increasingly alienated. QWL is responsible for the organizational development towards low levels of organizational hierarchy (Asgari et al., 2011). Determining the quality of work life of employees is an important consideration for employers interested in improving employee's job satisfaction and commitment (Normala, 2010).

QWL is multi-faceted. It refers to the overall satisfaction with the work life leading to developing work life balance. It also involves a sense of belongingness to a working group, a sense of becoming oneself, and a sense of being worthy and respectable. In other words, it is the impact of the entire work situation on the individual (Morin et al., 2003). According to Guna et al., (2008), QWL is a multi-dimensional construct, made up of a number of interrelated factors that need careful consideration to conceptualize and measure. It is associated with job satisfaction, job involvement, motivation productivity, health, safety and well-being, job security, competence

development and balance between work and non-work life and he concluded as QWL from the perspective of IT professionals is challenging both to the individuals and to organizations.

According to Harlovic (1991), Scobel (1975), and Strew et al., (1984), the key concepts captured in QWL include job security, better reward systems, higher pay, opportunity for growth and participative groups among others. Walton (1974) proposed the conceptual categories of QWL. He suggested eight aspects in which employees perceptions towards their work organizations could determine their QWL: adequate and fair compensation; safe and healthy working condition; immediate opportunity of use and development of human capacities; future opportunity for continued growth and security; social integration in the work organization; constitutionalism in the work organization; work and the total life space and the social relevance of work life. A high quality of work life (QWL) is essential for organizations to continue to attract and retain employees (Sandrick, 2003). Dissatisfaction with quality work life is a problem, which affects almost all workers regard less of position or status. Many managers seek to reduce dissatisfaction in all organizational levels, including their own. This is a complex problem however, because it is difficult to isolate and identify all of attributes, which affect the quality of work life (Walton, 2005).

Another variable in this study that related to QWL is organizational commitment. Organizational commitment (OC) has been a popular topic of research in organizational behavior. Allen et al., (1997) define OC as a psychological condition that relates the criteria in the employee relationship in the organization and the implications on the decision to remain in the organization. This means that committed

employee will remain in the organization as compared to non-committed employee (Mayer et al., 2002). According to Buchanan (1974), organizational commitment is considered as a partisan, affective attachment to the goals and values of the organization to one's role in relation to goals and values and to the organization for its own sake, apart from its purely instrumental worth. Hrebiriak and Alutto (1972) conclude that organizational commitment is a structural phenomenon, which occurs because of individual organizational transactions and alterations inside-bets or investments over time.

OC is the function of inherent sincerity of an individual, which develops the capacity to work hard and give good results even in poor and adverse circumstances. Effective employees consider commitment as both, the aspect of an individual and organizational importance. The person who, is committed towards his job works with sincerity and honesty and efficiently sustains hard work, which gives him internal satisfaction of pulling his optimum strength into work. According to Mowday et al (1979) organizational commitment refer to the extent to which the employee demonstrate a strong desire to remain the member of the organization, the degree of willingness to exert high level of efforts for organization and belief and acceptance of the major goals and values of the organization.

According to Steers (1991), the source of OC may vary from person to person. Caldwell (1990) suggests that OC is largely determined by the rewards offered by the organization, particularly financial rewards. Allen et al., (1990) conceptualized OC in terms of three distinct dimensions: affective, continuance, and normative. Affective commitment is characterized by the presence of emotional attachment to the organization such that the affectively committed individual identifies with, is involved

in, and enjoys membership in the organization. The affectively committed employees remain with the organization because they want to (Meyer et al., 1990). The continuance dimension of commitment refers to an awareness of the costs associated with leaving the organization. Employees whose primary link to the organization is based on continuance commitment remain because they need to do so (Meyer et al., 1991). The normative dimension of OC focuses on feelings of loyalty to a particular organization resulting from the internalization of normative pressures exerted on an individual (Hackett et al., 1994). Allen et al., (1990) also stress that individuals exhibit committed behaviors because it is the right thing to do. Employees who are normatively committed feel they ought to remain with the organization (Meyer et al., 1991).

These days, for an organization to be successful and achieve its organizational objectives it is imperative that its employees are satisfied with their work, since work occupies an important place in many people's lives, such conditions are likely to affect not only their physical but also a high level of social, psychological and spiritual well-being. It is well established in the literature that employees with a high level of psychological well-being are better, more commitment, and more productive than employees with a low level of psychological well-being. Nonetheless, employees are likely to have higher well-being if they are satisfied with their work and organization and they perceive their quality of work life positively, since an employee's experiences in the work place and his/her QWL influence his/her health and psychological well-being(Sinha,2012). As per to this researcher in CBE there were no empirical studies conducted on the relationship between QWL and organizational Commitment which were supported by formal and published research. For that reason, this study was conducted on CBE particularly on Addis Ababa city.

Therefore, this study is clearly examined the relationship between quality of work life and organizational commitment of employees and serve as input for the organization to assist in decision making, in identifying key work places issues in order to develop strategies to address and improve the quality of working life and to increase staff commitments to their organization.

1.3 Statement of the Problem

Quality of work life and organizational commitment are two of most important and fundamental subjects in today's organizational behavior. QWL has become one of the essential concerns among contemporary employees and employers. Employees are the stimulus energy that is behind in every successful organization. Mere use of technology and techniques cannot bring success to the organization. Men is the supreme among the all 'M's utilized in the business concerns. Deficiency of services and benefits provided to the employee of a concern can lead to detrimental results in all aspects. It is the utmost duty of the employer to provide QWL and quality of personal life to their employees (Normala, 2010).

Nowadays, there are many organizations, which provide integrated systems of beneficial services, which include family benefits, to their staff. Nowadays, individuals spend a great part of their lives in adulthood trying to get higher education degrees, job, and success in life. They have even delayed making a family. These individuals might be precious for their organizations, but trying to face work-family problems and concentrating on a profession at the same time can reduce their efficiency at the work place. When employees are committed to the organization, they get their identity inside it and remain loyal to it (Asgari et al., 2011).

Organizations can make their staff committed to the organization by satisfying their essential needs, establishing mutual trust, and creating an appropriate organizational culture. Commitment can have many positive outcomes; those who have commitment are more orderly in their work, spend more time in the organization and work more. The increase in Quality of work life and organizational commitment of employees (in all three aspects of affective, continuance, and normative) can have a great impact on the level of interest, job satisfaction, willingness to stay, and organization performance. The banking sector has undergone a structural change over the past decades, which has put new stresses and authenticities in front of the bank employees. Bank employees have perhaps felt the maximum work pressure and have to deliver timely service in order to meet organizational goals and ensure customer satisfaction. Increased use of technologies and equipment, online bank transactions, increased banking habits of customers, growth of economic conditions and soon is cause to create more stress and decreased quality on work life. Banking hours is now increased in order to cope up the increased expectation of services of customers. The responsibility of the bank employees is somewhat more rather than other corporate workers. The bank employees are dealing money related products and pertaining to more stress and less quality to their working life in the bank.

Despite the large number of studies on QWL (Rusell et al.,2009; Koonmee et al.,2010; Mosadeghred et al.,2011; Sirgy et al., 2012) and organizational commitment(Laschinger et al., 2011; DeConinck et al., 2011; Lo, 2012; Kang, 2012), the influence of quality of work life on organizational commitment has received little attention. To date studies on QWL and its relationship to organizational commitment in our country have been somewhat limited. The research in this area especially amongst employees in Commercial Bank of Ethiopia is still very scarce. Therefore,

the purpose of the present study is to find the relationship between Quality of work life and organizational commitment of employees of Commercial Banks of Ethiopia and fill the vacuum that currently exists in the areas of QWL and organizational commitment research. In general, it is agreed that QWL plays a very important role in enhancing organizational commitment of employees. However, organizations need to know which component of QWL has impact on employee commitment. Therefore, the basic question is that what the relationship is between QWL (adequate and fair compensation, safe and healthy working condition, opportunity to use and develop human capacities, work and the total life space, social relevance of the work in the life) and Organizational commitment?

1.4 Objective of the Study

1.4.1 General objective

The main objective of this study was to find out the relationship between quality of work life and organizational commitment of employees of Commercial Bank of Ethiopia.

1.4.2 Specific objective

The specific objectives of the study were to;

- ❖ Examine the relationship between Adequate and fair compensation and Organizational commitment of employees in CBE.
- ❖ Examine the relationship between Safe and healthy working condition and Organizational commitment of employees in CBE.
- ❖ Examine the relationship between Opportunity to use and develop human capacities and Organizational commitment of employees in CBE.

- ❖ Examine the relationship between Work and total life space and Organizational commitment of employees in CBE.
- ❖ Examine the relationship between Social relevance of the work in the life and Organizational commitment of employees in CBE.

1.5 Research hypothesis

A hypothesis can be defined as a logically conjectured relationship between two or more variable expressed in the form of a testable statement. Relationships are conjectured on the basis of the network relations established in the conceptual frame work formulated for the research study. In this particular study, Independent variables (QWL) are measured to see if it has any relationship with dependent variable (OC).

Main hypothesis: There is a significant relationship between quality of work life and organizational commitment of employees in CBE.

H₁: There is a significant relationship between adequate and fair compensation and organizational commitment of employees in CBE.

H₂: There is a significant relationship between Safe and healthy working condition and organizational commitment of employees in CBE

H₃: There is a significant relationship between opportunity to use and develop human capacities and organizational commitment of employees in CBE.

H₄: There is a significant relationship between work and total life space and organizational commitment of employees in CBE.

H₅: There is a significant relationship between social relevance of the work in life and organizational commitment of employees in CBE.

1.6 Significance of the study

As to knowledge of the researcher, there are no previous studies done on quality of work life and organizational commitment in banking sectors in our country. Thus, the significance of this study is that it sheds light on the extent of quality of work life and employees organizational commitment in Commercial Bank of Ethiopia. The study can be used as a baseline and serve as a secondary source of data for those who want to conduct further investigation in this area. The results of the study will serve as input for the organization to assist in decision making, in identifying key work places issues in order to develop strategies to address and improve the quality of working condition and to increase staff commitments to their organization. By understanding their perspectives, the bank management can derive ways to improve employee productivity. By conducting this study, the findings should help both management and employees of the banks to understand quality of work life, the effect of quality of work life on organizational commitment of employees and the emerging issues in human resource management. Numerous of previous studies were tested in western environment and there is lack of studies concerning quality of work life and organizational commitment in Commercial Bank of Ethiopia. In Ethiopia's context, adding to this dimension will enriched the existing literatures hence giving a better understanding on the quality of work life from the Ethiopian organizations context.

1.7 Scope of the study

Various authors and researchers have proposed dimension of QWL, which include a wide range of factors (Loscocco and Roschelle, 1991), it is difficult to best conceptualize elements of QWL. This study however, focuses on five dimensions (adequate and fair compensation; safe and healthy environment; development of

human capabilities, work and total life space, and social relevance) of QWL based on Walton (1974) model. The study also delimit itself to CBE branches that exist in Addis Ababa, it does not focused on branches out of this capital city. Also within Addis Ababa area branches, the study focused on employees in some selected branches of CBE. However, the recommendation provided can help all branches of the bank over the country and other private commercial banks in Ethiopia to have insight on quality of work life and organizational commitment of employees and take corrective measurement.

1.8 Limitation of the study

Although there were be notable contributions from this study especially for employee retention strategies through identification of proper quality of work life dimension, the significance of this study need to be viewed and acknowledged in lights of its limitation. First, the listed variables may not all be the available variables affecting organizational commitment, hence, have not been considered. Inability to find strong supporting theories mainly propounded for QWL was other limitation of the study. Moreover, only Commercial Bank of Ethiopia has been included in this study. Therefore, future research should be conducted on a larger scale by considering more state and private commercial banks from all over the country.

1.9 Definition of terms

The study uses some important words or phrases that related to the research objectives to describe some of the terms in this study. The definitions are as follows:

A. Quality of work life

The favorable conditions and environment of employee's welfare and management attitude towards operational workers as well as employees in general. QWL includes beyond legislative acts protecting the workers, the attendance to the necessary and aspiration of the human beings, focused in the idea of humanizing the work and in the social responsibility of the company.

B. Organizational commitment

A psychological condition that relates the criteria in the employee relationship in the organization and the implications on the decision to remain in the organization.

1.10 Organization of the Study

The study consists of five chapters in which each chapter has been discussed in detail.

Chapter one is already discussed in the previous section.

Chapter-two provides definition of the most important concepts, such as quality of work life and organizational commitment. This chapter provides an insight into those concepts as well as the relationship between quality of work life and organizational commitment by focusing on previous research in this area and presents reviewed literature relevance to this study.

Chapter-three describes the research design utilized. Specifically, population, sample, and participants, data collection instruments, method of data analysis, unit of analysis and time dimension, preliminary study or pilot test and questionnaire development.

Chapter-four reports on the results of the empirical analysis. The chapter proceeds with an analysis of the descriptive variables. To facilitate ease in conducting the empirical analysis, the result of the descriptive analysis is presented first, followed by the inferential statistical analysis.

Chapter-five describe the results of the study in a greater detail and where appropriate, existing literature is integrated into discussion. The chapter contains a conclusion of the study and findings and the chapter concludes with recommendation for the organization.

CHAPTER-TWO: REVIEW OF RELATED LITERATURE

2.1 Introduction

This part of the study tries to provide the most important concepts, such as Quality of work life and Organizational commitment. It provides an insight in to these concepts as well as their relationships between Quality of work life and Organizational commitment by focusing on previous research in this area and present reviewed literature relevant to this study.

2.2 Concepts of quality of work life and organizational commitment

The concept “QWL” was first discussed in 1972 during an international labor relations conference. It received more attention after United Auto workers and General Motors initiated a quality of work life program for work reforms. Robbins (1989) defined QWL as “a process by which an organization responds to employee needs by developing mechanisms to allow them to share fully in making the decisions that design their lives at work”. In other words, it refers to the relationships between a worker and his environment that can be broken in to different dimensions like the social, technical and economic, in which the work is normally viewed and designed.

Employees of General Motors used the expression “quality of work life” for the first time in late 1960s (Goode, 1989), to evaluate employees satisfaction. In the 1970s the ideal of QWL was conceived which, according to Walton, is broader than those earlier developments and is something that must include the “values that were the heart these earlier reform movements”.

QWL is not based on any theory. It is concerned with overall climate of work place; reduced supervision, increased self-regulation, and self-management are pillars of quality of work life. Besides this, the theories of motivation and leadership provided a sound base for the concept of quality of work life. If the low-order needs are satisfied, people seek satisfaction for the higher-order needs. QWL as a discipline began in 1972 because of two movements. First, one is political movement in the Western Europe, which is also called industry democracy, and the other is humanizing the work force, which is emerged US of a number of social science theories (Connolly and Viswesvaran, 2000).

Quality of work life is a recent topic of Organizational Behavior, some of the elements that are relevant in defining an individual's quality of work life would include the task, the physical work environment, social environment within the organization, administrative system and relationship between life on and off the job (Rose et al., 2006). The term 'QWL' has different meanings for different people. According to Straw and Hecksher (1984) QWL is a philosophy, a set of principles, which holds that people are the most important resource in the organization as they are trust worthy, responsible and capable of making valuable contribution and they should be treated with dignity and respect.

Sirgy (2007) describe QWL as "a construct which deals with the wellbeing of employees" and defines it as "employee satisfaction with a variety of needs through resources, activities, and outcomes stemming from participation in the work place". These individuals' needs are described as health and safety needs, economic and family needs, and social needs, esteem needs, actualization needs, knowledge needs derived from the employee's participation in the work place. Consistently, Koonmee

et al. (2010) describe QWL as the perception to which the organizational environment meets the full range of employees' needs regarding their well-being at work.

Haskett et al. (1997) define QWL as the feeling that employees have towards their jobs, colleagues and organizations that ignite a chain leading to the organizational growth and profitability. A good feeling towards their job means the employees feel happy doing work which will lead to a productive work environment. This definition provides an insight that the satisfying work environment is considered to provide better QWL. QWL is defined as the favorable condition and environment of employee's welfare and management attitudes towards operational workers as well as employees in general (Islam and Siengthai, 2009).

Due to the subjectivity of QWL, Hannif et al. (2008) and Kotze (2005) suggest that quality of work life may be defined differently by diverse cultures, since some cultures associate quality of work life with the degree to which people have satisfied their material needs, while others associate it with the degree to which they have succeeded in achieving their needs. According to Robins (1989), QWL is a process by which an organization responds to employees need by developing mechanisms to allow them making the decisions that design their lives at work. Moreover, Kaushik and Tonk (2008) states that QWL can be defined by the “ quality of the relationship between employees and their total working environment” and is determined by the “ interaction of personal and situational factors” involving both personal and external aspects of work related rewards, work experiences, and work environment. The basic premise of the QWL construct and measure is that workers bring a lot of their needs to their employing organization and are likely to enjoy a sense of QWL to the extent that these needs are satisfied through work in that organization.

QWL is more concerned with the overall work climate or culture. QWL might consider as a concern about the impact of work on individual and organizational effectiveness combined with an emphasis on participation in problem solving and decision-making (Luthans, 2008). Achieving a high quality work life is an important goal for many working employees. According to Kandasamy and Sreekumar (2009), QWL is a continuing process, which means utilizing all resources, and especially human resources. It means developing among all members of the organization awareness and understanding of the concerns and needs of others and a willingness to be more responsive to those concerns and effectiveness and success of the organization.

Employees desire pleasant working conditions, participation in decisions that has impact on their jobs and valuable support facilities such as day care centers for their children. Employees have expectations put additional pressures on organizations and affect their ability to compete effectively in the labor market (Hellriegel and Slocum, 2005). A high quality work life is necessary for organizations and firms to continue to attract and retain employees. Akdere (2006) believes that the issue of work life quality has become critical in the last decades due to increasing demands of today's business environment and family structures.

Although QWL is a concept which has been examined, discussed and researched, its definition and application remains vague and there seems to be a significant lack of clarity on the QWL construct with no reliable instrument to promote consistency in its measurement(Kandasamy and Sreekumar, 2009; Martel and Dupuis, 2006). For the purpose of this specific study, the following definition, derived by the above literature study will be used to describe the QWL construct: The perception to which the work

environment, work experiences, and work rewards meet the full range of employees' needs as determined by the interaction of personal and situational factors (Kaushik and Tonk, 2008; Koonmee et al., 2010).

Organizational commitment can take a variety of forms and has the potential to power organizational effectiveness and employee well-being. Organizational commitment is defined as an employee's level of identification and involvement in the organization (Simone, 2003). Johns (2005) defines OC as the extent that an individual accepts, internalizes, and views his or her role based on organizational values and goals. As to Porter's (1974), OC is defined as the relative strength of an individual's identification with and involvement in a particular organization.

According to Mowday et al., (1979), OC entails three factors: 1) a strong belief in and acceptance of the organization's goals and values, 2) a willingness to exert considerable effort on the behalf of the organization and 3) a strong desire to maintain membership in the organization. Similarly, O'Reilly (1989) defines OC as "an individual's psychological bond to the organization, including a sense of job involvement, loyalty, and belief in the values of the organization". Organizational commitment from this point of view is characterized by employee acceptance of organizational goals and their willingness to exert effort on behalf of the organization (Miller and Lee, 2001).

On the other side of definition, Meyer and Allen (1991) define OC as reflecting three broad themes: Affective, Continuance, and Normative. Thus, commitment is viewed as reflecting an affective orientation toward the organization, recognition of the costs associated with leaving the organization, and a moral obligation to remain with the organization.

According to Chow (1994), OC can be conceived as the degree to which employees identify with their organization and the managerial goals, and show a willingness to invest effort, participate in decision-making, and internalize organizational values.

Commitment is a force that binds an individual to a course of action of relevance to one or more targets. This general description of commitment relates to the definition of organizational commitment by Arnold (2005) namely that it is “the relative strength of an individual’s identification with and involvement in the organization”. Miller (2003) also states that organizational commitment is “a state in which an employee identifies with a particular organization and its goals, and wishes to maintain membership in the organization”.

The person who, is committed towards his job works with sincerity and honesty and efficiently sustains hard work, which gives him internal satisfaction of pulling his optimum strength into work. Porter et al., (2005) saw organizational commitment as well-built belief in an organization’s goals, and values, a willingness to put forth considerable effort on behalf of an organization and a strong desire to stay a member of the organization. They suggested that employees who exhibit high organizational commitment are better off at their work, spend less time away from their jobs, and are less likely to leave the organization.

For the purpose of this study, Organizational commitment is defined as a psychological bond individuals have toward their organization, characterized by a strong identification with the organization and desire to contribute toward attainment of the organization goals. This definition relates to Meyer and Allen’s (1991).

2.3 Theoretical frame work of the study

Quality of work life though came popular in 1990s and organizations realized its potential to enhance the productivity in the new century. For the current study, five dimensions include adequate and fair compensation, safe and healthy environment, development of human capabilities, the total life space, and social relevance will be considered for measuring quality of work life based on Walton (1974) model.

2.3.1 Adequate and fair compensation

The sum of money employees receive for their mental or physical work or both, according to social criteria, volume of work and similar jobs. This is fundamental to QWL. Human beings work for livelihood. Therefore, success of rests of the initiatives depends upon fulfillment of this. In view of the central importance of money to meet the needs of oneself and one's family, it seems very probable that incomes judged to be inadequate would be associated with health and satisfaction (Warr, 1987). There should be a uniform or consistent payment guideline for employees to follow for registered social employees. Employees perceive high QWL jobs to have god benefits, pay well, provide assistance for planning their career and exist in a work environment and context that they perceive as fair(Huang et al., 2007).

2.3.2 Safe and Healthy working condition

It is widely accepted in our society as well as enforced by law, that workers should not be exposed to physical conditions that are unduly hazardous or detrimental to their health (Walton, 1975). Thurman (1977) also mentioned health and safety as important aspects. Unsafe and hazardous working conditions cause problems to both employers and employees. There may be little advantage to the employer in the short term but in medium and long terms, it adversely affects the productivity. It is comprehensively

accepted that employees should not to be exposed to working condition, which can adversely affect their physical and mental health. Consequently, the results of employer concern, union action, and legislation have promoted favorable working situations through focus on noise, illumination, workspace, accident avoidance as well as the implementation of reasonable work hours and age limits for potential employees (Orpen, 1981). The work environment that is able to fulfill employees' personal needs is considered to provide a positive interaction effect, which will lead to an excellent QWL (Shahbazi et al., 2011).

2.3.3 Immediate opportunity of use and Development of human capacities

Learning opportunities and skill discretion have also proven to have a positive influence on job satisfaction and reduced job stress, which will lead to better quality of work life. The opportunity to deploy and the use of skills are associated with learning mechanisms. Walton (1975) questions whether a particular job allows for substantial autonomy and self-control relative to external controls; permit the learning and exercise of a wider range of skills and abilities, rather than a repetitive application of few skills. With respect to learning, greater autonomy on job increases the acquisition and application of knowledge whilst greater participation is held to promote cognitive growth via enhanced knowledge transfer among employees (Scully et al., 1995). Such a job environment expands knowledge base, leads to a better understanding of how the job is related to other organizational practices and a greater ability to solve problems. In such a situation, employees gain the cognitive and behavioral repertoire to predict, control, or cope with uncertain demands thus decreasing the likelihood of poor quality of work life (Rethinam and Ismail, 2008).

2.3.4 Work and the total life space

A major component of quality of work life, which is so important for both the employees and the employers, is the relationship between work and home life. In an enhancing competitive environment, it is difficult to separate home and work life. Employees today are more likely to express a strong desire to have a harmonious balance among career, family life, and leisure activities. This has been suggested at the international level the need for national policies in many countries. It is very important for organizations to help their employees to balance their work and non-work demands (Lewis, 1997). It is a balance between employee's work life and life responsibilities. Higher QWL would correlate with lower work-to-family interference (Abdul Aziz et al., 2011).

2.3.5 The Social relevance of work life

Organizations seen not to be acting in a socially responsible manner, for example, honoring human rights, will cause increasing numbers of workers to depreciate the values of their work and careers which in turn affect their self-esteem (Walton, 1975). Socially responsible behavior, then, includes a wide array of actions such as behaving ethically, supporting the work of nonprofit organizations, treating employees fairly, and minimizing damage to the environment (Markham, 2010).

2.4 Organizational commitment

2.4.1 Affective Organizational commitment of employees

According to Meyer and Allen (1997), Affective organizational commitment refers to an employee's affection to, recognition with, and participation in the organization. An employee who has a strong affective organizational commitment to an organization

stays with the organization because he or she needs to continue working in the organization. Members who are committed to an affective level stay with the organization because they view their personal employment relationship as congruent to the goals and values of the organization (Beck and Wilson, 2000).

Meyer and Allen (1997) found that the best forecaster of affective organizational commitment was work experience. Employees whose work knowledge is steady with their expectations and whose basic needs within the organization are satisfied have a stronger level of affective commitment to the organization. Employees with strong affective commitment stay with the organization because they have no wish to leave. Meyer (2001) reported that affective commitment has been found to associate with a wide range of proceeds, absenteeism, job performance, and organizational nationality behavior. The cost of affective organizational commitment are lower earnings and turnover intentions, better on- the- job behavior, and better employee health and well-being(Angel and Lawson,1994). Meyer and Allen (1997) further indicate that affective commitment is influenced by factors such as job challenge, role clarity, and goal clarity, and goal difficulty, receptiveness by management, peer cohesion, equity, personal importance, feedback, participation, and dependability.

2.4.2 Continuance Organizational Commitment of employees

Continuance organizational commitment refers to the awareness of cost linked with the departure from the organizations (Meyer and Allen, 1997). Employees with a strong continuance organizational commitment know that leaving the organization may be harmful to them fiscally due to the lack of employment option and a loss of savings. Kanter (1968) supports this definition and states that it is the profit associated with continued participation and a cost associated with leaving the organization.

Meyer and Allen (1991) further state that employees whose primary link to the organization is based on continuance commitment remain because they need to do so.

Meyer et al. (1990) also maintain that accrued investments and poor employment alternatives tend to force individual to maintain their line of action and are responsible for these individuals being committed because they need to. Individuals stay in the organization because of the investments they accumulate due to time spent in the organization, not because they want to.

2.4.3 Normative Organizational commitment of employees

Normative organizational commitment reflects an emotion of obligation to carry on employment (Meyer and Allen, 1997). An employee with a strong normative organizational commitment feels he or she has a moral obligation to stay in the organization. Internalized normative beliefs of duty and obligation make individuals obliged to sustain membership in the organization (Meyer and Allen, 1990). The normative component is viewed as the commitment employees consider morally right to stay in the company, regardless of how much status enhancement or satisfaction the firm gives him or her over the years (Marsh and Mannari, 1977).

According to Schneider (2003), normative organizational commitment is the ethical obligation the employee develops after the organization has spent on him or her. He argued that when an employee starts to sense that the organization has spent either too much time or money developing and training him or her, such an employee might feel a compulsion to stay with the organization. Normative organizational commitment is most likely when individuals find it difficult to give return the organization's investment in them. Moreover, Meyer and Allen (1997) use the tri-dimensional model to conceptualize organizational commitment in three dimensions namely,

affective, continuance, and normative commitments. Allen and Meyer (1996) urged researchers to investigate the dimensionality of organizational commitment across cultures to discern if multidimensional conceptualizations developed in the US are applicable to other cultures or not. According to Meyer and Allen (1997), the models of commitment have been developed and tested in western countries.

There is a need for more systematic research to determine whether this model apply elsewhere. Therefore, the current study seeks to test this model in Ethiopia. The model of Allen and Meyer is thus used as basis for this study with regard to organizational commitment variable.

2.5 Empirical review of studies

There are not much direct studies on QWL and organizational commitment. Most studies focus on the relationship of QWL with some of the result variables such as performance, productivity, job satisfaction, etc (Joshi, 2007). Hoque and Rahman (1999) found that QWL is important for job performance, job satisfaction, labor turnover, labor management relations which play a crucial role in determining the overall wellbeing of any industrial organization. OC is one of the most often researched variables in the area of Organizational behavior, since it is assumed to influence just about any employee behavior that is of benefit to the organization, including performance, attendance, and retention (Simone, 2003).

In a study exploring the relationship between work-life and personal life of employee, Lowe et al. (2003) observed employees are likely to perceive their work place in a positive way if certain conditions such as high intrinsic and extrinsic rewards, good social support, influence over work place decisions and available resource exist.

Research by Koonmee (2007) suggests that ethical behavior has an impact on QWL and can lead, both directly and indirectly to positive impacts on job-related outcomes.

The overall focuses of research regarding QWL have been to connect it to employees' job outcomes such as productivity, job satisfaction, and employees' commitment. Lau and May (1998) suggest organizations with a high QWL will have high customer satisfaction, which in turn, will provide higher growth and profitability. A longitudinal study of QWL by May and Lau (1999) also confirmed a positive association between QWL and business performance. Likewise, Ghasemi (2000) studied the effect of QWL on productivity of human force and the results showed that there is a direct and significant relationship between QWL and productivity of human force; that is, the more we invest on creation of QWL system, the more organizational productivity.

In the validation of their need based measure of QWL, Lee et al.(2007) found QWL increases job satisfaction, organizational commitment and esprit de corps and noted that satisfaction of higher- order needs has a greater influence on the organizational commitment and esprit de corps than lower-order needs (health and safety ,and economic and family related needs). Huang et al. (2007) indicate that different dimensions of QWL result in distinctive effects on organizational and career commitment and turnover intentions. He also proves that there is significant effect compensation and benefits as an element of QWL, on career commitment. As individuals perceived that they have a better QWL, they become more attached to the organization.

Hosseini and Musevi (2009) studied relationship between QWL with OC and its dimensions in the staff of Isfahan Body training organization. The results showed that

there is a significant relationship between QWL and OC; however, there is not a significant relationship between dimensions of life quality, fair and enough payment with affective commitment and normative commitment. Normala (2010) also investigated the relationship between quality of work life and organizational commitment amongst employees in Malaysian firms, results showed that there was a relationship between quality of work life and organizational commitment.

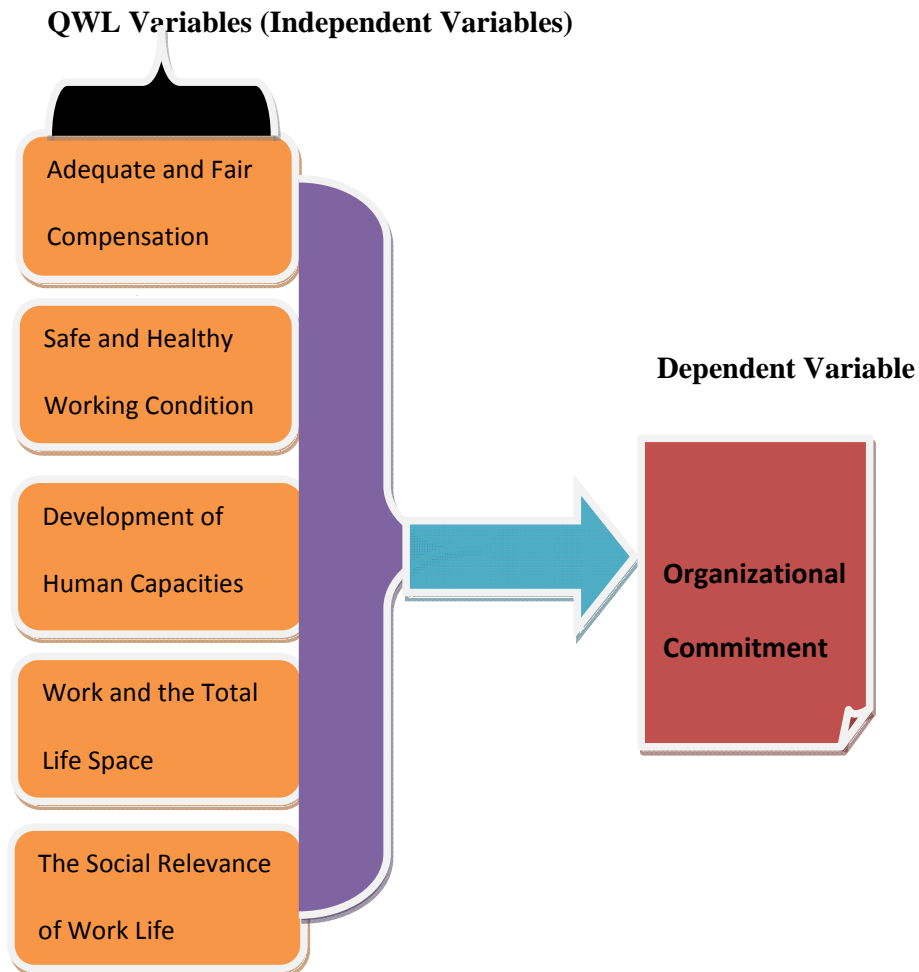
Freyedon et al. (2012) in his study entitled “Survey of relationship between QWL and OC in public organization” found that the Quality of work life and Organizational commitment has been studied less than the average amount of time it was low organizational commitment and concluded that there is a meaningful and positive relationship between staff and the QWL with three dimensions of organizational commitment. It means that the Quality of work life in the organization is better, even higher levels of Organizational commitment is high too. Similarly, Huang et al. (2007), Koonmee et al. (2010), also found that a positive relation between QWL and work commitment.

Many researchers have examined and established the importance of organizational commitment in their studies (Aizzat et al., 2001; Nik Mutassim et al., 2003; Rohani et al., 2004). The accumulated research findings on organizational commitment to date have linked this construct to various antecedents and outcomes. However, with the exception of Hussein and Musevi (2009); Normala (2010); Huang et al. (2007); Freyedon et al. (2012), little is known about the relationship between quality of work life and organizational commitment. Therefore, the present study is intended to test out the relationship between quality of work life and organizational commitment in Commercial Bank of Ethiopia and see the results in our country contexts.

2.6 Conceptual Frame work of the study

Based on the overall review of related literatures and the theoretical framework, the following conceptual model in which this specific study is governed was developed. As expounded in the literature, QWL has significant impacts on organizational commitment of employees. The present study was conducted at individual level rather than corporate level as most common assessment of Quality of work life is individual attitudes. Organizational Commitment has been taken as dependent variable while, quality of work life as independent variable. In the independent variable quality of work life includes five dimension such as Adequate and fair compensation, Safe and healthy working condition, development of human capacities, the total life space, and the social relevance of work life. The relationship of the variable for this study is referred to as follows.

Fig 1. Conceptual framework of the relationship between QWL and OC.



Source: Review of Literature and Theoretical Framework

2.7 Conclusion

This chapter presented a review of related literature that focused on the relationship between adequate and fair compensation, safe and healthy working condition, development of human capacity, growth and security, the total life space, social integration in the work organization, constitutionalism, the social relevance of work life and organizational commitment. A conceptual framework was developed based on the literature review and theoretical framework. The following chapter describes the procedures and methodology used for data collection and analysis of the study.

CHAPTER-THREE: RESEARCH METHODOLOGY

3.1 Introduction

In this chapter the practical method used in order to answer the research questions and fulfill the purpose of the research are presented. Also it provides an overview of the research study, research hypothesis, and model specification, a description of the instrument used for data gathering, targeted population, sampling procedure, and unit of analysis, sources of data used, and methods of data analysis, presentation and interpretation.

3.2 Research design

Saunders et al. (2007), defines research design as the general plan of how the research questions would be answered. It is the conceptual structure within which research is conducted. It constitutes a blue print for the collection, measurement, and analysis of data. The research design for this study would be the Cross-sectional field survey method to assess the relationship quality of work life and organizational commitment of employees in commercial bank of Ethiopia. In cross-sectional field surveys, independent and dependent variables are measured at the same point in time using a single questionnaire (Anol Bhattacharjee, 2012). In addition the study will also said to be co relational in design because there is intent to establish the relationship between dependent and independent variable of the study. Co relational research aims to ascertain if there is a significant association between two variables (Reid, 1987).

3.3 Research Approach

There are two methods that provide in the research method such as Quantitative and Qualitative, where one of them is not better than the others, all of this depends on how the researcher want to do a research of study(Ghauri and Kjell, 2005). To achieve the aforementioned objectives, the study adopts a purely quantitative research approach, where it can be use of a questionnaire provided predominantly descriptive and qualified data. Quantitative method is study involving analysis of data and information that are descriptive in nature and qualified (Sekaran, 2003). A quantitative approach is one in which the investigator primarily uses postpositive claims for developing knowledge, i.e., cause and effect relationship between known variables of interest or it employs strategies of inquiry such as experiments and surveys, and collect data on predetermined instruments that yield statistics data (Creswell, 2003).

3.4 Research Method

A survey is a method of collecting data in which people are asked to answer a number of questions (usually in the form of a questionnaire). The reliability of a survey's results depends on whether the sample of people from which the information has been collected is free from bias and sufficiently large. According to Leary (2004), the major advantages of questionnaires are that they can be administered to groups of people simultaneously, and they are less costly and less time-consuming than other measuring instruments. For this study, survey research method has chosen where the questionnaire used to collect the information.

3.5 Population, Sample, and Participants

All the items under consideration in any field of inquiry constitute a population. Sekeran (2001) defines a population as “the entire group of people, events, or thing of interest that the researcher wishes to investigate”. The target population for the study consists of all staff of CBE working in around 164 branches of Addis Ababa area zone of the bank with professional employees of 3116. Quite often, we select only a few items from the population for our study purposes. The items so selected constitute what is technically called a sample. Sekeran, (2001) defines a sample as a portion of the population that has attributes as the entire population. CBE Addis Ababa area branches are categorized into four districts from which northern district have randomly selected. The total sample size was comprised of 240 employees. A convenience sample was used, which was according to Leary (2004) refers to a sample of participants that are readily available. The participants of the study were employees of those conveniently selected branches of Commercial Bank of Ethiopia who are junior and senior staff including manager at each branch. Moreover, due to time and financial limitations and the nature of the population sample determination method developed by Carvalho (1984), a sample of 240 employees were selected.

Table 1: Sample size determination

Population Size	Small	Medium	Large
51-90	5	13	20
91-150	8	20	32
151-280	13	32	50
281-500	20	50	80
501-1200	32	80	125
1201-3200	50	125	200
3021-10,000	80	200	315
1001-35,000	125	315	500
35001-150,000	200	500	800

3.6 Data Type and measurement Scale

In this specific study, all of the independent and dependent variables of the study have been measured in ordinal scale. There are two main procedures to collect relevant data, primary and secondary data. Secondary data, which are collected by others where the purpose of the data might be, distinguish from the research work. On the other hand, primary data, which the writers of the thesis collect directly to investigate the specific problem (Ghauri and Kjell, 2005). The study was depend on primary data collected from the employees.

3.7 Data Collection instruments

Primary data were collected from the participants using survey questionnaire. Sekaran (2001) suggests that questionnaires are an efficient data collection mechanism provided the researcher knows exactly what is required and how to measure the variables of interest. Questionnaires can be administered personally, mailed to the respondents, or even electronically distributed depending on the situation (Sekaran, 2001). The instrument used in this study is a close-ended questionnaire that have developed through the adaptation and modification of a questionnaire from previous studies (Walton's QWL questionnaire, 1974) and Allen-Meyer's organizational commitment questionnaire (1990). Quality of work life questionnaire includes 18 questions and the reliability coefficient measured by Cronbach's Alpha, is 89%. Allen- Meyer's organizational commitment questionnaire includes 20 questions, using all three aspects of commitment including affective, continuance, and normative was assessed and its Cronbach's Alpha reliability coefficient is 87%.

3.8 Unit of Analysis and Time dimension

One of the most important ideas in a research study is the unit of analysis. The unit of analysis is the major entity that you are analyzing in a study. According to Loscocco and Roschelle (1991), the most common assessment of quality of work life is the individual attitudes. This is because individual work attitudes are important indicators of quality of work life. The ways that people respond to their jobs have consequences for their personal happiness and the effectiveness of their work organizations (Rose et al., 2006). For the purpose of this study, the unit of analysis was individuals.

Fife-schaw (2002) describes cross-sectional research as the comparison between subgroups and the discovery of relationship between variables. A cross-sectional research study was performed with data only once over a period of a few days in order to complete the questionnaire.

3.9 Data Analysis Method

Once data is collected, it is necessary to employ statistical techniques to analyze the information, as this study is quantitative in nature. Data were analyzed using SPSS. Descriptive statistics and spearman's correlation was utilized. An inferential statistics was used to ascertain the relationship between. Beside these, Ordinal logistic regression model is employed to develop functional relationship between the dependent variable that is organizational commitment of employees given in ordinal scales and the explanatory variable that are dimensions of quality of work life rated on likert scales. Ordinal regression is used because it is appropriate method to show the relationship between ordinal response variable and regressors that are rated on five point likert scales. Thus, both the strength of the relationship between variables and the level of statistical significance were assessed.

3.10 Model specification

Model specification can be defined as the exercise of formally stating a model i.e. the explicit translation of theory into mathematical equations and involves using all the available relevant theory research and information and developing a theoretical model. Regressand which has more than two outcomes in the form of likert scale questions are importantly regressed through ordinal logistic regression (Gujarati, 2004). Gujarati (2004) explains this issue as follow;

In the bivariate logit and probit models we were interested in modeling a yes or no response variable. But often the response variable, or regressand, can have more than two outcomes and very often these outcomes are ordinal in nature; that is, they cannot be expressed on an interval scale. Frequently, in survey-type research the responses are on a Likert-type scale, such as “strongly agree,” “somewhat agree,” or “strongly disagree. These are ordinal scales in that there is clear ranking among the categories.

As a result, ordinal logistic regression is the preferred logistic regression type in this study. The following models are developed for the purpose of running ordered or ordinal logistic regression that is necessarily to test the impacts of Quality of work life on organizational commitment of employees.

According to Liu (2010), the formula to compute ordinal logistic regression is the following:

$$\text{Ln}Y = \ln\left(\frac{\pi_j(x)}{1-\pi_j(x)}\right) = \alpha_j + (-\beta_1x_1 - \beta_2x_2 \dots - \beta_p x_p)$$

Where; Y is organizational commitment

$\pi_j(x) = \pi(V \leq j / x_1, x_2, \dots, x_p)$, which is the probability of being at or below category j, given a set of predictors $j = 1, 2, \dots, J-1$.

X_1, X_2, \dots, X_p are dimension of quality of work life that affects the organizational commitment of employees.

α_j are the cut points (threshold parameters)

$\beta_1, \beta_2, \dots, \beta_p$ are logit coefficient of quality of work life

3.10.1 Diagnostic Tests

3.10.1.1 Parallel Lines

When you fit an ordinal regression, you assume the relationship between the independent variables and the logits are the same for all the logits. That means that the results are a set of parallel linear or planes – one for each category of the outcome variable. In other words, ordinal regression assumes that the coefficients that describe the relationship between, say, the lowest versus all higher categories of the response variable are the same as those that describe the relationship between the next lowest category and all higher categories, etc. This is called the proportional odds assumption or the parallel regression assumption. Thus, in order to assess the appropriateness of the model proportional odds assumption is normally evaluated (O’Connell, 2000).

3.10.1.2 Adequate cell count

As per the rule of thumb, 80% of cells must have more than five counts. No cell should have zero count as it is considered as a missing value and excluded from the study. The large percentage of cells with missing data could lead to a decrease actual sample size from the model construction or an inaccurate chi-square test for the model fitting, since the model goodness-of-fit is usually dependent of chi-square test (Agresti, 2002).

3.10.1.3 Tests of Overall Model fit

For the selected model before proceeding to examine the individual coefficients, we should look at an overall tests of the null hypothesis that the location coefficients for all of the variables in the model are 0. It can base on the change in $-2 \log$ -likelihood when the variables are added to a model that contains only the intercept. The change in the likelihood function has a chi-square distribution even when there are cells with small observed and predicted counts. This value provides a measure of how well the model fits the data. The log likelihood statistic is analogous to the error sum of squares in multiple regressions. As such it is an indicator of how much unexplained information remains after fitting the model. The larger the value of the log likelihood the more unexplained observations there are and a poorly fitting model. Therefore, a good model means a small value for $-2LL$. If a model fits perfectly, the likelihood is 1, and $-2 \times \log 1 = 0$.

3.10.1.4 Goodness-of-Fit Measures

A good-fitting model has several benefits. The structural form of the model describes the patterns of association and interaction. The sizes of the model parameters determine the strength and importance of the effects. Inferences about the parameters evaluate which explanatory variables affect the response variable y , while controlling effects of possible confounding variables. Finally, the model's predicted values smooth the data and provide improved estimates of the mean of y at possible explanatory variable values. For logistic regression, the model coefficients are estimated by the maximum likelihood method and the likelihood equations are non-linear explicit function of unknown parameters. The ordinal logistic regression model is fitted to the observed responses using the maximum likelihood approach. In general, the method of maximum likelihood produces values of the known parameters that best match the predicted and observed probability values. Therefore, it is usually used a very effective and well known Fisher scoring algorithm to obtain ML estimates. A model for logit $pr(y \leq i)$ alone is ordinary logit model for a binary response in which categories 1 to I form one outcome and categories $i+1$ to c form a second outcome. The deviance is used to construct a goodness-of-fit test for the model. Likewise, the Pearson chi-square statistics also compares the model fit to the actual data. Both goodness-of-fit statistics should be used only for models that have reasonably large expected values in each cell. If the model fits well, the observed and expected cell counts are similar, the value of each statistic is small, and the observed significance level is large. As usual large chi-square and deviance value provide the evidence of lack of fit. When the fit is poor, residuals and other diagnostic measure describes the influence of individual observation on the model fit and highlight reason for the inadequacy.

3.11 Variable and measurement

The questionnaire is used tools for collecting data from respondents in this specific study. The questionnaire was a five page which is divided into three sections includes; section-one, section- two, and section-three. All sections of the questionnaires are developed in English language.

Section-one: Demographic information of respondents: - The first section of the questionnaire requires information about personal and demographic data of respondents. Question covering gender, age, educational level, length of service in the organization, and marital status were asked, and the responses interpreted using frequency distribution and percentage.

Section-two: Questions pertaining to QWL:- This section measures the five dimensions of QWL(adequate and fair compensation, safe and healthy working condition, immediate opportunity to use and develop human capacities, work and the total life space, and the social relevance of work life) that influences organizational commitment of employees. Generally the section consisted of 18 questions as shown in the Table-2 below.

Table 2: The components of questions related to quality of work life

S. No.	Dimensions	Total questions
1	Adequate and fair compensation	3
2	Safe and healthy working condition	4
3	Immediate opportunity to use and develop human capacities	3

4	Work and total life space	4
5	Social relevance of work life	4
	Total	18

Source: Research Questionnaire, 2013

In order to answer the questions, respondents have to select their choice of agreement based on the five point likert scale according to their opinion on each item. Each answer has been given a score and it is assumed that the format is easier for the respondents to understand the concepts and provide precise answers.

Section-three: Items related to organizational commitment: - This section consists of questions that can measure the organizational commitment of employees. Organizational commitment was measured in three dimensions including affective organizational commitment, continuance organizational commitment, and normative organizational commitment. The respondents rated their level of agreement/disagreement to the stated statement based on five-point likert scales. In general the section consisted of 20 questions as shown in the table-3 below.

Table 3: The components of questions related to organizational commitment

s/n	Dimensions	Total Questions
1	Affective organizational commitment	8
2	Continuance organizational commitment	6
3	Normative organizational commitment	6
	Total	20

Source: Research Questionnaire, 2013

3.11.1 Validity of the Questionnaires

Hair et al. (2007) defined the validity as “the degree to which a measure accurately represents what is supposed to”. Validity is concerned with how well the concepts are defined by the measure(s). It also refers to the extent to which an empirical measure adequately reflects the real meaning of the concept under consideration. However, an instrument cannot measure the attribute of interest if it is unpredictable, inconsistent, and inaccurate. Bhattacharjee (2012) mentioned about four types of validity: Internal validity, External validity, construct validity, and Statistical conclusion validity.

Internal Validity: is how the findings of the research match reality and as the researcher measure the things that are aimed to measure. Moreover, the reality in quantitative research is an ongoing processes, it always changes due to the fact that what is being studied is how people understand the job. This specific study is cross-sectional field survey and poor in internal validity because of the inability to manipulate the independent variable and because cause and effect are measured at the time. The other measure of internal validity is whether the finding is non-spurious or not. Therefore, the finding in this specific study is strongly supported by the reality in the context and the general theory in the field, even though factors such as context and methodology employed have shaped the result.

External Validity: It refers to whether the observed associations can be generalized from the sample to the population, or to other people, organizations, contexts, or time (Bhattacharjee, 2012). The more representative, the more confident we can be in generalizing from the sample to the population. This study addresses external validity through taking representative samples and can be generalized to all branches of CBE over the country and give a little insight to other commercial banks in Ethiopia.

Moreover, since the unit of analysis is individuals in organization, population validity is realized.

Construct Validity: It examines how well a given measurement scale is measuring the theoretical construct that it is expected to measure. It can be classified as face validity and content validity. Face validity refers to the degree to which a test appears to measure what it purports to measure. We use content validity when we want to find out if the entire content of the behavior/ construct/ area is represented in the test. We compare the test task with the content of the behavior. This is a logical, not an empirical one. Many constructs in social science research such as empathy, resistance to change, and organizational learning are difficult to define, much less measure. In this study, the researcher tried to address the construct validity through defining clearly the construct of interest and develop valid measures that operationalize defined constructs. Moreover, addresses through the review of literature and adapting instruments used in previous research.

Statistical Conclusion Validity: It examines the extent to which conclusions derived using a statistical procedure is valid. Because qualitative research designs do not employ statistical test, statistical conclusion validity is not applicable. Since this specific study is quantitative it is worthy full to consider the issue of statistical conclusion validity. This type of validity is addressed through selection of the right statistical method used for hypotheses testing. Therefore, the appropriate statistical testing is Spearman correlation and ordinal logistic regression given that all of the independent and dependent variables of the study have been measured in ordinal scale is carefully selected by researcher so that it realized the statistical conclusion validity.

3.11.2 Reliability of the Questionnaires

Reliability differs from validity in that it relates not to what should be measured, but instead to how it is measured. Hair et al. (2007) defines reliability as the extent to which a variable or a set of variables is consistent in what it is intended to measure. To ensure the inner consistency of the present instrument, it was used the Cronbach's alpha coefficient. Developed by Lee Cronbach in 1951, the Cronbach's alpha coefficient is a statistical tool that evaluates the reliability through the inner consistency of a questionnaire. For the utilization of this coefficient, it is a requirement that all the items of an instrument use the same measurement scale. The Cronbach's alpha is obtained by the variance of individual components and by the variance of the components sum of each evaluated, aiming to investigate the possible relations between the items. This way, the variance used at Cronbach's coefficients calculus is: the number of questions of the instrument (K), the variance of each question (S_i^2), and the total variance of the instrument (S_t^2). The Cronbach's alpha coefficient can be calculated through the following equation.

$$\alpha = \left(\frac{k}{k-1} \right) * \left(1 - \frac{\sum_{i=1}^k S_i^2}{S_t^2} \right)$$

Source: Cronbach Lee, (1951).

As stated by Masdia Masri (2009), the closer the reliability coefficient to 1.00 is the better. In general, reliabilities less than 0.60 are considered poor; those in the range of 0.60 to 0.80 are considered good and acceptable. In this study, all the independent variables and dependent variable organizational commitment, met the above requirement. The alpha value for each question is identified and summarized in Table-4 as shown below.

Table 4: Alpha coefficient for each section of Questionnaire

s/n	Variables of the study	No. Items	Alpha Value
1	Adequate and fair compensation	3	0.733
2	Safe and healthy working condition	4	0.638
3	Immediate opportunity to use and develop human capacities	3	0.837
4	Work and total life space	4	0.733
5	Social relevance of work life	4	0.885
6	Affective organizational commitment	8	0.837
7	Continuance organizational commitment	6	0.710
8	Normative organizational commitment	6	0.853

Source: Research Questionnaire, 2013

3.12 Ethical Considerations

There are certain ethical protocols that have been followed by the researcher. The first is soliciting explicit consent from the respondents. This ensures that their participation to the study is not out of their own volition. The researcher also ensured that the respondents were aware of the objectives of the research and their contribution to its completion. One other ethical measure exercised by researcher is treating the respondents with respect and courtesy (Schutt, 2006). This was done so that the respondents will be at ease and are more likely to give candid responses to the questionnaire.

There were also ethical measures that have been followed in the data analysis. To ensure the integrity of data, the researcher checked the accuracy of encoding of the survey responses. This was carried out to ensure that the statistics generated from the study are truthful and verifiable (Schutt, 2006).

CHAPTER-FOUR: DATA PRESENTATION, ANALYSIS, AND INTERPRETATION

4.1 Introduction

As indicated in the preceding chapters, this research study attempted to examine the relationship between Quality of work life and Organizational commitment of employees in Commercial Bank of Ethiopia. A total of 240 questionnaires were distributed to employees and 200(83.3%) useable questionnaires were obtained valid and used for analysis. The data collected were presented, analyzed and interpreted using SPSS 20 software version. Given that all of the independent and dependent variables of the study have been measured in ordinal scale, and given that the aim of investigation and testing is the relationship between independent and dependent variable of the study; therefore, the most appropriate statistical testing for testing the hypothesis of the study is spearman correlation testing and ordinal logistic regression.

4.2 Demographic background of the respondents

The demographic profile of the respondents was presented in this section. The personal profile of the respondents is analyzed as per their gender, age, marital status, levels of educational achievements, and years of service in the present organization.

Table 5: Background profile of the respondents

s/n	Background	Distribution	Sample	Frequency
1	Gender	Male	144	72%
		Female	56	28%
2	Age	19-28	75	37.5%
		29-39	91	45.5%
		40-55	34	17%
		56 and above	-----	----
3	Marital status	Married	78	39%
		Single	117	58.5%
		Divorced	3	1.5%
		Widowed	2	1%
4	Levels of Education	Diploma	26	13%
		Degree	157	78.5%
		Master's Degree	17	8.5%
		PhD and above	----	----
5	Years of service	1-3	42	21%
		4-6	89	44.5%
		7-10	55	27.5%
		11 and above	14	7%

Source: Research Questionnaire, 2013

It is evident from the table-5, the background of employees varying in age, gender, marital status, level of education, and years of services in the bank. Accordingly, item-1 of the table indicates out of 200 respondents of the study, 72% is male and the rest 28% is female. Based on the information, we can infer that the majority of employees currently working in Commercial Bank of Ethiopia are male. Item-2 of the table specifies age distribution of the respondents. As the result the greatest number, 45.5% of the respondents are in their 29 to 39 age group, followed by respondents aged 19 to 28, 40 to 55; 37.5% and 17% respectively. There are no respondents to 56 and more than this year old. Therefore, almost of the current sample employees of the bank are less than age group of 40 years. So, the majorities of the respondents are young and mature productive.

Item-3 of the table is concerning the marital status of the respondents. Accordingly, 39% of the respondents currently working in the bank are married where as 58.5% of them are single. There are 3(1.5%) divorced and 2(1%) widowed individuals in the respondents. Item-4 of the table also points toward the educational levels of the respondents. Consequently, the largest numbers of the respondents are 78.5% first degree holders followed by diploma holders 13% and second degree holders are 8.5%. There are no respondents who are PhD qualified. Item-5 of the table is regarding the working experience or years of service in a bank. It indicates that 21% of respondents have been working for 1 to 3 years, for 4 to 6 years(44.5%), for 7 to 10 years(27.5%) and 7% for 11 and above years. Therefore, the majority of the respondents have been working in a bank for 4 to 6 years and significant for the soundness of the data that provided by the respondents since those who have more stayed in the organization know more about and assumed to be they can offer precise information..

4.3 Inferential Statistics

In this section the results of the inferential statistical techniques used in the study are presented. In order to test the research hypothesis, the spearman correlation coefficient was calculated as well as ordinal logistic regression analysis. Based on the results obtained from the research, conclusions are drawn with respect to each hypothesis generated for the research undertaken in the CBE at which the research was conducted.

4.3.1 Correlation

The spearman's correlation coefficient was computed for the purpose of determining the relationships between the variables. Spearman's correlation coefficient is appropriate method to measure the correlation when the data are measured at ordinal level (Andy, 2006). Correlations are the measure of the linear relationship between two variables. A correlation coefficient has a value ranging from -1 to 1. Values that are closer to the absolute value of 1 indicate that there is a strong relationship between the variables being correlated whereas values closer to 0 indicates that there is little or no linear relationship (Fikre et al., 2009). As described by Andy (2006), the correlation is a commonly used measure of the size of an effect: values of ± 0.1 represent a small effect, ± 0.3 is a medium effect and ± 0.5 is a large effect.

4.3.1.1 Correlation analysis between QWL and OC in CBE

Spearman correlation was conducted to know the degree of relationship between QWL and OC of employees in CBE. The correlation analysis undertaken here assists to check the main hypothesis of the study.

Table 6: Correlation between QWL and OC in CBE

	r coefficient	P-Value
QWL	.144*	.042

*correlation is significant at the 0.05 level (2 tailed)

As shown in the above table, there is significant positive relationship between Quality of work life and Organizational commitment ($r = 0.144$, $p = 0.042$). The correlation was direct which means as Quality of work life increases Organizational commitment also increases. This indicates that employees with favorable quality of work life are committed and maintain a long term relationship with their organization. Thus, the result supports for the main hypothesis states that there is a significant relationship between quality of work life and organizational commitment of employees in Commercial Bank of Ethiopia.

4.3.1.2 Correlation analysis between QWL dimensions and OC in CBE

The following correlation analysis is done between five QWL dimensions and the general OC of employees in CBE. The result of this analysis is used to test the specific research hypothesis of the study.

Table 7: Correlation between five QWL dimension and OC in CBE

s/n	QWL dimensions	r coefficient	P-value
1	Adequate and fair compensation	.015	.833
2	Safe and healthy working condition	.303**	.000
3	Opportunity to use and develop human capacities	-.012	.870
4	Work and total life space	.516**	.000
5	The social relevance of work life	.250**	.000

**correlation is significant at the 0.01 level (2 tailed)

*correlation is significant at the 0.05 level (2 tailed)

As observed from the correlation matrix adequate and fair compensation($r=0.015$, $p=0.833$) illustrates there is an insignificant relationship between compensation and organizational commitment of employees. Therefore, the outcome does not support the hypothesis states there is significant relationship between adequate and fair compensation and OC of employees in CBE. The P-value ($P=0.833$) is also indicates there is no significant relationship between compensation and OC at significance level of 0.05 and 0.01. In the table, the correlation analysis for safe and healthy working condition($r=0.303$, $p=0.000$) supports for hypothesis states that there is a significant relationship between safe and healthy working condition and OC of employees in CBE. The correlation of $p=0.000 < 0.01$ also indicates safe and healthy working condition has significant relationship with OC at significant level of 0.01($\alpha=0.01$). Thus, safe and healthy working condition is one of the major of QWL dimension that help employees to being committed to the organization.

The correlation result also shows that there is an insignificant, negative relationship between opportunity to use and develop human capacities and OC($r = -.012$, $p = 0.870$). Thus the result does not support for hypothesis states that there is significant relationship between the two variables. The correlation of ($p = 0.870$) is also indicate that there is no significant relationship between opportunity to use and develop human capacities and OC at a significance level of 0.05 and 0.01.

The results illustrated indicate that there was a significant and positive correlation between work and total life space and OC. The correlation was ($r = .516$, $P = 0.000$) at 0.01 level of significance which shows the correlation between the variables were large effect. Thus, the hypothesis was supported. The table above (Table-7) also illustrates the correlation analysis for the social relevance of work life and OC ($r = .250$, $P = 0.000$). Thus it supports the hypothesis. The outcome indicates the positive relationship between the variables. The correlation of $P = 0.000$, $P < 0.01$ also indicates that the social relevance of work life has significant relationship with OC at a significant level of 0.01.

4.3.2 Ordinal Logistic Regression Results

4.3.2.1 Model fitting Information

Model fitting section provides results of ordinal logistic regression versus reduced model (intercept) with complimentary log-log link function. The presence of a relationship between the dependent variable and combination of independent variables is based on the statistical significance of the final model. The -2LL of the model with only intercept is 906.785 while the -2LL of the model with intercept and independent variables/organizational commitment are 0.000. The difference (Chi-square statistics) is $906.785 - 0.000 = 906.785$ which is significant at $\alpha=0.05$, $p \leq 0.063$. The conclusion is that there is relationship between the organizational commitment of employees and Quality of work life dimensions.

Table 8: Model Fitting Information

Model	-2log likelihood	Chi-square	Df	Sig.
Intercept only	906.785			
Final	.000	906.785	51	.063

4.3.2.2 Goodness of fit

Pearson is widely used in statistics to measure the degree of the relationship between the linear related variables. Deviance is a likelihood-ratio test used under full maximum likelihood. The deviance can be regarded as a measure of lack of fit between model and data. The larger the deviance, the poorer the data will fit to the model. The null hypothesis states that the observed data are consistent with the fitted

model. The fit is said to be good if P-value is greater than 0.05. As we clearly observed from the following table, P-values for both Pearson and Deviance are > 0.05 . The null hypothesis is accepted and the conclusion is that the observed data were consistent with the estimated values in the fitted model since the p was significant, $p = 1.00 > 0.05$. Therefore, the fit of the model is good.

Table 9: Goodness- of – fit

	Chi-square	Df	Sig.
Pearson	73.191	929	1.000
Deviance	86.896	929	1.000

4.3.2.3 Pseudo R-square

As it is clearly observed from the table Nagelkerke and McFadden indicates that Quality of work life explain the variation in the organizational commitment of employees perfectly. This shows the ratio of the likelihoods suggests the model predicted the outcome perfectly. Cox & Snell’s pseudo R-square has also maximum value approaches to 1 i.e. 98.9% of the change in organizational commitment is explained by Quality of work life. Thus the full model predicts the outcome.

Table 10: Pseudo R-square

Cox and Snell	.989
Nagelkerke	1.000
McFadden	.990

4.3.2.4 Test of Parallel Lines

Test of parallel lines is designed to make judgment about model adequacy. The model null hypothesis states that the slope coefficients in the model are the same across the response categories. As it is observed from the table below significance is greater than 0.05 that indicates there is no significant difference for the corresponding slope coefficients across the response categories, suggesting that the model assumption of parallel lines was not violated in the model.

Table-11: Test of Parallel lines

Model	-2log likelihood	Chi- square	Df	Sig.
Null hypothesis	.000			
General	.000	.000	663	1.000

4.3.2.5 Parameter Estimates

From the following parameter estimate table-13 in appendix there is Quality of work life dimensions that are significantly affecting the organizational commitment of employees. Adequate and fair compensation, Safe and healthy working condition, Immediate opportunity of use and develop human capacities, are statistically significant. The only dimensions statistically insignificant are Work and total life space, and the social relevance of work life.

Table-12: Summary of Hypothesis Testing

This sub-topic summarizes each of hypotheses stated in previous Chapter. The results are displayed in the table below.

s/n	Hypotheses	Result
1	There is a significant relationship between Quality of work life and Organizational commitment.	Accept
2	H ₁ : There is a significant relationship between adequate compensation and organizational commitment.	Reject
3	H ₂ : There is a significant relationship between safe and healthy working condition and organizational commitment.	Accept
4	H ₃ : There is a significant relationship between opportunity to use and develop human capacities and organizational commitment.	Reject
5	H ₄ : There is a significant relationship between work and total life space and organizational commitment.	Accept
6	H ₅ : There is a significant relationship between the social relevance of work life and organizational commitment.	Accept

CHAPTER-FIVE: CONCLUSION AND RECOMMENDATION

5.1 Introduction

This chapter presents a conclusion and some relevant recommendations to practice as well as for future researchers based on objective of the study mentioned in chapter one.

5.2 Conclusions

Committed, knowledgeable, loyal and satisfied employees are the most important success factor for any organization. So, the main priority should be to attract and retain qualified staffs. Failure to achieve this goal means loss of efficiency, growth and decline of organization position. Achieving a high Quality of work life is an important purpose for many employees who are working in industries and organizations. Bank employees desire pleasant working conditions, participation in decision that affects their jobs, and valuable support. QWL is one of the attitudinal variables which have a great impact on organizational commitment of employees. Therefore, the main objective of this study is to find out the relationship of QWL and its dimensions on organizational commitment of employees in Commercial Bank of Ethiopia. Based on the analysis of the data the following conclusions are made:

As the demographic profile of the respondents indicates most of the respondents are male i.e. 72%. The age of the majority of the respondents found within the age “between” 29 to 39 age group followed by respondents aged 19 to 28. Therefore, most of the current sample employees of the bank are less than age of 40 and considerably young and productive. Most of the respondents are first degree holders indicating 78.5% and majority have been working in a bank for more than four years.

The correlation analysis result indicates that Quality of work life(0.144) and its five dimensions i.e. Adequate and fair compensation(0.015), safe and healthy working condition(0.303), Social relevance of work life(0.250), Work and the total life space(0.516) have positive relations with organizational commitment of employees in Commercial Bank of Ethiopia. Whereas, Opportunity to use and develop human capacities (-.012) have a negative relationships with Organizational commitment. However, among the five dimensions, Work and the total life space has the highest positive correlation with Organizational commitment of employees.

From the regression result it is clearly observed that adequate and fair compensation, Safe and healthy working condition, immediate opportunity to use and develop human capacities, are significantly affecting organizational commitment of employees. Work and the total life space and the social relevance of work life among the five dimensions of QWL have not significant effect on organizational commitments of employees in CBE. Based on this regression it can be concluded that 98.9% of the change in organizational commitment is explained by Quality of work life.

In general, based on the discussion so far, it can be concluded that QWL play an important role in enhancing Organizational commitment of employees in CBE. It is observed that there is direct and positive relationship between QWL and OC of employees. It means that QWL is directly proportion to OC. The change in QWL experienced in an organization necessarily changes the OC of employees. This finding is consistent with Huang et al. (2007), and Koonmee et al. (2010) found that relationship between QWL and OC. Furthermore, Huang et al. (2007) indicates that different dimensions of Quality of work life result indistinctive effects on organizational and career commitment as it has been seen in this study.

5.3 Recommendation

This study provides valuable implications for the banks that have growing interest in ensuring Quality of work life for attracting and retaining quality of human resources. In general profit maker and service provider, governmental private organizations rely on their employees in order to compete well and gain competitive advantage. In present days improving quality service delivery is growing need to organizations in Ethiopia. To be able to attain the intended objectives effectively, officials in the sectors should engage in a practical means of retaining well experienced and well educated employees whose proficiency is critical to service delivery. Thus, based on the findings and the conclusions made before the following recommendations are provided:

- ❖ Firstly, CBE should become more conscious in ensuring adequate and fairness in compensation, as compensation can strongly influence the employee satisfaction which in turn enhances the commitment of employees in organization.
- ❖ The bank should emphasize on developing human capacities by focusing on training programs, skill development programs, and by providing authority and power to the employees. Besides, skill development program not only ensure increased employee productivity but also it can have impact on employee job satisfaction and organizational commitment as it can increase the chance of job promotion and performance based incentives.
- ❖ The bank will be able to increase its QWL among the employees by providing more flexibility in the work assignments, working hour, and balancing the work loads.

- ❖ Appropriated strategies should be adopted to ensure whether the employees achieve personal identity and self-esteem in the climate of work place.
- ❖ Job insecurity was found to give rise to stress as well as higher levels of intra-personal conflict concerning work and personal life. Therefore, the bank should pay special attention to the employees feelings of security about their future employment like feeling secure knowing that one is not likely to get laid off(Sirgy et al., 2001).
- ❖ As to Walton (1974), wide variations exist in the extent to which organizational culture respects to high standards of equity in distributing rewards, and provides for due process in entire work related matters. So, utilizing approaches that guarantee employee's rights are necessary.

In general, transforming the work place pro-actively using a condition of well-designed QWL initiatives for the employees will yield competitive advantage as it will increase employee job satisfaction and commitment to organization. This in turn will motivate the employees to perform in superior way, leading the organization and their stakeholders to better future by yielding the expected outcome. Furthermore appropriated strategies should be adopted with a view to ensuring the sustainability of the economic contribution of the CBE, while maintaining a committed work force.

References

Journal Articles

- ✚ Abdul Aziz, R., Mohd Nadzar, F., Husaini, H., Maarof, A., Mohd Radzi, S., and Ismail, I. (2011). QWL of librarians in government academic libraries in the Klang Valley, Malaysia. *The International Information and Library Review*, 43, 149-158.
- ✚ Akdere, M. (2006). Improving quality of work life: Implications for human resources. *Business Review*, 6, 173-177.
- ✚ Allen, N.J. and Meyer, J.P. (1990). The measurement and antecedents of affective, continuance, and normative commitment to the organization. *Journal of occupational psychology*, 63, 1-8.
- ✚ Allen, N.J. and Meyer, J.P. (1996). Affective, Continuance, and Normative commitment to the organization: An examination of construct validity. *Journal of vocational Behavior*, 49, 252-276.
- ✚ Angle, H.L. and Lawson, M.B. (1994). Organizational commitment and employees' performance ratings: Both type of commitment and type of performance count. *Psychological Reports*, 75, 1539- 155
- ✚ Asgari, H., and Dadashi, M. (2011). Determining the relationship between quality of work life and organizational commitment of Melli Bank staff in west domain of Mazandaran in Australian. *Journal of Basic and Applied Sciences*, 5(8), 682-687.

- ✚ Beck, K. and Wilson, C. (2000). Development of affective Organizational commitment: A consequential examination of change with tenure. *Journal of Vocational Behavior*, 56(1), 114-136.

- ✚ Buchanan, B. (1997). Building organizational commitment: The socialization of managers in work organizations. *Administration science quartiles*, 19, 533-546.

- ✚ Bumin, G., Gunal, A., and Tukul, S. (2008). Anxiety, depression, and quality of life in mothers of disabled children. *S.D.U*, 15, 6-11.

- ✚ Caldwell, D.F. (1990). Building organizational commitment: a multi- firm study. *Journal of occupational psychology*, 63, 245-261.

- ✚ Carvalho, J.(1984). Archival application of mathematical sampling techniques. *Records management quarterly*, 18, 63.

- ✚ Connell, J. and Hannif, Z. (2009). Call centers, quality of work life and HRM practices: An in-house/outsourced comparison. *Employee Relations*, 31(4), 363-381.

- ✚ Conolly, J. and Viswesvaran, C. (2000). The role of affect a Meta-analysis, personality, and individual differences, 29, 265-280.

- ✚ Cronbach, L.J. (1951). Coefficient alpha and the internal structure of tests. *Psychometrika*, 6 (3), 297-334.

- ✚ Deconinck, J.B., Bachmann, D.P. (2011). Organizational commitment and turn over intentions of marketing managers. *Journal of Applied Business Research*, 10(3), 87-95.

- ✚ Duggirala, M., Rajendran, C. and Anantharaman, R.N. (2008). A provider perceived dimension of total quality management in health care. *Benchmarking*, 15(6), 693-722..

- ✚ Freyedon, A., Adel, S., and Ebrahim, R. (2012). Survey relation between Quality of work life and Organizational Commitment in public organization. *Interdisciplinary Journal of contemporary Research in Business*, 4(1), 2-12.

- ✚ Goode, D. (1989). Quality of life and quality of work life. *Economics, Industry and Disability*, 337-349.

- ✚ Havlovic, S.J. (1991). Quality of work life and Human resource outcomes. *Industrial relations*, 30(3), 469-479.

- ✚ Heckett, P.D., Bycio, P., and Hausdorf, P.A. (1994). Further assessment of Meyer and Allen's three components model of organizational commitment. *Journal Applied Psychology*, 79, 15-23.

- ✚ Hoque, M.E., and Rahman, A. (1999). Quality of working life and Job Behavior of workers in Bangladesh: A comparative study of private and public sectors. *Indian Journal of Industrial Relations*, 35(2), 175-184.

- ✚ Hosseini, M., and Musavi, Z. (2009). *The relationship between quality of work life and organizational commitment*. (Doctoral dissertation, Isfahan University, 2009).

- ✚ Hrebiniak, L.G, and Alutto, J.A. (1972). Personal and role-related factors in the development of organizational commitment. *Administration science quartiles*, 17: 555-573.
- ✚ Huang, T., Lawler, J., and Lei, C. (2007). The effects of Quality of work life on commitment and turnover intention. *Social behavior personality international Journal*, 35, 735-750.
- ✚ Johns, R. (2005). Determinants of Organizational commitment among U.S. workers. *Master Abstract International*, 43(6).
- ✚ Joshi, R.J. (2007). Quality of working life of women workers: Role of trade unions. *Indian Journal of Industrial Relations*
- ✚ Kandasamy, I., and Sreekumar, A. (2009). Hotel employees' expectations of QWL: A qualitative study. *International Journal of Hospitality Management*, 28, 328-337.
- ✚ Kang, J.S. (2012). Psychological empowerment to the organizational commitment and turnover intention of social worker. *International Journal of Contents*, 8(1), 88 -94.
- ✚ Kanter, R.M. (1968). Commitment and social organization: A study of commitment mechanisms in utopian communities. *American Sociological Review*, 33, 499—517.
- ✚ Kaushik, N. and Tonk, M. (2008). Personality and QWL. *Journal of organizational Behavior*, 7(3), 34-46.

- ✚ Khalid, S and Irshad, M. (2010). Job satisfaction among Bank employees in Punjab, Pakistan: Comparative study, *Ethiopian journal of social science*, 17(4).

- ✚ Koonmee, K., Singhapakdi, A., Virakol, B., and Lee, D.J. (2010). Ethics institutionalization, quality of work life, and employee job-related outcomes: A survey of human resource managers in Thailand. *Journal of Business research*, 63(1), 20-26.

- ✚ Kotze, T. (2005). The nature and development of the construct Quality of work life. *Acta Academica*, 37(2), 96-122).

- ✚ Laschinger H.K., Finegan, J., and Wilk, P. (2011). Testing a multi-level model of staff nurse organizational commitment. *Journal of Health Care Management*, 56(1), 81.

- ✚ Lau, R. and May, B. (1998). A Win-Win paradigm for quality of work life and business performance. *Human Resource Development Quarterly*, 9(3), 211-226.

- ✚ Lau, R. and May, B. (1999). A longitudinal study of quality of work life and business performance. *South Dakota Business Review*, 58(2), 3-7..

- ✚ Lee, R. and Miller, T. (2001). Evaluating the performance of the Lee- carter approach to modeling and forecasting mortality. *Demography*, 38(4), 537-549.

- ✚ Lo, H.T. (2012). The association between managers' organizational commitment, Awareness of company's way to expatriate, Readiness to be expatriated to China: take service Industries as example.

- ✚ Loscocco, K. and Roschlle, A. (1991). Influences on the quality of work and non-work life, two decades in review. *Journal of Vocational Behavior*, 39(2), 182-225.

- ✚ Lowe, G., Schellenburg, G., and Shannon, H. (2003). Correlates of Employees' Perception of a Healthy work Environment. *American Journal of Health Promotion*, 17(6), 390-399..

- ✚ Marsh, R. and Mannari, H. (1977). Organizational commitment and turn over. *Administrative science quarterly*, 22, 57-67.

- ✚ Martel, J.P., and Dupuis, G. (2006). Quality of work life: Theoretical and methodological problems, and presentation of a new model and measuring instrument. *Social indicator Research*, 77, 333-368.

- ✚ Masdia, M. (2009). *Job Satisfaction and Turnover Intention among the Skilled Personnel InTriplcBerhad*, University Utara Malaysia.

- ✚ Meyer, J.P., and Allen, N.J. (1991). A three-component conceptualization of organizational commitment. *Human resource management review*, 1(1), 69- 89.

- ✚ Meyer, J.P., Stanley, D., Herscovitch, L., and Topolnytsky, L. (2002). Affective, Continuance, and Normative commitment to the organization: A meta-analysis of antecedents' correlates, and consequences. *Journal of Vocational Behavior*, 16(1), 20-52.

- ✚ Miller, J. (2003). Critical incident stress debriefing and social work: Expanding the frame. *Journal of social service Research*, 30(2), 7-25.

- ✚ Mosadeghrad, A.M., Ferlie, E., and Rosenberg, D. (2011). A study of relationship between Job stress, QWL, and Turnover intention among hospital employees. *Health services management research*, 24(4), 170-181.

- ✚ Mowday, R.T., Steers, R.M., and Boulian, P.V. (1974). Organizational commitment, Job satisfaction, and Turnover among Psychiatric technicians. *Journal of Applied Psychology*, 59, 603-609.

- ✚ Mowday, R.T., Steers, R.M., and Porter, L.W. (1979). The measurement of organizational commitment. *Journal of vocational behavior*, 14(2), 224-247.

- ✚ Normala, D. (2010). Investigating the relationship between quality of work life and organizational commitment amongst employees in Malaysian firm. *International journal of business management*, 5, 10.

- ✚ O'Reilly, C. and Chatman, J. (1989). People and organizational culture: A profile comparison approach to assessing person-organization fit. *The Academy of management Journal*, 34(3), 487-516.

- ✚ O'Connell A. A. (2000). *Methods for modeling ordinal outcome variables*. Measurement and Evaluation in Counseling and Development, 170-193.

- ✚ Orpen, C. (1981). The conceptualization of quality of working life. *Industrial Psychology*, 7, 36-69.

- ✚ Porter, L.W., Steers, R.M., and Mowday, R.T. (2005). Do employee attitudes towards organizations matter? The study of employee commitment to organizations. *Great minds in management*, 171-189.
- ✚ Rethinam, G., and Ismail, M. (2008). Construct of quality of work life: A perspective of information and technology professional. *European Journal of Social Science*, 7, 56-70.
- ✚ Rose, R., Beh, L., Uli, J., and Idris, K. (2006). Quality of work life: Implications of Career Dimensions. *Journal of Social Science*, 2(2), 61-67.
- ✚ Rusell, H., O'connell, P.J., and McGinnity, F. (2009). The impact of flexible working arrangements on work life conflict and work pressure in Ireland. *Gender, work and organization*, 16(1), 73-97.
- ✚ Sandrick, K. (2003). Putting the emphasis on employees as an award winning employer. *Trustee*, 6-10.
- ✚ Schneider, S. (2003). Organizational commitment, job satisfaction and job characteristics of managers: Examining the relationships across selected demographic variables. *Dissertation Abstracts International*, 64(4), 1331A.
- ✚ Scobel, D.N. (1975). Doing away with the factory blues. *Harvard Business Review*, 53, 132-142.
- ✚ Scully, J., Kirkpatrick, A., and Locke, E. (1995). Locus of knowledge as a determination of the effects of participation on performance, *Affect*,

and perceptions. *Organizational Behavior Human Decision Making Process*, 61, 276-288.

- ✚ Shahbazi, B., Shokrazadeh, S., Bejani, H., Malekinia, E., and Ghoromeh, D. (2011). A survey of relationship between the QWL and Performance of Department chair persons of Esfahan University and Esfahan Medical Science University. *Procedia-Social and Behavioral Sciences*, 30, 1555-1560.
- ✚ Simone, A. (2003). The effects of gender and marital status on simulated hiring decisions. *Masters Abstract International*, 42(3), 1067.
- ✚ Sinha, C. (2012). Factors affecting quality of work life: Empirical evidence from Indian organizations. *Australian journal of business and management research*, 1(11), 31-40.
- ✚ Sirgy, M.J., Reilly, N.P., and Efraty, D. (2012). Review of research related to quality of work life programs. *Handbook of social indicators and quality of life research*, 297-311.
- ✚ Straw, R.J. and Heckscher, C.C. (1984). Quality of Work Life: New working relationships in the communication industry. *Journal of labor studies*, 9, 261-274.
- ✚ Subramariam, B.L, and Saravanan, R. (2012). Empirical study on factors influencing on QWL of Commercial Bank Employees. *European journal of social science*, 28(1), 119-127.

✚ Thurman, J.E. (1977). Job satisfaction: An international overview. *International Labor review*, 117, 249-267.

✚ Walton, R.E. (1974). QWL Indicators: Prospects and Problems. A *symposium on social indicators of work life*. Ottawa, 19-20.

Books

✚ Agresti A. (2002). *Categorical Data Analysis*. New York : John Wiley

✚ Walton, R.E. (1975). *Criteria for Quality of working life*. New York: The Free press.

✚ Andy, F. (2006). *Discovering Statistic using SPSS*. London: SAGE publication.

✚ Anol Bhattacharjee (2012). *Social Science Research: Principles, Methods, and Practices*. USA: University of South Florida.

✚ Arnold, P. (2005). *Effective leadership and partnerships: Making democracy work, civic traditions in modern Italy*. Italy: Princeton University Press.

✚ Chow, R. (1994). *Where have all the natives gone? Contemporary postcolonial theory*. London: Arnold.

✚ Fife-schaw, C. (2002). *Surveys and Sampling issues*. G.M: Hammond

✚ Fikre, E., Eshetu, G., and Sileshi, F. (2009). *SPSS for windows*. Preparatory module for graduate program, AAU.

- ✚ Ghauri, P., and Kjell, G. (2005). *Research Method in Business Studies*. Harlow: Pearson Education Limited.
- ✚ Hair, J., Black, W., Babin, B., Anderson, R., and Tatham, R. (2007). *Multivariate Data Analysis*. New Jersey: Pearson Education, Inc.
- ✚ Hellriegel, D. and Sclocum, J.W. (2005). *Organizational Behavior*. Singapore: Thomson Asia Pvt ltd.
- ✚ Heskett, J., Sasser, W., and Schlesinger, L. (1997). *The service profit chain*. New York: Basic Books.
- ✚ Leary, M.R. (2004). *Introduction to Behavioral Research Methods*. USA: Pearson Education, Inc
- ✚ Lewis, S. (1997). *An international perspective on work-family issues: Challenges and choices for a changing world*. Westport, CN: Quorum Books.
- ✚ Luthans, F. (2008). *Organizational Behavior*. New Delhi: McGraw-Hill
- ✚ Meyer, J.P., and Allen, N.J. (1997). *Commitment in the work place: theory, research and application*. California: Sage publication.
- ✚ Reid, S. (1987). *Working with statistics: An introduction to quantitative methods for social scientists*. London: Polity.
- ✚ Robbins, S.P. (1989). *Organizational Behavior: Concepts, Controversies, and Applications*. Englewood: Prentice-Hall.

- ✚ Saunders, M., Lewis, P. and Thornhill, A. (2007). *Research method for Business students*. England: Pearson Education Ltd.

- ✚ Schutt, R. (2006). *Investigating the social world: The process and practice of research*. Thousand Oaks: CA.

- ✚ Sekeran, U. (2001). *Research methods for business: A skills building approach*. New York: John Wiley and Sons, Inc.

- ✚ Sekeran, U. (2003). *Research Methods for Business: A skill building approach*. New York: John Wiley and Sons, Inc.

- ✚ Steer, R. and Porter, L. (1991). *Motivation and work Behavior*. McGraw Hill, Inc.

- ✚ Walton, R.E. (2005). *Quality of Work Life (QWL) Measurement*. New York: The Free press.

- ✚ Warr, P. (1987). *Job characteristics and Mental Health*. London: Penguin Books.

Conference Proceeds

- ✚ Aizzat, M., Ramayah, T., and Osman, M. (2001). Job satisfaction and organizational commitment among workers in Malaysian manufacturing companies. *Proceedings of the fourth Asian Academy of Management Conference*. Pahang Malaysia.

- ✚ Islam, M. and Siengthai, S. (2009). Quality of work life and organizational performance: Empirical evidence from Dhaka export processing zone,

paper presented to ILO conference on regulating for decent work, Geneva.

- ✚ Nik Mutassim, A., Mohd, A., and Amri, A. (2003). Organizational Commitment: a case of more than one dimension? Test within a sample of Malaysian bank officers. *The Asian Academy of Applied business Conference*. Malaysia.
- ✚ Rohani, A., and Fauziah, N., and Ilias, M. (2004). Affective, Continuance, and Normative commitment: An empirical study of academic staff in UiTM distance education program. *Proceedings of the conference on scientific and social research*, Sarawak, Malaysia.
- ✚ Liu, x. (2010). Ordinal Regression Analysis: Fitting the continuation Ratio Model to Educational Data Using Stata. *North eastern Educational Research Association Annual conference* (pp. 12-16). NERA.

Thesis

- ✚ Ghasemi, M. (2000). QWL effect on labor productivity. (M.A Thesis, 2000).
- ✚ Markham,L. (2010). Quality of work life as predictor of employees' mental health. (Master thesis, 2010).

ADDIS ABABA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

MBA PROGRAM

Dear Sir/Madam

This questionnaire is intended to be used as primary data for master's thesis of my MBA in management at Addis Ababa University on **Quality of Work Life and Organizational Commitment of employees in Commercial Bank of Ethiopia**. As a member of your organization, your participation in this study will be valuable and greatly appreciated. Information gathered will be treated with utmost **confidentiality** and will not be used for any other purpose.

INSTRUCTIONS: The questionnaires contain statements about Quality of work life and Organizational Commitment. Please read each statement carefully and decide if you ever felt this way about your profession and work environment. Please aware that there is no right or wrong answers. You have to give your own opinion about each item. Please circle your response to each statement according to the following five-point scale in terms of your own agreement and disagreement of the statement.

Example: If you strongly agree with any of the statements given in the questionnaire, you should circle on #5 and if you strongly disagree with any statements please circle on #1. For the statement, where you cannot make a decision, circle on three and rate others categories accordingly.

Section one: Demographic Information

1. Sex A, Male B, Female
2. Age A, 19-28 B, 29-39 C, 40-55 D, 56 and above
3. Levels of Education A, Diploma B, Degree C, Master’s Degree
D, PHD and above
4. Marital Status A, Married B, Single C, Divorced D, Widowed
5. Number of years of service at the present organization
A, Less than 1 year B, 1-3 C, 4-6 D, 7-10 E, 11 and
above

Section 2: Questions pertaining to Quality of work life

5= Strongly Agree 4= Agree 3= Neutral 2= Disagree 1= Strongly Disagree
--

Adequate and fair compensation		
1	Being paid according to individual capabilities, knowledge, and experience.	1 2 3 4 5
2	Extra benefit	1 2 3 4 5
3	The facility of contributory provident fund.	1 2 3 4 5
Safe and healthy working condition		
4	Existence of workload	1 2 3 4 5
5	The safety of worker is a high priority with management where I work.	1 2 3 4 5

6	The safety and health conditions where I work are good.	1	2	3	4	5
7	Conditions on my job allow me to be about as productive as I could be.	1	2	3	4	5
Immediate opportunity of use and develop human capacities						
8	Provision of self-improvement for employees.	1	2	3	4	5
9	Employees' participation in technical planning.	1	2	3	4	5
10	Fair attitude of supervisor and equitable treatment.	1	2	3	4	5
Work and the total life space						
11	Sufficient time to spend with family.	1	2	3	4	5
12	Flexible leave policy.	1	2	3	4	5
13	Flexible working hours.	1	2	3	4	5
14	Effect of energy and time spent on the job on workers life.	1	2	3	4	5
The social relevance of work life						
15	Social responsibility of the organization.	1	2	3	4	5
16	Contribution towards the improvement of the culture of the society.	1	2	3	4	5
17	Nature of pricing services by the organization from social point of view.	1	2	3	4	5
18	Matching of work life and social life.	1	2	3	4	5

5= Strongly Agree 4= Agree 3= Neutral 2= Disagree 1= Strongly Disagree

Section 3: Items related to organizational commitment of employees

Affective Organizational Commitment Scale						
1	I would very happy to spend the rest of my career with this organization.	1	2	3	4	5
2	I enjoy discussing my organization with people outside it.	1	2	3	4	5
3	I really feel as if this organization's problems are my own.	1	2	3	4	5
4	I think that I could easily become as attached to another organization as I am to this one.	1	2	3	4	5
5	I do not feel like 'part of the family' in my organization.	1	2	3	4	5
6	I do not feel 'emotionally attached' to this organization.	1	2	3	4	5
7	This organization has a great deal of personal meaning for me.	1	2	3	4	5
8	I do not feel a strong sense of belonging to my organization.	1	2	3	4	5

Continuance Organizational Commitment Scale						
9	I am not afraid of what might happen if I quit my job without having another one lined up.	1	2	3	4	5
10	It would not be too costly for me to leave my organization now.	1	2	3	4	5
11	Right now, staying with my organization is a matter of necessity as much as desire.	1	2	3	4	5
12	I feel I have too few options to consider leaving this organization.	1	2	3	4	5
13	One of the few serious consequences of leaving this organization would be the scarcity of available alternatives.	1	2	3	4	5
14	One of the major reasons I continue to work for this organization is that leaving would require considerable sacrifice. Another organization may not match the overall benefits I have here.	1	2	3	4	5
Normative Organizational Commitment Scale						
15	I think that people these days move from company to company too often.	1	2	3	4	5
16	I do not believe that a person must always be loyal to his or her organization.	1	2	3	4	5

17	Jumping from organization to organization does not seem at all unethical to me.	1	2	3	4	5
18	One of the major reasons I continue to work for this organization is that I believe that loyalty is important and therefore feel a sense of moral obligation to remain.	1	2	3	4	5
19	If I got another offer for a better job elsewhere, I would not feel it was right to leave my organization.	1	2	3	4	5
20	I was taught to believe in the value of remaining loyal to one organization.	1	2	3	4	5

Thank you for completing this questionnaire!!!!!!!

Table1 3: parameter Estimate of regression output

Parameter Estimates

	Estimate	Std. Error	Wald	df	Sig.	95%Confidence Interval	
						Lower Bound	Upper Bound
						[OC]	42.706
[OC]	49.394	12.290	16.153	1	.000	25.307	73.481
[OC]	50.478	12.267	16.934	1	.000	26.436	74.520
[OC]	51.674	12.237	17.832	1	.000	27.690	75.658
[OC]	56.733	12.252	21.442	1	.000	32.720	80.746
Compensation	95.175	26.357	13.039	1	.000	43.517	146.834
Compensation	95.063	26.158	13.208	1	.000	43.795	146.331
Compensation	94.983	26.344	13.000	1	.000	43.350	146.615
Compensation	95.315	26.379	13.056	1	.000	43.613	147.016
Compensation	95.632	26.517	13.006	1	.000	43.660	147.605
safe and health	-178.689	25.271	50.000	1	.000	-228.218	-129.160
safe and health	20.071	9.155	4.806	1	.028	2.127	38.015
safe and health	-64.916	15.759	16.968	1	.000	-95.803	-34.028
safe and health	-104.514	23.398	19.953	1	.000	-150.373	-58.656
safe and health	-104.606	23.524	19.773	1	.000	-150.713	-58.499

o	human capacity	105.685	21.404	24.380	1	.000	63.734	147.636
c	human capacity	105.378	21.288	24.503	1	.000	63.654	147.102
a	human capacity	104.174	21.207	24.130	1	.000	62.609	145.738
t	human capacity	38.954	10.393	14.049	1	.000	18.584	59.324
i	human capacity	0 ^a	.	.	0	.	.	.
c	Total life space	4.949	6.567	.568	1	.451	-7.921	17.820
n	Total life space	6.769	7.634	.786	1	.375	-8.192	21.730
	Total life space	0 ^a	.	.	0	.	.	.
	Total life space	11.532	8.659	1.774	1	.183	-5.438	28.503
	Total life space	0 ^a	.	.	0	.	.	.
	Social relevance	0 ^a	.	.	0	.	.	.
	social relevance	0 ^a	.	.	0	.	.	.
	social relevance	2.225	3.438	.419	1	.518	-4.513	8.962
	social relevance	2.225	4.281	.270	1	.603	-6.167	10.616
	social relevance	-6.120	6.004	1.039	1	.308	-17.888	5.649

Link function: Logit.