



DEBREMARKOS UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
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WORK LIFE BALANCE IN RELATION TO JOB
SATISFACTION; A STUDY ON COMMERCIAL BANK OF
ETHIOPIA IN DEBRE BIRHAN BRANCHES

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MAY, 2019

DEBRE MARKOS, ETHIOPIA

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ETHIOPIA IN DEBRE BIRHAN BRANCHES**

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**A THESIS SUBMITTED TO THE GRADUATE SCHOOL OF DEBRE- MARKOS
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DEBER MARKOS, ETHIOPIA

APPROVAL

The thesis, entitled “**work life balance in relation to job satisfaction a case of Commercial Bank of Ethiopia DebreBirhanbranches**” by SebeneDilamo approved for the degree of “Master of Business Administration (MBA)” in DebreBirhan branch. As member of the Board of the Examiners of the MBA, We the examiners certify that we have read and evaluated the thesis prepared by SebeneDilamo. So, we recommended that the Thesis be accepted as fulfilling the Thesis requirement for the Degree of Master of Business Administration.

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CERTIFICATION

This is to certify that the thesis prepared by Sebene Dilamo entitled “**work life balance in relation to job satisfaction a case of Commercial Bank of Ethiopia Debre Birhan branches**” and submitted in partial fulfilment of the requirements for the degree of “Master of Business Administration” Complies with the regulation of the university and meets the accepted standard respect to originality and quality.

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DECLARATION

The researcher hereby declare that the Thesis on the title, “work life balance in relation to job satisfaction Commercial Bank of Ethiopia Debre Birhan district ,North shoa”, all sources that have been referred to and quoted have been dully indicated and acknowledged with complete reference.

Name-SebeneDilamo

Sig-----

Date-----

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ACRONYMS/ ABBREVIATION

CBE.....Commercial Bank of Ethiopia

WLB.....Work life balance

WLC work life conflict

FWI..... Family to work interference

WFI..... work to family interference

FWA.....Flexible Work Arrangements

ABSTRACT

The general objective of the study is to examine work life balance in relation to job satisfaction a case among commercial bank of Ethiopia at Debre Birhan branches. The specific objective the study was to examine the effect of work life balance on job satisfaction at CBE in Debre Birhan branch, to investigate the factor that influence work life satisfaction on CBE and to determine the relation between work life balance and job satisfaction on CBE in Debre Birhan branches. The scope the study was concerned with investigating the work life balance in relation to job satisfaction of commercial bank.. This study was guided by causal research design which is more preferable to identify the extent and nature of cause-and-effect relationships between the independent variable (work family interference, family to work interference, job autonomy, job overlade) and dependent variable (job satisfaction). The population of this study is employees of commercial bank of Ethiopia. To make the study more of accurate and viable, determination of appropriate number of sample size was important for the researcher. So it was possible to conduct the study through census because the population was manageable and helps in enhancing accuracy and quality of the research. The data used for this study collected through questioner. After this the data analysed and interoperate by using statistical package for social science (spss version 20). The finding of the study shows that there is appositive and significant relationship between work life balance and job satisfaction.

CHAPTER ONE

1. INTRODUCTION

1.1 Background of the Study

The rapid economic growth and development in the world has created new activities and open new doors for all the business organizations. The globalization trend has put the organizations hard to retain their competitive advantage. This trend has also affected the banking sector. Banking sector become more competitive. The changes in business activities bring change in culture and perception of the employees. Organizational changes due to downsizing, mergers/ acquisitions and radical changes in technology have changed the work setups. The employees in present were more involved in their jobs than in the last decade. The long working hours, work pressure, high demanding jobs, use of sophisticated technology made it difficult for employees to keep a balance between their job and family commitments (Nadeem and Abbas 2009).

Work life balance (WLB) was defined as a state of equilibrium in which the demands of both a person's job and personal life are equal Garg, D., & Rani, S. (2014). However, when the demand of job or personal life increases it creates an unbalance situation and resulted in work life conflict. Creating a balance with job responsibilities and family responsibilities was a dilemma for the employees and almost impossible due to turbulent work environment, and fast moving economic development across the globe which resulted in demanding jobs and long working hours . A person plays different role in the span of life, which include roles from work (worker, employer) and non-work (father, spouse, friend, sibling, etc.). Work Life Conflict (WLC) exists when time and energy demands to satisfy one role make it difficult to participate in other (Mukanzi, C. M., & Senaji, T. A. (2017)). Work life conflict also defined as push and pull between family and work responsibilities Garg, D., & Rani, S. (2014).

In every country Commercial Banks were the main economic institutions that facilitate the financial growth and economic development mainly serving the key purposes of providing financial intermediation and transaction services.

In providing these services to its customers, Commercial Bank of Ethiopia has undergone a lot of changes starting from its establishment, 1942.

Banking industry was more vulnerable to instability relative to other industries, owing to the existence of short term liability versus long term assets and the presence of highly leveraged firms and banks that have an incentive to engage in risky behaviour (Northcott, 2004, as cited in Zerayehu, Kagne&Teshome, 2013).

A major part of man's life was spent on work, which is a social reality, and social expectation to which human beings seem to confirm. It was 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 Irshod 2010).

Quality of work life was multi-faceted. It refers to the overall satisfaction with the work life leading to developing work life balance. It also involves a sense of being worthy and respectable. According to Gunaet'al, (2008), quality of work life multi-dimensional construct, made up of interrelated factors that need careful consideration to conceptualize and measure. It 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.

Work life balance had always been a concern of those interested in the quality of working life and its relation to broader quality of life (Guest, 2002).The concept of work life had been abstracted from the job satisfaction level of an employee, which was an extrinsic factor of job satisfaction. It aimed to provide quality of life for an employee at the same time retaining the productivity levels of an employee at the work place.

Therefore, this study clearly examine work life balance in relation to job satisfaction and identify the key work place issues in order to develop the strategies to address and improve work life in a case of Commercial bank of Debre Birhan branches. And also the study addressed the question what was the effect of work life balance on job satisfaction, what was the factor that influence work life satisfaction on CBE and what was direct and indirect relation of work life and job satisfaction in a case of CBE on Debre Brehan?

1.2 Statement of the problem

Rapidly changing global scene was increasing the pressure of workforce to perform maximum output and enhance competitiveness. Indeed, to perform better to their job, there was a requirement for workers to perform multiple tasks in the workplace to keep abreast (well informed) of changing technologies.

Accordingly, Shifts in the demographic composition of the labour market, increases in work hours, and changes in the pace and intensity of work have led scholars and practitioners to focus on the interface between work and life Greenhaus, J. H., & Kossek, E. E. (2014)

The articulation of work and life, cast as a work-life balance, has become a key feature of much current government; practitioner and academic debate (Eikhof, Warhurst, Haunschild, 2007). It is believed that balancing a successful career with a personal or family life can be challenging and impact on a person's satisfaction in their work and personal life's roles (Andrews, F. M., & Withey, S. B. 2005). Dundas (2008) argued that work life balance is about effectively managing the juggling act between paid work and all other activities that are important to people such as family community activities, voluntary work, personal development and leisure and recreation.

Work life balance has been studied within the context of business, for-profit organization (Blair-Loy, M. 2004).; Accordingly, these researchers conclude that, job Autonomy, job overload, Work to family interference, and Family to work are the factors that significantly correlated with employee job satisfaction. Autonomy came into sight to set up a basis of what has superior to an individual (Parker, 2002) and has typically envisaged as a psychosomatic state; a kind of emotional development which we evaluate based on what we observe people doing (Spriggs, 1998), or it could include the situations like, behaving purposely, with accepting, and behaving free of controlling powers (Graaf, 2006).

When we only talk about the term autonomy regardless of business, we come to know that it was the act of representatives who can realize and can make a choice what they will do (O'Neill, 2012) and was used in various ways from making independent choices to be a self-directed individual (Sneddon, 2001) who makes a decision to do things on the source of one's considerations (Henkel, 2005; McKnight, 1993). (Miller & Monge, 1986) and (Cotton & Tuttle, 1986) argued that Worker's attitude including commitment and satisfaction was strongly influenced by job and task characteristics.

The persons who had to travel and whose workload was considerably high (Black, 1988), as the employees go through with higher job overload, external higher pressure and job visibility pressure, all these conditions affect the satisfaction negatively (Bedeian & Armenakis, 1981; Naumann, 1992). (M. E., Ghafoor 2013) argued that group's cohesiveness can be harm by unfair work overload. (W. B Schaufeli, et al 2009) argued that work overload was one of the main forecaster of being exhausted (The sense of being tiredness and mental fatigue).

The research findings of (Nirel, et al.2008) showed that high level work overload cause the emotional problems and lower level of satisfactions.

Previous studies showed that overload was a main predictor of exhaustion (W. Schaufeli&Enzmann, 2005). (Beehr&Bhagat, 1985) stated that high level of workload may cause some level of ambiguity for employees whether they were able to complete their work. Such ambiguity will likely to bring about thoughts of nervousness and worry. As these studies showed the results of high workload, it was predictable to narrate that employees had to make extreme efforts and it will cause an apprehension and irritation in their jobs. Studies also shows that as employees had to do more with his/her work that may be required to ignore certain characteristic of job or life, there may be most chances of frustration (Spector &Jex, 1998). (Kawakami, et al 2005) argued that continued working hours and job overload was reason of distress among employees.

It was viewed that in most of the studies, the stressors in employee's working environment leads to some negative International Review of Social Sciences and Humanities, Vol. 5, No. 1 (2013), 38-47 41 consequences in sense of physical, behavioural and physiological changes (Beehr, 1995; Jex&Beehr, 1991). According to (Gardner & Cummings, 1988) job performance and job satisfaction expected to decline in the ratio of degree to which job performer's experience regarding job under-load and job overload. In the studies of (Sutherland & Cooper, 1992) French &Caplan deduced, work overload, role ambiguity and conflict of role are reasons for physiological, psychological sprain as well as job dissatisfaction.

On the other hand Work-family interference or conflict (WFC) refers to a state of affairs where the work and family domains interfere with one another to such a degree that the one was influencing negatively the other (Greenhaus&Beutell, 1985). The (American) National Institute for Occupational Safety and Health (NIOSH) considers work-family conflict as one of the 10 most significant stressors at work (Kelloway, Gottlieb, &Barham, 1999).

Existing research had focused on the consequences of WFC on stress or stress- related factors at work and a number of studies had found consistent evidence that WFC was associated with indicators of job satisfaction and well- being. Commercial banks are financial institutions that serve the general public in any society by rendering different services to its customers as they require.

These Commercial Banks highly participate in the growth and development of a given country by lending money in many sectors of the economy, contributing to investments, employment creation and by increasing the process of economic growth.

Commercial Bank of Ethiopia was one of the leading Commercial Bank in the country and pioneer in introducing modern banking in the country. Since change was inevitable CBE has to respond to different pressures requiring change so that its effort was truly set it differently from its competitors. There was no employers/ employees satisfy with the job relate to their life. Job satisfaction of an employee was a topic that has received significant attention by managers and researchers alike (Gautam, Mandal&Dalal, 2006). It was a well-known fact that no organization could last without their employees. Employees are the main reason an organization could possibly exist for a long time well satisfied employees will influence the productivity of the organization and will lead to achieving the organization and will lead to achieving the organizations vision and goal (Hussin, 2011).

Banks timing is mostly from 8:00 am to 5:30 pm in Commercial Bank of Ethiopia CBE but originally there was no time limit so employees had to work for longer hours due to unpredictable work flows and fast work places with tight deadlines compared to other jobs which had also a reason of concern.

Therefore, work life balance was critical to enhance employee job satisfaction in any organization. As far as the researcher knowledge, currently no previous study had been carried out to identify type of work life balance factors, the type of impacts them upon the employees and relation between the work life balance and employees' job satisfaction at Commercial Bank of a Debre Birhan branches. Hence, work life balance and employee job satisfaction had been a big issue in Commercial Bank of a Debre Birhan branches .Accordingly, study the work life balance and its effect on employee job satisfaction might help organizations to enrich its work life balance practice and adjust its focus on most important work life balance type that can bring employee commitment towards their work.

Therefore, this study was conducted to examine the relationship between work life balance (job autonomy, job overload, work to family interference, and family to work interference) and employee job satisfaction. Thus, this study was address the following research questions;

1.3. Research question

The study was addressed the following questions

- How does work life balance affect job satisfaction at CBE in Debre Birhan branches?
- What are the factors that influence job satisfaction on CBE
- What is the relation between work life and job satisfaction in a case of CBE on Debre Birhan

1. 4. Objective of the study

1.3.1 General objective

The general objective of the study was to examine work life balance with relation to job satisfaction Commercial Bank of Ethiopia at Debre Birhan branches.

1.3.2 Specific objective

- To examine the effect of work life balance on job satisfaction at CBE in Debre Birhan branches
- To investigate the factor that influence job satisfaction on CBE
- To determine the relation between work life balance and job satisfaction on CBE in Debre Birhan branches.

1.5. Hypothesis of the study

H1=There is a significant and positive relationship between job Autonomy and job satisfaction.

H2=There is a significant and positive relationship between job overload and job satisfaction

H3=There is a significant and positive relationship between Work to family interference and job satisfaction

H4=There is a significant and positive relationship between Family to work and job satisfaction

1.6. Scope of the study

The study was conducted at Amara region North Shewa administrative Zone Commercial Bank in Ethiopia namely CBE in Debre Birhan town to study the work life balance in relation to the job satisfaction: a case of Commercial Bank of Debre Birahn branches. The reason for selecting this area is due to the researcher is working around there and convenience to collect valuable data. Specially the study focus on work to family interference, family to work interference, job autonym and job over load that affect job satisfaction.

1.7 Limitation of the study

The listed variables for the study are not all the variables of work life balance affecting job satisfaction.

The employees may hesitate to provide their views and little or no cooperation from the respondents, also the responses from the respondents may be biased or lack in clarity as the concept is new, and respondents may not have clear understanding of the issue. To overcome this problems the researcher tried to clarify the subject area of study and try to persuade the respondents by approaching personally.

Moreover, Due to the lack of availability of resources, the study was restricted to Commercial Bank of Ethiopia Debre Birhan branches only. Therefore, future research should be conducted on a larger scale by considering more state and private Commercial Banks from all over the country.

1.8. Significance of the study

As knowledge of the researcher, there was no previous study done on the work life balance in relation to job satisfaction a case of Commercial Bank of Debre Birhan branches. Thus, the significance of this study is help other researcher find further investigation with in work life and job satisfaction on Commercial Bank of Ethiopia particularly Debre Birhan branches.

The society can also be benefited from this study since the different purpose of the work life balance and job satisfaction on the CBE can cater the needs of the society in different dimension as a means to satisfy them. The study might also be used as a literature for further studies.

1.9. Definition of terms

Work-Life Balance-Work life balance was the phenomenon of striking an ideal balance between the professional life of an individual and their personal life with all of their respective associations.

Job Satisfaction-Job satisfaction was the level of contentment a person feels regarding his or her job.

Work overload -work overload was defined as incompatibility between the work requirements and the amount of time and resources available to comply with these requirements.

Job autonomy-Job autonomy was defined as the degree to which the job provides substantial freedom, independence, and discretion to the individual in scheduling work and in determining the procedures to be used in carrying it out.

Work to family interference -Work to family interference was the feeling or perception that one's work demands cause trouble on the family or home front.

Family-to-work interference occurs when experiences and commitments in the family to work interfere, such as the presence of young children, primary responsibility for children, elder care responsibilities, interpersonal conflict within the family unit, or unsupportive family members.

1.10. Organization of the Paper

This study was organized into five chapters. The first chapter presents background of the study, statement of the problem, objectives of the study, hypothesis of the study, significance of the study, scope of the study, limitation of the study, operational definitions of terms, descriptions of variables and organization of the study. Chapter two contains literature review that describes theoretical and empirical finding of previous studies, conceptual frame work and what was already known in this area of study.

Chapter three discusses the methodology including description study area, research design; sampling size and techniques, contingency of non-respondents, data type and data collection method, and method of data analysis. Chapter four also deals with data result and discussion. Finally, chapter five contains summary, conclusion and recommendations.

CHAPTER TWO

2. REVIEW LITERATURE

2.1 Introduction

The literature on Work-life balance with different prospective were studied and available, in recent years, there has been an increased interest in work to family interface in the human resource management literature, especially regarding the sources and outcomes of conflict between these two spheres. A number of studies had addressed this issue from different perspectives. In this chapter, an endeavour has been made to provide an overview of various aspects of Work-Life Balance through the review of existing literature. The sources referred include various journals, books, doctoral thesis, working papers, reports, magazines, internet sites, newspapers etc. why you describe this is methodology.

2.2. An Overview of Work life Balance

According to Lewis (2002) there has been an evolution in the way in which work and personal life are conceptualized in the scientific literature. The focus initially was, and continues to be, on the conflict between work and family.

The term “work” was being used here was referring to paid work or employment. The term “Work life balance” was a contested term, with many alterations suggested, such as “work life integration”, Work life interface”, Work life Masonic”, Work life reconciliation”, or Work life coordination”(Mc Pheron,2007). As early as 1960’s researchers had begun to study and find some imbalance between work and personal life.

Various studies on work life thereafter find that what happened at the workplace had significant impact on individuals and their families.

Work life balance means adjusting the pattern of work so that your employees can benefit from a better fit between their work and were as of their personal life and in long run hope to achieve sustainable development and profitability (Verma, 2007). The profitability and productivity of organization depends on two factors that were interrelated performance and commitment of employees. These factors depend on workforce of the organization. But every employee has two aspects of his/her being personal life and professional life.

Both of these were difficult to separate and from a source of conflict. If an organization wishes better productivity and more committed employees, then they have to be happy and satisfied. The balance was achieved when an individual's right to a fulfilled life inside and outside paid work was accepted and respected as a room, to the mutual benefit of the individual business and society (Narendranath, 2007). Work family balance is a form of inter role conflict in which role pressures from the work and family domains were mutually incompatible in some respect (Koizumi, 2000).

According to Greenhaus et al. (2003) work-family balance refers to a 50/50 balance between work and family with respect to amount of time, involvement, and satisfaction. Time balance refers to spending an equal amount of time on work and family roles. Involvement balance involves being psychologically involved in work and family roles to the same extent.

Satisfaction balance occurs when an individual was equally satisfied with their work and family roles (Greenhaus et al., 2003). One limitation of this approach was that not all individuals may desire a 50/50 balance between their work and family lives (Rapaport et al 2002). Also, as was the case with the concept of work family conflict, the use of the term "family" is problematic. Instead of using the term "family," some researchers suggest that the term "personal life" should be used so that the experiences of non-married or single individuals, or childfree individuals, were considered (Burke, 2004). And also, life refers to both family (traditional family experience) and personal life (other non-work aspects such as leisure time and community services) (Barnett, 1998; Reynolds, 2005).

The concept of work-life balance was based on the notion that paid work and personal life should be seen less as competing priorities than as complementary elements of a full life. The way to achieve this was to adopt an approach that was "conceptualized as a two way process involving a consideration of the needs of employees as well as those of employers" (Lewis, 2000).

According to Clark (2000) Work life balance was the phenomenon of striking an ideal balance between the professional life of an individual and their personal life with all of their respective associations. The level of importance being given to this phenomenon these days was because of the harmful results brought about because of the severe lack of this phenomenon.

Although work/life balance has traditionally been assumed to involve the devotion of equal amounts of time to paid work and non-work roles, more recently the concept has been recognized as more complex and has been developed to incorporate additional components.

A recent study explored and measured three aspects of work/life balance (Greenhaus et al 2003). Time balance, which concerns the amount of time given to work and non-work roles. Involvement balance, meaning the level of psychological involvement in, or commitment to, work and non-work roles. Satisfaction balance or the level of satisfaction with work and non-work roles.

Although most research focuses on family life, recent evidence (e.g., Galinsky et al. (1996)) suggest that even employees without traditional families (e.g., non-parents and single employees) experience conflict between their roles and should be included in research. Thus, rather than focusing on general work–family conflict, it seems beneficial to consider the broader aspects of both work–personal life conflict as well as personal–work life conflict. There are real costs related to work and family conflict for employees and organizations.

According to Burke (1988) Thomas & Ganster (1995), there was evidence that the conflict related to work and personal demands can lead to negative health outcomes for employees and may decrease organizational commitment and job satisfaction, and increase burnout. Detrimental health outcomes encompass both physical health (e.g., somatic complaints, blood cholesterol) and mental wellbeing (e.g., stress, depression, vitality/energy, and life satisfaction).

2.3. Work Life Conflict

According to Greenhaus & Beutell (1985) work/life conflict is a form of inter-role conflict in which the role that pressures from work and family domain is mutually incompatible in some respect. The working world has changed dramatically over the years. More people in the workforce are more educated; workers are left with higher expectations and about gaining full filament at work, and people are working longer hours.

According to Stebbins (2001) points out that the employees' responsibilities and duties were changed in the workplace and at non workplace and also the changing face of the workforce has increased the amount of research looking at how people manage the demands of both work and personal life/family.

According to Lockwood (2003) the term Work Life Conflict (WLC) used contradictory with Work Life Balance (WLB). Work life balance (WLB) was defined as a state of equilibrium in which the demands of both a person's job and personal life are equal. However, when the demand of job or personal life increases it creates an unbalance situation and resulted in work life conflict. Creating a balance with job responsibilities and family responsibilities was a dilemma for the employees and almost impossible due to turbulent work environment, and fast moving economic development across the globe which resulted in demanding jobs and long working hours. Organizations were structured and employee loyalty based on the efforts to make the organization profitable. The period of industrialization served as a fore runner to the work/family conflict that intensified in the subsequent year (Duxbury & Higgins 2006).

2.3.1. Dimensions of Work-Life Conflict

The origin of work-life conflict was a legitimate issue. Authors have various explanations for the determinants of this kind of conflict.

According to Fu and Shaffer (2001) distinguish between two different directions of role interference, namely family-to-work and work-to-family interference. The determinants for the first type arise from the family domain whilst work-to-family interference arises from the work domain. They suggest that the determinants are unique to the six dimensions of work family conflict (namely, work-to-family time-, strain- and behaviour-based conflict and family-to-work, time-, strain- and behaviour-based conflict). They found that determinants arising from the work domain have much stronger effects and are significant contributors to time- and strain-based work-to family conflict. Supervisor social support was found to reduce strain- and behaviour-based work-to-family conflict. The only significant determinants arising from the family domain were parental demands and hours spent on household work and these were correlated with time-based conflict solely.

A. Work to Family Interference

According to Googins (1991) the relationships, struggles, and conflicts between workers and employers and between families and the workplace grew in this era. The time to perform one task (related job or family) does not left sufficient time to take up with other task related to family (personal life) or work. When work takes priority over personal life it was Work to personal life Interference (WLI).

This type of conflict was mostly seen in male employees as they are more committed toward their work responsibilities in relation to the family responsibilities. However, women are not fully exempted with this type of conflict.

B. Family to Work Interference

When family responsibilities become a hindrance to perform the work effectively it becomes Family to Work Interference (FWI). Many factors contribute to intensify family to work interference which mainly includes family responsibilities such as child and elderly care. The conflict between work and family has now become a crisis for the organizations. With the increase in dual family parents, more job demand and long working hours made it almost impossible to create a balance between work and family.

According to Frone (2003) Hammer & Thompson (2003) Collectively, a manifestation of stress due to competing role demands, conflict was considered a bi-directional construct, in that work can interfere with family (i.e., work-to-family conflict [WFC]) and family can interfere with work (i.e., family-to-work conflict [FWC]). WFC and FWC are a reflection of the three primary stressors (i.e., causes of conflict), which serve as manifest variables according to Greenhaus&Beutell (1985, pp 77-82):

Time-based conflict: Time-based conflict was defined as stress resulting when “time devoted to one role makes it difficult to fulfil requirements of another role”.

Strain-based conflict: Strain-based conflict was defined as stress resulting when “strain produced by one role makes it difficult to fulfil requirements of another role”.

Behaviour-based conflict: Behaviour-based conflict was defined as stress resulting when “behaviour required in one role makes it difficult to fulfil requirements of another role”.

Other international research on the determinants of work-life conflict includes an early study conducted by Pleck et al (1989) who concluded that certain job characteristics were strongly correlated with work-life conflict. These include the number of hours worked, irregular starting times, frequent and uncontrollable overtime work, an inflexible work schedule and physically or psychologically demanding work.

Burke (1997) on the other hand, found that organizational values, associated with high performance and involvement, created an environment that can make it more difficult for employees to achieve or even wish to achieve balance in their work and life roles.

Apart from the job characteristics and organizational values mentioned above, Papalexandris and Kramar (1997) stated that individual variables could also influence work-life balance. These included age, sex, qualifications, pay, professional aspirations and family status as well as attitudes, expectations and priorities assigned to the various roles by both partners. Finally, Duxbury and Higgins' (2001) found that the greater number of roles that individuals have, the more likely that they will experience high work overload. Amongst these, married individuals with children or eldercare experienced the highest conflict.

2.3.2. Job Overload

According to Rizzo et al (1970), work overload was defined as incompatibility between the work requirements and the amount of time and resources available to comply with these requirements. Work overload occurs when an individual's work role was characterized by too much work, time pressures, deadlines, and lack of necessary resources needed to fulfil duties, commitments, and responsibilities associated with work role (Beehr& Glazer, 2005). Work overload happens when job demands exceed the time and resources available (Gryna, 2004).

Overload occurs where multiple demands exceed resources, and may be either qualitative or quantitative. Qualitative overload refers to a situation where a task was too difficult to complete, while quantitative overload was experienced when there were too many tasks that need to be done. Most authors discuss overload in terms of the latter. A consequence of dual-career couples undertaking multiple roles was that they may become more susceptible to overload in the home and work environment. While the two sets of overload may be independent, there may also be reciprocal relationships between them, as a combination of tensions between career and domestic demands ((David & Catherine, 2003).

According to Linda (2004) quantitative work overload occurs when an employee is assigned too great a volume of work to accomplish in a specified timeframe. It is very prevalent in our achievement oriented society and is associated with job tension, job dissatisfaction and various physical and psychological strain symptoms. Linda also described that qualitative work overload occurs when the work requires skills, abilities, and knowledge beyond what the person has. It occurs when employees feel that they lack the ability to do the job regardless of the amount of time available to them to complete the job. It may also result when performance standards are set so high as to appear unattainable.

Overloading employees with unreasonable work expectations (e.g. undue pressure, impossible deadlines, and unnecessary disruptions) was a form of workplace bullying or abusive supervision. It commonly involves placing undue pressure on employees, setting impossible deadlines for the completion of work, or excessive unnecessary disruptions.

According to Derek et al. (2009) the potential costs of treating employees in this manner were considerable. For instance, overloaded employees were more likely to make mistakes, feel anger or resentment toward their employers or co-workers, experience high levels of stress, had poorer health and work-family balance, and seek employment elsewhere.

2.3.3. Job Autonomy

Job autonomy was defined as the degree to which the job provides substantial freedom, independence, and discretion to the individual in scheduling work and in determining the procedures to be used in carrying it out (Saragih, 2011). Job autonomy in the organization can be define as, a physical performance or set of practices relating the allocation of responsibility and produce the chain of command so as to give employees greater than before decision-making power in respect to the implementation of their main work activities (Leach et al., 2003).

Job autonomy was likely to provide employees the freedom of power over how they carry out their task in the organization, which was likely to reduce emotional tense and mental stress, caused by necessary present certain emotions and enhance their generally satisfaction of employee in the organization (Saragih, 2011).

Job autonomy was one of the resource that help worker balance work and family roles. It was necessary the relationship of job autonomy with work life balance because the presence of job autonomy gives the freedom to employees to prioritize and schedule the work and determine the better way to carry out the given task. Aryee (1992) noticed that the instrumental value attached to job autonomy in the form of schedule inflexibility gives psychological enrichment to employees that makes them better balance their both work and family domains.

The studies of Preamux (2007) revealed a negative relationship of job autonomy with multi-role WFC and FWC. The discretion given to manage the demands thus becomes the control mechanism that has a direct impact to lessen worker's felt conflict (Preamux, 2007).

Studies of Aryee (1992) has found that job autonomy to directly impact WFC but similar to the studies of Parasuraman and Simmers (2001), Premaux (2007) did not discover effects of job autonomy on either direction of WFC may be due the distorted distribution of autonomy in their sample.

2.4. Work Life Balance Programs and Practices

Work-life balance practices were deliberate organizational changes in programs or organizational culture that were designed to reduce work-life conflict and enable employees to be more effective at work and in other roles. The transition from viewing work-life balance practices solely as a means of accommodating individual employees with care giving responsibilities to recognizing their contribution to organizational performance and employee engagement was an important paradigm shift that was still very much ‘in process.’

From the very beginning it was important to understand that work-life balance does not mean to devote an equal amounts of time to paid work and non-paid roles; in its broadest sense, was defined as a satisfactory level of involvement or ‘fit’ between the multiple roles in a person’s life. Although definitions and explanations may vary, work-life balance was generally associated with equilibrium between the amount of time and effort somebody devotes to work and personal activities, in order to maintain an overall sense of harmony in life (Clarke, et al 2004).

According to Fisher (2010), many organizations had begun to offer flexible work arrangements to help employees balance work and life demands. Most organizations were left to decide how they will offer flexibility, and decisions were largely based on how they perceive such arrangements will affect their ability to be responsive to organizational needs.

By creating a Flexible Work Arrangements (FWAs), organizations can keep good employees and not force them to sacrifice personal life. Flexible work arrangements will help employees benefit personally and professionally, and the result will make people who were more loyal, committed and productive Beauregard, T. A., & Henry, L. C. (2009).

According to Fisher (2010), the term flexible working covers flexibility in terms of the hours that were worked and the location and includes the following: Part-time, Flexi-time, Compressed working, Job sharing, Time off in lieu, Term-time working, Annual hours, Home working/telecommuting, Sabbatical/career break, and others.

Organizations can implement various work-life balance initiatives that may assist employees to better balance their work and family responsibilities, gain improvements in well-being and provide organizational benefits. There were a large variety of family friendly policies which include but were not limited to the following: flexible working hours, job sharing, part-time work, compressed work weeks, parental leave, telecommuting, on-site child care facility, (Heraty et al, 2008). In addition, organizations may provide a range of benefits related to employees' health and well-being, including extended health insurance for the employee and dependents, personal days, and access to programs or services to encourage fitness and physical and mental health.

Still, other practices may support children's education, employees' participation in volunteer work, or facilitate phased retirement.

According to Gottlieb et al (1998) and Dessler (2008) the definitions of the five popular types of alternative work arrangements and additional practices can be viewed as supporting employees' health, well-being, and work-life balance.

A. Flexitime

According to Morgan, L. (2009). flexitime was a work schedule in which employees' workdays were built around a core of mid-day hours when all workers are required to be present. The most prevalent alternative work arrangement, flex time or flexible work hours, typically consists of flexible workday start and finish times. Most organizations that offer flexitime require all employees to be on the job during a set of core hours, but allow employees more choice over their work schedules on either side of these core hours (Ridgley et al., 2005). It allows employees, to determine (or be involved in determining) the start and end times of their working day, provided a certain number of hours was worked. This can allow them to meet family or personal commitments/emergencies (enable employees to respond to both predictable and unpredictable circumstances), during the day or to reduce their commuting time by starting and ending work before or after the rush hour.

B. Telecommuting

It was becoming more and more common for people to do at least some of their regular work from home instead of going into the office.

This type of arrangement is often called 'telework' or 'telecommuting' and can be advantageous for employees by allowing them: to organize their work day around their personal and family needs; to decrease work-related expenses; to reduce commuting time; and to work in a less stressful and disruptive environment. It may also help to accommodate employees who, because of particular disabilities, were unable to leave home (Dessler, 2006).

C. Compressed Work Weeks

A compressed work week was an arrangement whereby employees work longer shifts in exchange for a reduction in the number of working days in their work cycle (e.g. on a weekly or biweekly basis). This was an arrangement whereby a standard work week was compacted into fewer than five days by extending the length of the work days. According to Dessler (2006), compressed workweek was a work schedule in which employee works fewer but longer days each week.

D. Part-Time Work

Part-time arrangements can also allow people with health problems, disabilities or limited disposable time (e.g. students) to participate in the labour force, develop their skills and obtain work experience. According to Al-Rajudi, K. O. (2012) part-time work was a work schedule that was less than full-time but was at least half of the regularly scheduled full time workweek, or work less than 30 hours a week.

E. Job sharing

Job sharing was an arrangement which allows two (or sometimes more) employees to jointly fill one fulltime job, with responsibilities and working time shared or divided between them.

It may be appropriate where opportunities for part-time jobs or other arrangements were limited. According to Perrine (2009) job sharing was an arrangement in which two people voluntarily share the responsibilities, salary, and benefits of one full-time position, each working part-time on a conventional basis.

2.5. Concepts of job satisfaction

Organizations are striving for better performance to compete with their competitors. For this reason they are trying to retain their valued employees and are considering the issues relating to work and life.

To take care of their employees organizations were facilitating the employee even at work to maximize the level of job satisfaction and to reduce turnover rate. Improving the quality of work life balance facilities not only helps in improving the productivity but also helps in increasing employee loyalty and job satisfaction. Researching literature, a variety of very similar definitions describing job satisfaction has been found.

The most popular was the one by Locke (1976), which describes job satisfaction as a pleasurable or positive emotional reaction to a person's job experiences. Job satisfaction can be defined as the collection of feelings and beliefs about a current job according to Jones et al (2000), as a positive attitude that was believed leads to high performance Daft & Marcic (2001), or as a reflection of an employee's feelings about various aspects of work (Stone, 2005). Observing job satisfaction, it was very important to note two different expressions which were equally used in literature, i.e. job satisfaction regarding solely the task itself or the crucial activity of one's regular work, and job satisfaction in general which includes a range of different elements, such as satisfaction with pay, co-workers, supervision or working conditions.

Job satisfaction can be considered as one of the main factors when it comes to efficiency and effectiveness of business organizations. In fact the new managerial paradigm which insists that employees should be treated and considered primarily as human beings that had their own wants, needs, personal desires was a very good indicator for the importance of job satisfaction in contemporary companies. When analysing job satisfaction the logic that a satisfied employee was a happy employee and a happy employee was a successful employee.

Ali, N. (2008). defined job satisfaction as any combination of psychological, physiological and environmental circumstances that cause a person truthfully to say I am satisfied with my job .According to this approach although job satisfaction was under the influence of many external factors, it remains something internal that has to do with the way how the employee feels. That was job satisfaction presents a set of factors that cause a feeling of satisfaction.

The importance of job satisfaction specially emerges to surface if had in mind the many negative consequences of job dissatisfaction such a lack of loyalty, increased absenteeism, increase number of accidents etc. Spector (1997) lists three important features of job satisfaction. High levels of job satisfaction may be sign of a good emotional and mental state of employees. Second, the behaviour of workers depending on their level of job satisfaction will affect the functioning and activities of the organization's business.

From this it can be concluded that job satisfaction will result in positive behaviour and vice versa, dissatisfaction from the work will result in negative behaviour of employees. Third, job satisfaction may serve as indicators of organizational activities.

Through job satisfaction evaluation different levels of satisfaction in different organizational units can be defined, but in turn can serve as a good indication regarding in which organizational unit changes that would boost performance should be made.

According to Spector (1997) job satisfaction can better be understood as the degree to which people like their jobs. According to him, factors affecting job satisfaction can be classified into two major categories. The first category, the job environment, includes factors such as how people are treated, the nature of job tasks, administrative requirements, job autonomy, workload, work/private life conflict, community (customers) satisfaction and rewards (pay). The second category includes characteristics of the individual, personality, and experience. Being satisfied with the work place was one of the most important constituents of organizational behaviour reflected from the employee's side.

Job satisfaction represents one of the most complex issues as facing today's managers when it comes to managing their employees. Many studies have demonstrated an unusually large impact on the job satisfaction on the motivation of workers, while the level of motivation has an impact on productivity, and hence also on performance of business organizations. Unfortunately, in our region, job satisfaction still has not received the proper attention from neither scholars nor managers of various business organizations.

Job satisfaction depends on many factors like work environment, compensation packages, job autonomy and supervisor support but the purpose of this study will be to study the effect of factors associated with work life balance on job satisfaction.

2.6. The Relationship between Work Life balance and Job Satisfaction

Several studies have tried to determine the link between dimensions of work life balance and job satisfaction. In this section, some studies related to factors of work life balance that affect job satisfaction are evaluated starting from the earlier studies.

A. Relationship between Job Satisfaction and Work to Private Life Interference

Increase in working hours increases the workload, which negatively affects the job satisfaction of the employees.

Duxbury and Higgins (2001) revealed in their research that increases in work overload leads to work to family interference, which leads to less organizational commitment and decreases job satisfaction. Cabrita and Perista (2006), and Fu and Shaffer (2001) found a direct relationship between numbers of hours spent in work activities and work life conflict.

Nadeem and Abbas (2009) found that job satisfaction was significantly negatively correlated with family to work interference.

Accordingly, as it was stated above, that the two aspects of work life conflict; family to work interference and work to family interference are negatively correlated with job satisfaction. In line with, job satisfaction was found to be negatively correlated with work to family interference.

Burke and Green (1999) found that the employees were more satisfied and committed to their job if organizations are supportive of work life balance. It is also found from the previous research that organizational values supporting work-life balance have important work and personal consequences for men as well as women. Such organizational values were present, managerial and professional men and women reported greater job satisfaction and family satisfaction, generally higher life satisfaction and more positive emotional and physical wellbeing (Burke & Green, 1999; Jayaweera, 2005; Perrewe et al (1999). Thus, jobs related responsibilities became a hindrance in performing household responsibilities; this tussle resulted in the job dissatisfaction.

Satisfaction with the HR practices, such as family friendly policies reduced the interference of work in the family and thus increases job satisfaction (Kinnie et al. 2005).

B. Relationship between Job Satisfaction and Private Life to Work Interference

An employee faces different family problems along with their job responsibilities. The child care or elderly care responsibilities some time interfere in the job and create a situation of family to work interference. Work life balance was a major component of employee's job satisfaction (Ezra & Deckman, 1996). Long working hours and priority of work role expectation over family role increase the employee's family to work interference (Beauregard, 2006). The use of family friendly policies such as flexible time and onsite childcare appears to help employees particularly working mothers, who had dual demand of better work and family life (Ezra & Deckman, 1996).

According to Nadeem and Abbas (2009) found that job satisfaction was significantly negatively correlated with work to life interference. Adams et al (1996) revealed that when work interfered with life, it reduced the satisfaction from job and from life as a whole.

Employees having multiples roles of childcare and job responsibilities, reduces job satisfaction and increases the family to work interference (Evandrou and Glaser; 2004). It is also found that work domain variables such as long working hours, supervisor support, and organizational policies had a significant effect on life to work interference (Beauregard, 2006).

C. The Relationship between Work Overload and Job Satisfaction

In this section, some studies related to work overload and job satisfaction were evaluated chronologically, starting from the earlier studies. Several Studies have tried to determine the link between work overload and job satisfaction.

According to Vinokur-Kaplan (1991), organizational factors such as work overload and working conditions were negatively related with job satisfaction. Gryna (2004) also stated that work overload was one of the several factors that have an impact on job satisfaction. Work overload was negatively associated with job satisfaction according to Rita and Stephanie (2008).

Higgins et al (2007) reports that the job overload that results from heavy work demands was related to increased: WLC and negative work-life spill over; Job stress; Poor physical and mental health, particularly anxiety, fatigue, burnout and depression; Greater use of Canada's health care system; Absenteeism; A higher probability of higher turnover (as well as decreased commitment and job satisfaction).

There was significant negative relationship between work-overload and job satisfaction (Nulifar et al., 2009). As described by Nurit et al. (2008), dissatisfaction at work was caused by burnout, work overload and poor health. Further, work overload is insignificantly positively correlated with job satisfaction (Nadeem& Abbas, 2009).An organization's performance and outcome depends on the employees' performance. In turn, the satisfied employees perform more and more. Based on this scenario, Saira et al (2013) revealed that the work overload and employee performance were positively correlated, and it has very weak relationship with employees' performance.

A study conducted by Ahmed et al. (2011), examined the relationship between work overload and job involvement with the two dimensions of work-family conflict [work interference with family and family interference with work]. Results of the study indicated that work overload was positively related to both work interference with family and family interference with work. On the other hand, job involvement was found to have no significant impact on the two forms of work-family conflict.

D. Relationship between Job Autonomy and Job Satisfaction

Fewer studies exist that examine the relationship between job satisfaction and job autonomy, Job autonomy emerged as having a strong and clear correlation with job satisfaction, more autonomy in a job leads to higher job satisfaction among employees (Cabrita and Perista, 2006).

According to Walia (2014) in his study on bank employees suggests that provision of greater autonomy to the employees can go a long way to enhance their work life balance and minimize the work interference in personal life. Again, greater task variety should be provided through assigning non routine and non-repetitive task, job rotation or job enlargement, as well as involving the employees in creative problem solving, so that they enjoy an optimal quality of life with a good work-life balance and ability to take up and manage responsibilities at work and outside.

According to Nadeem& Abbas (2009) Gronlund (2007) job autonomy was found to be a strong predictor of job satisfaction, jobs with high demands and high control, experience less job satisfaction. Kim (2001) also concluded in the research that autonomy has a significant positive effect on job satisfaction, her research further added that the higher the degree to which the job provides substantial freedom, independence and discretion of the worker in scheduling the work and determining the procedures to be used in carrying out, the higher the level of the worker's job satisfaction.

E. Relationship between work life balance programs and Job Satisfaction

The study conducted by Sobia et al (2011) found out that there was positive relation of work life balance programs on employee job satisfaction in banking sector.

Ueda, (2012) also concluded that work life balance programs have positive and significant effect on employee job satisfaction of full time and part time employees working in business organizations of Japan. According to findings of this study these programs help employees to reduce their work burden and they will effectively perform their job and not job activities.

Accordingly, banking sector can increase employee's job satisfaction by increasing work life balance programs for employees, which is likely to help them manage their job and family .Burke (2000) also found that the employees were more satisfied and committed to their job if organizations were supportive of work life balance.

It was also found from the previous research that that organizational values supporting work-life balance had important work and personal consequences for men. Such organizational values were present, managerial and professional men reported greater job satisfaction and family satisfaction, generally higher life satisfaction and more positive emotional and physical wellbeing (Burke 2000; Jayaweera, 2005 ;). Satisfaction with the HR practices, such as family friendly policies reduced the interference of work in the family and thus increases job satisfaction (Kinnie et al, 2005).

2.7. Work life balance with respect to international studies

The literature on Work-life balance with different prospective are studied and available, in recent years, there has been an increased interest in work family interface in the human resource management literature, especially regarding the sources and outcomes of conflict between these two spheres. A number of studies have addressed this issue from different perspectives.

Greenhaus and Beutell (1985) and Greenhaus et al (1989) examined the antecedents of conflict between family and work, Goodstein (1994) and Ingram and Simons (1995) presented an institutional perspective on organizations responses to work-family issues. In addition, Campbell and Kennard (1994) had studied the effects of family responsibilities on the work commitment and job performance of women.

FilimonRezene(2025), entitled the impact of work life conflict on job satisfaction the banking industry To achieve this purpose, explanatory study design were used to analyse the data collected through cross-sectional survey questionnaire from a sample of 370 bank employees. These respondents were selected using simple random sampling method and were stratified on the basis of banks employees' size.

Employees in the service sector both in public and private organizations felt highly satisfied if they have freedom to take the decision regarding their job. Employees of the banks reported that when they are given the freedom associated with job, job satisfaction gets raised.

2.8. Conceptual Framework of the study

This study will examine the work life balance in relation to job satisfaction. The analysis will be conducted primarily by examining the work life balance in relation to job satisfaction in Commercial Bank of Debre Birhan branches, based on the primary data collected by using questionnaire. The analysis will continue to the examination of the general significance of the relationship between work life balance and job satisfaction each contains four dimensions (work to family interference: family to work interference, job overload, and job autonomy); and Job satisfaction by using multiple regression approach.

The significance of the relationship between each dimensions of work life balance mentioned above and the job satisfaction was also will be tested individually by using the multiple regression analysis. The following figure depicts the conceptual relationship of the independent variable (empowerment) and the dependent variable (job satisfaction).

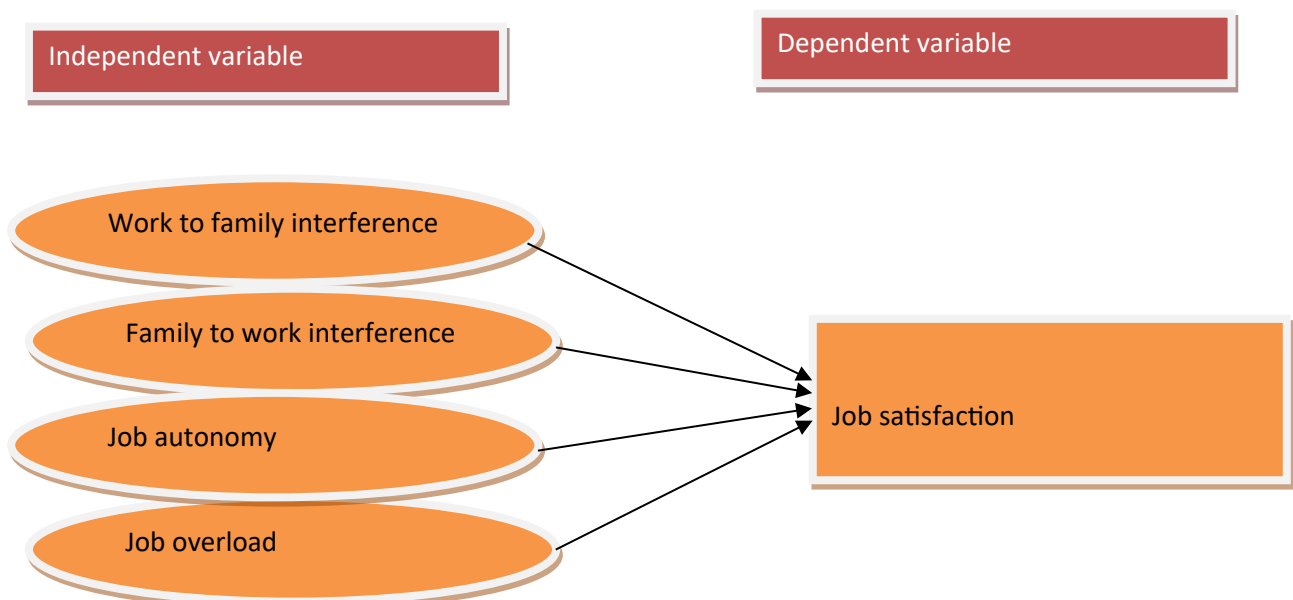


Figure 1 **conceptual framework of the study**

Source: Self-extracted from review of literature

CHAPTER THREE

3. RESEARCH METHODOLOGY

Research methodology was a way to systematically solve the research problem. It may be understood as a science of studying how research was done scientifically. The scope of research methodology was wider than that of research methods. When we talk of research methodology we not only talk of research methods but also consider the logic behind the methods we use in the context of our research study and explain why we were using a particular method or technique. Therefore, this section explains the research methods that were applied to obtain representative data from a sample of the Commercial Bank of Ethiopia at Debre Birhan branches.

3.1 Study Area

Debre Berhan Located in the Semien Shewa Zone of the Amhara Region, about 120 kilometers north east of Addis Ababa on the paved highway to Dessie, the town has a latitude and longitude of 9°41'N 39°32'E and an elevation of 2,840 meters.

The topography of the Debre Birhan is characterized by dissected slope, valley, and plateau. So the vast majority of the zone is WoinaDega. The climate of the zone is relatively dry, with little spring and summer maximum rains. The amount of rainfall recorded annually varies between 800mm and 1000mm. The dry season starts in November and ends in March /April with maximum temperature occurring towards the end of the dry season. The zone gets its highest rainfall during summer seasons of June, July, and August.

3.2 Research Design

Saunders et al. (2007), defines research design as the general plan of how the research questions would be answered. It was the conceptual structure within which research was conducted. It constitutes a blue print for the collection, measurement, and analysis of data. This study will be guided by causal research design which was more preferable to identify the extent and nature of cause-and-effect relationships between the independent variable (work to family interference, family to work interference, job overlade, job autonomy) and dependent variable (employee job satisfaction).

In addition the study was the Cross-sectional field survey method because data was collected at one point of time during a period of the study to assess the relationship between Independent variables of work life balance and the dependent variable (job satisfaction of the employees) in CBE Debre Birhan branches. In cross-sectional field surveys, independent and dependent variables will be measured at the same point in time using a single questionnaire (Anol, 2012). The researcher was used descriptive and explanatory research method to get specific information by its natural or the exists real life of the phenomenon and the method that use quantitative research method. Moreover it is a cross section; survey where data was collected in a one time period.

3.3 Target Population

The population of this study was employees of Commercial Bank of Ethiopia in Debre Birhan branches. And the target populations of this study were all permanent employees of commercial bank of Ethiopia at Debre Birhan branches.

3.4. Sample Size and Sampling Technique

All items in any field of inquiry constitute a ‘Universe’ or ‘Population.’ A complete enumeration of all items in the ‘population’ was known as a census inquiry. It can be presumed that in such an inquiry, when all items are covered, no element of chance was left and highest accuracy was obtained. It needs to be emphasized that when the universe was a small one, it was no use resorting to a sample survey (Kothari, 2004).

The population that was planned to be studied was known as target population. The target population of the study will be all the employees of Commercial Bank of Ethiopia in Deber Brehan branches. The total population of the organization in the current situation was about 103.

To make the study more of accurate and viable, determination of appropriate number of sample size was important for the researcher. So it was possible to conduct the study through census because the population was manageable and helps in enhancing accuracy and quality of the research.

According to Israel (2003), if the total population to be considered in the study was less than or equal to 200, it was better to use a census method. Because of this, the researcher was used this method and consider all 103 employees of Commercial Bank Deber Berhan branches.

Table 1 number of employee and proportion taken from each stratum

No	Types of the strata	Total Population	Sample size (100% of the population)
1	Deber Brhan branch	35	35
2	Deber Ebaberanch	30	30
3	Tebasie branch	16	16
4	Atsie zeyakob branch	21	21
	Total	103	103

Source: Own survey, 2018/2019.

3.5 Data Source and Type

According to Kothari (1990) the task of data collection begins after a research problem has been defined and research design/ plan chalked out. While deciding about the method of data collection to be used for the study, the researcher should keep in mind two types of data viz., primary and secondary. Thus, data was collects from both primary and secondary sources.

Primary data was collected using questionnaires. Naresh (2004) describes a questionnaire as a booklet of structured, standardized procedure, close ended questions at times that were used to collect information from the respondents. In order to realize the target, the researcher was engaged in well-designed questionnaire as the best instrument for the collection of primary data.

The secondary data were those which had already been collected by someone other than the investigator himself, and as such the problems associated with the original collection of data do not arise here.

This study was conducted by gathering secondary data from various sources such as researches, international journal articles; E-sources research papers conducted locally, important books, related to the topic, bank magazine, brochures, and etc.

3.6. Data Collection Instrument

To collected data the researcher was used a questionnaire method with workers who were working in commercial bank of Ethiopia. For measuring this information the Likert-scale method was used to range the responses: strongly disagree, partially, Agree, and strongly agree, with a numeric value of 1-5, respectively. As Neuman (2003) explained, Likert-scale used to ask many people the same questions and examining their answers research questions. So that the researcher was used cross sectional filed survey in which independent and dependent variables are measured at the same point in time using a single questionnaire (AnolBhattacharjee, 2012).The questionnaire has three sections.

The first part of the questionnaire contains general information and instruction to the respondents. The second part incorporate solicit data about the personal information (demographic factors) pertaining to the respondents such as (gender, Age, marital status, the years of experience, and Level of education) and the last section will encompass critical questions of great important for the study which consists of statements that were used to solicit information on the respondents' perception of the main factors of work life balance with measuring questions and statements that employed to measure the respondents' employee's job satisfaction, as a dependent variable.. While analysing these questions, the researcher able to obtain more insight on individuals' perceptions of their WLB, and their suggestions on how their employers could improve it.

3.7 Validity and Reliability

Reliability and the validity of the data gathered for the study are vital points and should be maintained.

3.7.1. Validity

Validity is the extents to which data are accurately describe what they are intended to describe. It means that the instrument measures what it is supposed to measure, that all questions are accurately measuring the concepts they are intending to measure, and that every question relates directly and statistically to balance work life .

In other means the right question are prepared and being asked to obtain meaningful response on concept under study. To ensure its validity the researcher took advice primarily from the

advisor and different research experts. Therefore opinion from the research advisor and experts ensure the content validity.

In addition the researcher clarify, give time and orientation for employees to understand the purpose of the study and fill questions in proper way and give data what the researcher want to get.

3.7.2. Reliability

Reliability defined as the consistency, dependability and replicable of the measuring instrument over time, and with the same respondents. To check the reliability of the instruments used in the study, Cronbach alpha was computed for each five independent variables, one dependent variable and for the entire questionnaires. According to Hair et al., (2010) an acceptable reliability coefficient is greater than 0.7 and if it is smaller than 0.3, then it implies that there is low reliability. There for the status of cronbach alpha for this study was 0.7.

To ensure the quality of the questionnaire the reliability test has been performed, as presented in the table 3.2 below. All questions for each dimension have been found reliable as the Cronbach's alpha values are all above the cut point (i.e. 0.7)

Table 2Cronbach's alpha value of reliability test of variables

No	Variable	Cronbach's alpha
1	Work to family interference	0.712
2	Family to work interference	0.730
3	Job autonomy	0.75
4	job over load	0.82
6	Job satisfaction	0.85

3.8. Data Processing and Analysis

After collecting and processing data was analysed and interpreted by using descriptive and inferential statistics .Descriptive statistics includes (percentage, frequency, mean, and standard deviation) and inferential statistics (Pearson correlation, and multiple regression). Descriptive statistics were used for analyse the basic features of the data and the demographic aspects of the respondents with the help of statistical package for social science (SPSS) V 20.

The output of the analysis is presented by tabulation and statement forms. Multiple regression model was helps to see the association between independent variable (work to family interference, family to work interference, job autonomy and job over load) and dependent variable (job satisfaction) and to test hypothesis.

3.9 Multiple Regression (MR) Model

The researcher will also be considered the following ordinary list square (OLS). It was a method for estimating the unknown parameter in a multiple linear regression model.

$$Y_i = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \epsilon_i$$

Where; Y- was the dependent variable-- job satisfaction

X1 =job overload

X2 = job autonomy

X3= work to family interference

X4 =family to work interference

Whereas, β_0 = intercept

β_1 =coefficient of job overload

β_2 = coefficient of job autonomy

β_3 =coefficient of work to family interference

β_4 = coefficient of family to work interference

ϵ - Refers Margin of error.

CHAPTER FOUR

4. DATA PRESENTATION, ANALYSIS AND DISCUSSION

This chapter consists two parts. The first part shows the demographic characteristics of respondents while the second part presents findings which arranged according to research questions. Thus, the finding in terms of work life balances in relation to job satisfaction of Commercial Bank of Debre Birhan branches was presented.

4.1 Demographic Information of the Participants

The demographic data required in the study in clued sex, level of education, age group, marital states and work experience. These demographic data required in order to determine characteristics of respondents and their prospective reliability in providing relevant data expected in the study.

4.1.1 Demographic Characteristics of Respondents

The total number of respondents who participated in the study was 103 and all the respondents returned the questions for the researcher and their demographic data were analysed and presented in the table below.

Table 3 demographic information of the respondent

	Variables	Category	Frequency	Percent
1	Sex	Male	84	81.6
		Female	19	18.4
		Total	103	100
2	Educational level	college diploma	12	63.1
		Degree	79	12.6
		Masters	12	16.5
		Total	103	100.0
3	age	18-26	36	35.0
		27-42	58	56.3
		43-60	9	8.7
		Total	103	100.0
4	Marital status	Single	33	32.0
		Married	66	64.1
		Divorced	4	3.9
		Total	103	100.0
		Total		
5	Work experience in the organization	1 years	8	7.8
		1-5 years	65	63.1
		6-10 years	13	12.6
		More than 10 years	17	16.5
		Total	103	100.0

Source, own survey 2011

As shown from the table 4.2 gender distribution of the 84 (81.6%) of the respondents are male, 19 (18.4%) are female. Based on the information, we can infer that the majority of employees currently working in Commercial Bank of Ethiopia under Debre Birhan branches are male.

Regard to educational level of respondents, 12(63.1%) of the respondents are college diploma holders, 79(12.6%) of the respondents are degree holders and 12 (16.5%) of the respondents are Masters Holders.

From this we can understand that most of the respondents are Degree and above holders, therefore, they would have the ability to fill the questionnaire by having know-how about work family to interference and job satisfaction of the organizations. As far as age of respondents was concerned, 36 (35.0%) of the respondents were in the range of under 18-26 years, 58 (56.3%) of the respondents are in the range of 27-42 years, 9 (8.7%) were in the range of 43-60 years as revealed from item number 3 of the table. From this, it can be understood that employees working in Commercial Bank of Ethiopia under Debre Birhan branches consist of all age groups with majority of 27-42 years.

Regard to marital status, 33(32%) of the respondent are single, 66(64.1%) of the respondent are married and 4(3.9%) of the respondent are divorced. concerning the number of years an employee has been serving his/her organization concerned;

Accordingly 8 (7.8%) of the respondents served their bank between 1 years, 65(63.1%) of the respondents served their bank 1-5 years while 13(12.6%) of the respondents served their bank 6-10 years and 17(16.5%) of the respondents have more than 10 years' of work experience.

4.2 Descriptive Statistics on Work Life Balance and Job Satisfaction

This section presents the work life balance in relation to job satisfaction a case of Commercial Banks of Ethiopia Debre Birhan branches. Job satisfaction factors are composed of work to family interference, family to work interference, job autonomy and job overlade. The respondents were asked to rate each statement concerning their perception of these factors.

As stated in the research methodology, Likert scale was used to measure the work life balance in relation to job satisfaction. The researcher has explored employee's perception levels towards motivational factors in private banks. The degree of motivation towards motivational factors is set from 1 to 5 (5 is the highest motivation whereas, 1 is the lowest motivation). The translation of level ranking is analysed based on the following criteria of employees' satisfaction designed by Best (1977: 174).

- The score between 1.00-1.80 mean lowest motivation/satisfaction level(Lowest)
- The score between 1.81-2.61 mean low motivation /satisfaction level (Low)
- The score between 2.62-3.41 mean average motivation /satisfaction level (Average)
- The score between 3.42-4.21 mean good motivation /satisfaction level (High)
- The score between 4.22-5.00 mean very good motivation /satisfaction level (Highest)

The average perceptions (on the scale from 1 to5) of the proposed 36 motivational factors were rated by the respondents.

Table 4theemployees' response Work family interference

No	Variable	Respon dents	Mean	Standard deviation
1.	The demand of my work interference with my home and family	103	2.8	.662
2.	The amount of time my job takes up makes it difficult to fill family response abilities	103	2.95	1.191
3.	Things I want do at home do not get done	103	2.81	.595
4.	My job produces strain that make it difficult to full family duties	103	2.87	.667
5.	Due to work related duties I have to make changes to my plans for family activities	103	2.82	.668
	Overall average mean		2.85	

Source, own survey 2011

As shown in the above table 4.4 (item1), respondents were asked to rate their agreement levels on the issue of the demand of my work interference with home and family, respondents with weighted mean and standard deviation(mean=2.8, SD=0.662). According to the mean value, the respondents were in average level of agreement about the issue that the demand of work interference with home and family.

As indicated table 4.4 (item 2) the responses of the respondents with mean and standard deviation (mean=2.95, SD =1.191) respondents were in an average level of agreement about the amount of time my job takes up makes it difficult to fill family response abilities.

In the third item of table 4.4(item 3) the respondents were asked to I want to do at home (mean=2.81, SD =0.595) respondents were not sure about things that i want to do at home. They were in average level of agreement regarding this factor.

As table 4.4 (item 4), respondents were asked to rate their agreement level with the issue that My job produces stray that make it difficult to full family duties with mean and standard deviation (mean=2.87, SD =0.667). Regarding this item, the respondents were in average level of agreement. They were not sure that jobs produces stray that make it difficult to full fill family duties satisfy the employees.

As indicated on item (5) table 4.4 respondents were also asked to rate their agreement level with the issue that I have to make changes my plan for family with mean and standard deviation (mean=2.82, SD=0.668). As a result from their level of agreement the respondents were in average level of agreement in this factor. The respondents were not sure whether making changes plans for family satisfies the employees or not.

From the above result, considering the overall mean values as 2.85 can be conclude that the work family interference were levelled as average. Means employees of Commercial Bank of Ethiopia in Debre Birhan branch were in average level of agreement. The work to family interference was measured in the above five sub factors. Fortunately all the sub factors were also in average level of agreement regarding whether they were satisfied with work family interference or not satisfied.

The result in this study was inconsistence with previous studies of [(Nadeem and Abbas (2009); Cabrita and Perista (2006); Jayaweera (2005); Janasz and Behson (2007); Perrewet al (1999) and Ezra and Deckman 1996) who stated work to

Family interference was negatively associated with levels of job satisfaction. This indicates that the employees commercial bank of Ethiopia in Deber-Birhan branches remain loyal to their organization, even if that job demands and practices produce work to personal life interference, and thus, the do not have negative feelings about the job as the cause of work to private life interference.

Table 5 the employee's response family to work interference

No	Variable	Respondent	Mean	Standard deviation
1.	My family demand interface to my job	103	2.84	.653
2.	The amount of time to takes full fill family responsibility is difficult to my job	103	2.88	.612
3.	Bear and allows children is a negative impact on job	103	2.82	.801
	Overall average mean		2.85	

Source, own survey 2011

Table 5 (item 1) respondents were asked to my family demand interferences to my job (mean =2.84, SD .653). Respondents were in average level of agreement. The respondents were not sure that the family demand interference to job motivates the employees

As indicated table 4.5 (item 2) the respondents with mean and standard deviation (mean =2.88, SD = .0.612) on the factor that the amount of time to take full fill family responsibility is difficult to my job. According to the mean value this factors, employees rated this factor as an average level of satisfier factor.

In third item of table 4.5 (item 3) respondents were asked to bear and allows children is a negative impact on job (mean =2.82, SD .801). so that by considering the mean value, the result was rated as average level of agreement. The respondents were not sure that bear and children is a negative impact on employee satisfaction or not. According to the result obtained from the above table, it can be concluded as the overall mean is ranked on average level of agreement. Employees of Commercial bank of Ethiopia has an average level of agreement on the factors of family to work interference on employee satisfaction.

This study also confirms with the study of [(Nadeem and Abbas (2009); Perrewe et al (1999); Beauregard (2006) and Ezra and Deckman (1996)] who stated that personal life to work interference/conflict and job satisfaction are negatively correlated. This shows that if employees are not feeling burden from the family works as well as personal life interests so their overall satisfaction towards job is not being affected.

Thus, an employee faces different non-working time problems along with their job responsibilities which decrease job satisfaction. Success at work requires that organizations must maintain the ways that minimize the interference of personal life with job of their employees. In this context, employee's part of the employment contract could be to arrive at work every scheduled workday, on time, and ready to focus on their work.

Sampling technique both private and public higher education institutions in Oman were included in the study. Descriptive statistics of the responses were generated through SPSS 17.0. After initial estimation of response rate Confirmatory Factor Analysis (CFA) was carried out using Structural Equation Modelling (SEM) capabilities of LISREL 8.50. Indicator and scale reliability were assessed. Convergent and discriminate validity was ascertained. The relationship between dependent and independent variables was assessed using Maximum who stated that family to work interference and job satisfaction are positively correlated.

Table 6 the employee's responses on job autonomy

No	Variable	Respondents	Mean	Standard deviation
1.	The job allows me to make my own decisions about how to schedule my work	103	2.83	.452
2.	The ability to influence decision that affect me	103	2.78	.727
3.	The chance to do things that make use of my abilities	103	2.81	.852
4.	The job requires me to be creative	103	3.20	1.149
5.	The job requires me to utilize a variety of different skills in order to complete the work	103	2.78	.862
6.	The job gives me a chance to use my personal initiative or judgment in carrying out the work	103	2.81	1.147
	Overall average mean		2.86	

Source, own survey 2011

With regard to table 6 (item 1), respondents were asked the job allows me to make my own decision with the weighted mean and standard deviation (mean=2.83, SD .452) According to the mean value, the respondents were in average level of agreement about the issue that the job allows me to make my own decisions about how to schedule my work.

As it can be observed from table 6 (item 2), the respondents were asked their agreement level on the question that ability inference decision response with (mean=2.83, SD =.727)it can be concluded that respondents were in an average level of agreement about the issue that the ability to make decision that affect workers.

As revealed in table6 (item 3), respondents (mean = 2.81,SD = .852).The employees of Commercial Bank of Ethiopia in Debre Birhan were in average level of agreement on the issue that the chance to do things that make use of my abilities or the chance to do things that make use of my abilities. The respondents were neither agree nor disagree on this item.

As indicated in table 6 (item4), the respondents with (mean=3.20, SD = 1.149) regarding this item, the respondents were in average level of agreement that they were not sure that job requires me to be creative satisfy the employees.

As can be seen from the table 6 (item 5), the respondents with (mean=2.78, SD=.862) As a result from their level of agreement the respondents were in average level of agreement in this factor. The respondents were not sure whether the job requires me to utilize a variety of different skills in order to complete the work or not. The respondents were also not sure that these items satisfy the employees or not.

As presented in table 6 (item 6), the respondents were said (mean=2.81, SD =1.147). Respondents were in average level of agreement, the respondents were not sure that about the job gives me a chance to use my personal initiative or judgment in carrying out the work. According to the result obtained from the above table, it can be concluded as the overall mean is ranked on average level of agreement. Employees of Commercial bank of Ethiopia has an average level of agreement on the factors of job autonomy on employee satisfaction.

The result of this study is consistence with the findings of the research that was conducted by [(Nadeemand Abbas (2009); Gronlund (2007); Cabrita and Perista (2006) and Kim (2001)]. A total of 290 questionnaires were distributed out of which 273 were returned back after filling. The selected method for sampling in this research is snowball sampling. Data were collected using both primary and secondary sources. Primary data were collected through questionnaires. The data was analyzed using SPSS, test applied was correlation.

Employees in the service sector both in public and private organizations felt highly satisfied if they have freedom to take the decision regarding their job.

Employees of the banks reported that when they are given the freedom associated with job, job satisfaction gets raised.

Table 7 employee's responses on job overload

No	Variable	Respondents	Mean	Standard deviation
1.	Being able to keep busy all the time	103	2.83	1.049
2.	The chance to do different things from time to time	103	2.83	.648
3.	The job involves a great deal of task variety	103	2.77	.703
4.	The job has a low risk of accident	103	2.82	.668
5.	Work assignments are not fully explained	103	2.68	1.059
6.	The way my boss handles the staff	103	2.70	.968
	Overall average mean		2.77	

Source, own survey 2011

As revealed in table 7 (item 1) respondents were asked to level their agreement whether they were able to keep busy all time with mean and standard deviation (mean=2.83, SD = 1.049) Respondents were in average level of agreement. The respondents were not sure that this item satisfies the employees or not.

As indicated on table 7 (item 2) respondents were asked the chance to do different things from time to time with mean and standard deviation($\bar{x}$ =3.25, SD=4.00) According to the mean value this factor, employees rated this factor as an average level of satisfier factor. The employee were not sure that chance to do different things from time to time satisfy the employees or not.

As revealed in table 7 (item 3) the respondent were asked to rate the factor that the job involve great deal task variety with (mean = 2.77, SD = .703) regarding this item, the respondents were in average level of agreement.

As indicated in table 7 (item 4), the respondents were asked that job has low risk of accident (mean=2.82, SD =.668).so that by considering the mean value, the result was rated as average level of agreement. The respondents were not sure that job has low risk of accident satisfy the employee.

As table 7(item 5), the respondent were asked work assignment are not fully explained with (mean = 2.82, SD =1.059) As a result from their level of agreement the respondents were in average level of agreement in this factor. The employees were not sure that this factors rely satisfy the employee or do not satisfy them.

As indicated table 47 (item 6) respondents were asked the way my boss handles staff (mean = 2.70, SD = .968) According to the mean value, the respondents were in average level of agreement about the issue that the way my boss handles staff. From the above result, considering the overall mean values as 2.77 can be conclude that the work family interference were levelled as average. Means employees of Commercial Bank of Ethiopia in Debre Birhan branches were in average level of agreement.

The job overload was measured in the above six sub factors. Fortunately all the sub factors were also in average level of agreement regarding whether they were satisfied with job overload or not satisfied. this study Consistent with studies of Nadeem and Abbas (2009), who revealed that positive and insignificant relationship exists between job satisfaction and workload .Methodology/Sample- A total of 300 questionnaires were distributed out of which 273 were returned back after filling. The selected method for sampling in this research is snowball sampling. Data were collected using both primary and secondary sources. Primary data were collected through questionnaires.

The data was analysed using SPSS, test applied was correlation .and Saira et al (2013), who revealed that the work overload and employee performance (here employee performance as a predictor of job satisfaction) are positively correlated. They pointed out that people who work more hours are more satisfied in their work. Consequently, they also pointed out in the research that income mediates the relationship between workload and job satisfaction as higher income is positively correlated with longer working hours.

Cross sectional data was collected through structured questionnaires from banks and education sector of Gujranwala, Sialkot and Gujarat (Punjab). 150 organizations were selected for this purpose and the response rate was 82 %.The study is conducted with the sample size of 150 in different regions of Punjab (Pakistan) in service sector.

This sample size may be shorter and by increasing the sample size different results may be revealed. Study of one sector cannot be indicator for other sectors of economy so further research can be conducted in different sectors of economy to enhance the scope of research.

The study will help managers of these organizations to create well fit between work schedule flexibility and job overload in order to keep employees satisfied and committed. This study inconsistency with [(MuluMiesho (2012 who indicated that work overload is negatively correlated with job satisfaction.

Table 8 job satisfaction items

No	Statements	No resp	Mean	SD
1.	The chance to work alone on the job	103	2.83	.579
2.	The competence of my supervisor in making decisions	103	2.81	.701
3.	Being able to do things that do not go against my conscience	103	2.83	.648
4.	The way my job provides for study employment	103	2.83	.648
5.	The chance to do things for other people	103	2.86	.658
6.	The chance to tell people what to do	103	2.71	.749
7.	The chance to do something that makes use of my abilities	103	2.73	1.077
8.	The way company policies are put into practice	103	2.76	1.043
9.	My pay and the amount of work I do	103	2.83	.579
10.	The chances for advancement on this job	103	2.82	.697
11.	The freedom to use my own judgment	103	2.83	.648
12.	The chance to try my own methods of doing the job	103	2.83	.678
13.	The working conditions	103	2.83	.701
14.	The my co-workers get along with each other	103	2.76	.785
15.	The praise I get for doing a good job	103	2.83	.692
16.	The feeling of accomplishment I get from the job	103	2.81	.817
	Overall average mean		2.80	

Source, own survey 2011

As shown in the above table 8 (item1), respondents were asked to rate their agreement levels on the issue of the chance to work alone on the job respondents with mean and standard deviation (mean=2.83, SD=.579). According to the mean value, the respondents were in average level of agreement about the issue that the chance to work alone on the job.

As indicated table 8 (item 2) the responses of the respondents with mean and standard deviation (mean=2.81, SD =.701) respondents were in an average level of agreement about the competency of the supervisor in making decision.

In the third item of table 8 (item 3) the respondents were asked to Being able to do things that do not go against my conscience (mean=2.83, SD =.648) respondents were not sure about things that respondents were asked. They were in average level of agreement regarding this factor.

As indicated in table 8 (item4), the respondents with weighted mean and standard deviation(mean=2.83, SD = .648)regarding this item, the respondents were in average level of agreement. They were not sure that job requires me to be creative satisfy the employees.

As indicated on item (5) table 8 respondents were also asked to rate their agreement level with the issue that chance to do things for other people with mean and standard deviation (mean=2.86, SD=.658).

As a result from their level of agreement the respondents were in average level of agreement in this factor. The respondents were not sure whether a change to do things for other people satisfies the employees or not.

As indicated (item 6) table 8 respondents were asked the chance to tell people what to do (mean =2.71, SD .749) Respondents were in average level of agreement. The respondents were not sure that the chance to tell people what to do motivates the employees.

As indicated table 8 (item 7) the respondents with mean and standard deviation (mean =2.73, SD = 1.677) on the factor that the chance to do something that makes use of my ability According to the mean value this factors, employees rated this factor as an average level of satisfier factor.

With regard to table 8 (item 8), respondents were asked the company policies are put in to practice mean and standard deviation (mean=2.83, SD .452) According to the mean value, the respondents were in average level of agreement about the issue that company policies are put in to practice.

As it can be observed from table 8 (item 9), the respondents asked my pay and amount of work I do response with weighted mean and standard deviation. (Mean=2.83, SD =.579) respondents were in an average level of agreement about the issue that asked the pay and amount of work.

As shown in the above table 8 (item 10), respondents were asked to rate their agreement levels on the issue of the chances for advancement on this job, respondents with weighted mean and standard deviation (mean=2.82, SD=.697). According to the mean value, the respondents were in average level of agreement about the issue that the chances for advancement on this jobs.

As indicated table 8 (item 11) the responses of the respondents with mean and standard deviation (mean=2.83, SD =.648) respondents were in an average level of agreement about the freedom to use my own judgment.

Table 8 (item 12) respondents were asked the chances to use my own methods of doing the job (mean =2.83, SD .678). Respondents were in average level of agreement. The respondents were not sure that the chances to use my own methods of doing the job.

As table 8 (item 13), respondents were asked to rate their agreement level with the issue that the working conditions mean and standard deviation (mean=2.83, SD =.701). Regarding this item, the respondents were in average level of agreement. They were not sure that the working conditions satisfy the employees.

As can be seen from the table 8 (item 14), the respondents with weighted mean and standard deviation (mean=2.76, SD=.785) As a result from their level of agreement the respondents were in average level of agreement in this factor. The respondents were not sure whether the way my co-workers get along with each other satisfy them or not.

As indicated table 8 (item 15) the respondents with mean and standard deviation (mean =2.83, SD = .692) on the factor that praise I gat doing a good job , According to the mean value this factors, employees rated this factor as an average level of satisfier factor.

In third item of table 8 (item 16) respondents were asked to the feeling of accomplishment (mean =2.81, SD .817). So that by considering the mean value, the result was rated as average level of agreement. The respondents were not sure that feeling of accomplishment I get from the job employee satisfaction or not. According to the result obtained from the above table, it can be concluded as the overall mean is ranked on average level of agreement. Employees of Commercial Bank of Ethiopia has an average level of agreement on the factors of job satisfaction employee.

4.3 Inferential Statistics for Work Life Balance and Job Satisfaction

As indicated before the purpose of the study is to examine the effect of independent variable work to family interference ,family to work interference , job autonomy and job over load on dependent variable(job satisfaction).thus so as, to know the relationship between independent and dependent variable the researcher use Pearson correlation and multiple regression for influence between them.

4.3.1 Correlation of independent variable and job satisfaction

The primary objective of correlation analysis is to measure the strength or degree of linear association between two variables. The correlation coefficient measures this strength of (linear) association. It is a measure of linear association or linear dependence only; it has no meaning for describing nonlinear relation (Guajarti, 2004).

Pearson correlation coefficients reveal magnitude and direction of relationships (either positive or negative) and the intensity of the relationship (–1.0 to +1.0). Correlations are perhaps the most basic and most useful measure of association between two or more variables (Marczyk, Damatteo, & Festinger, 2005)

Table 9 Correlations

		Work family interference	family to work	Job autono my	Job overloa d	Job satisfactio n
Work family interference	Pearson Correlati on Sig. (2- tailed) N	1 103	.183 103	.700** 103	.749** 103	.505** 103
Family to work	Pearson Correlati on Sig. (2- tailed) N	.183 103	1 103	.029 103	.036 103	.698** 103
Job autonomy	Pearson Correlati on Sig. (2- tailed) N	.700** 103	.029 103	1 103	.733** 103	.362** 103
Job overload	Pearson Correlati on Sig. (2- tailed) N	.749** 103	.036 103	.733** 103	1 103	.476** 103
Job satisfaction	Pearson Correlati on Sig. (2- tailed) N	.505** 103	.698** 103	.362** 103	.476** 103	1 103

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

Source, own survey 2019

The above table finding shows that, there is a positive correlation between the dependent variable (job satisfaction) and independent (variable work to family interference, family to work interference, job autonomy and job over load). If the correlation between two variables is from 0 to 0.19, very weak, from 0.20 to 0.39, weak, from 0.40 to 0.59, moderate, from 0.60 to 0.79, strong and from 0.80 to very strong (Evans, 1996).

As a result of this study there is a weak correlation between job autonomy with job satisfaction, moderate correlation between work to family interference and job overload with job satisfaction, and family to work interference has strong correlation with job satisfaction.

When considering the correlation between the independent variable and dependent variable, the larger the magnitude of the correlation, the stronger the linear association. This implies the variables are significant at $p = 0.000$ significance at 95% confidence level which is $p \leq 0.05$ and Pearson Correlation result for all variables are positive. Multi collinearity is not a threat if a correlation value is less than 80% (Kline, 1998).so, the correlation between independent variable is positive and less than 0.8 and no multi collinearity problem exist. And also the result shows that work life balance is a positive effect on job satisfaction .therefore the first objective has achieved.

4.3.2 Assumption of multiple regression analysis

The assumptions of multiple regression that are identified as main concern in research includes, multi collinearity, normality, Homoscedasticity and test of independence Assumption

4.4 Testing Multi-collinearity Assumption

Multi collinearity, it exists when two or more of the predictor variables in a regression model are highly correlated. Multi collinearity test was taken in this study with tolerance and VIF/variance inflation factor/ values. There is no multi-collinearity between two or more predictor variables when the tolerance value is greater than 0.1 and VIF is less than 10 (Field, 2013 and Liu, 2010) respectively.

According to Gujarati (2004) Multicollinearity occurs when the independent variables are too highly correlated with each other or multicollinearity exists when there is a strong correlation between two or more predictor in the regression model. Multicollinearity poses a problem only for multiple regressions because it involves more than two predictors. Perfect collinearity exists when at least one predictor is a perfect linear combination of the other. Based on the result depicted in table 9 this study has no multicollinearity relation between independent variables.

Table 10test for multi co linearity assumption

Model	T	Sig.	Co linearity Statistics	
			Tolerance	VIF
(Constant)	3.557	.001		
Family to work interference	11.540	.000	0.937	1.068
Job autonomy	1.105	.917	0.408	2.451
Work family interference	1.144	.256	0.365	2.740
Job over load	4.023	.000	0.350	2.859

Source, own survey 2019

4.1 Normality test:

The normality distribution is can be detected using skewness and kurtosis values.

A commonly used rule-of-thumb test for normality is to run descriptive statistics to obtain skewness and kurtosis .Normality is used to describe a symmetrical, bell-shaped curve, which has the greatest frequency of scores around in the middle combined with smaller frequencies' towards the extremes Pallent (2005). Therefore normality test computed for the dependent variable is shown in [Appendices B] and [Appendices C].

4.2 Homoscedasticity:

The variance of the residual term should be constant. The assumption of Homoscedasticity was assessed by the plot of standardized residuals against standardized predicted values Field (2005). As indicated in the figure can be assured that the point are random and evenly throughout the scattered diagram and no evidence of funnel like shape of points on one side than the other is observed, so no heterosce dasticity in the data is confirmed see [Appendices D].

4.5 Multiple Regressions

In order to determine the extent to which the explanatory variables explain the variance in the explained variable, multiple regression analysis was performed. Multi-co linearity Test: in multiple regression analysis, multi-co linearity refers to the correlation among the independent variables. According to the rule of thumb test, multi-co linearity is a potential problem if the absolute value of the sample correlation coefficient exceeds 0.7 for any two of the independent variable, (Anderson et al., 2011).

Before conducting the multiple regression analysis, the researcher examined the result of multiple correlations among the independent variables and found that, the pair wise correlation between the independent variables is below 0.7.

Table 4.9 Regress work life balance (work family interference family to work interference, job overload and job autonomy) as independent variable on the job satisfaction as dependent variable.

Table 11Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.834 ^a	.695	.683	.17667

a. Predictors: (Constant), job overload, family to work, job autonomy, work family interference

Table 12ANOVA^s

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	6.970	4	1.742	55.828	.000 ^b
	Residual	3.059	98	.031		
	Total	10.029	102			

a. Dependent Variable: job satisfaction

b. Predictors: (Constant),)job overload, family to work, job autonomy, work family interference

Source, own survey 2019

Table 13 multiple regression

Model	Un standardized Coefficients		Standar dized Coefficients	Co linearity Statistics		Sig.
	B	Std. Error	Beta	T	VIF	
1 (Constant)	.560	.157				.001
work to family interference	.072	.063	.106	1.068	1.068	.256
family to work	.491	.043	.665	2.451	2.451	.000
job autonomy	-.006	.055	-.009	2.740	2.740	.917
job over load	.237	.059	.380	2.859	2.859	.000

Source, own survey 2019

Result of this multiple regression analysis shows that the value of F statistics 55.828 at 4 and 98 degrees of freedom is statistically significant at 95% confidence which means that model is statistically significant. The R^2 of the model is 0.695, which shows that approximately 69.5% of variance in dependent variable (job satisfaction) can be explained by the linear combination of the independent variables work life conflict (work to family interference, family to work interference, work overload, and job autonomy).

Furthermore, the result indicates, at 5% level of significance and 95% level of confidence family to work and job over load .000 significant values, work to family interference had 0.256 and job autonomy had 0.917. From this family to work and job over load are significant and work to family interference and job autonomy are insignificant. The finding of data shows family to work is the most predictor with (beta= .665) followed by job over load (beta=.380), work to family interference (beta=.106). But job autonomy is not the predictor because its beta value is negative. Therefore in these study factors that influence job satisfaction are job over load and family to work interference .So the second objective has achieved.

Table 14 summary of Hypothesis test

No	Hypothesis	Result	Accept/ reject
1	H1 There is a significant positive relationship between work to family interference and job satisfaction	Beta=0.106 p>0.05	H1 =reject
2	H1There is a significant positive relationship between job overload and job satisfaction	Beta= .665 P<0.05	H1= accept
3	H1There is a significant positive relationship between family to work and job satisfaction	Beta =-.009 P<0.05	H1= accept
4	H1There is a significant positive relationship between job autonomy and job satisfaction	Beta =.380 p>0.05	H1 =reject

The regression results in this study revealed that job over load in job satisfaction is important factor with (beta=.665). this study Consistent with studies of Nadeem and Abbas(2009), who revealed that positive and insignificant relationship exists between job satisfaction and workload .Methodology/Sample- A total of 300 questionnaires were distributed out of which 273 were returned back after filling. The selected method for sampling in this research is snowball sampling. Data were collected using both primary and secondary sources.

Primary data were collected through questionnaires. The data was analysed using SPSS, test applied was correlation .and Saira et al (2013), who revealed that the work overload and employee performance (here employee performance as a predictor of job satisfaction) are positively correlated. They pointed out that people who work more hours are more satisfied in their work. Consequently, they also pointed out in the research that income mediates the relationship between workload and job satisfaction as higher income is positively correlated with longer working hours. Cross sectional data was collected through structured questionnaires from banks and education sector of Gujranwala, Sialkot and Gujarat (Punjab). 150 organizations were selected for this purpose and the response rate was 82 %.The study is conducted with the sample size of 150 in different regions of Punjab (Pakistan)in service sector.

This sample size may be shorter and by increasing the sample size different results may be revealed. Study of one sector cannot be indicator for other sectors of economy so further research can be conducted in different sectors of economy to enhance the scope of research.

The study will help managers of these organizations to create well fit between work schedule flexibility and job overload in order to keep employees satisfied and committed. This study is inconsistent with [(MuluMiesho (2012) who indicated that work overload is negatively correlated with job satisfaction.

The finding of the study further revealed that family to work interference has a negative relation to job satisfaction with $\beta = -0.009$. This study also confirms with the study of [(Nadeem and Abbas (2009); Perrewe et al (1999); Beauregard (2006) and Ezra and Deckman (1996)] who stated that personal life to work interference/conflict and job satisfaction are negatively correlated.

This shows that if employees are not feeling burden from the family works as well as personal life interests so their overall satisfaction towards job is not being affected. Thus, an employee faces different non-working time problems along with their job responsibilities which decrease job satisfaction. Success at work requires that organizations must maintain the ways that minimize the interference of personal life with job of their employees. In this context, employee's part of the employment contract could be to arrive at work every scheduled workday, on time, and ready to focus on their work. Sampling technique both private and public higher education institutions in Oman were included in the study.

Descriptive statistics of the responses were generated through SPSS 17.0. After initial estimation of response rate Confirmatory Factor Analysis (CFA) was carried out using Structural Equation Modelling (SEM) capabilities of LISREL 8.50. Indicator and scale reliability were assessed. Convergent and discriminate validity was ascertained. The relationship between dependent and independent variables was assessed using Maximum likelihood who stated that family to work interference and job satisfactions are positively correlated.

The finding of the study further revealed that job autonomy has a positive relation to job satisfaction with $\beta = 0.380$. The result of this study is consistent with the findings of the research that was conducted by [(Nadeem and Abbas (2009); Gronlund (2007); Cabrita and Perista (2006) and Kim (2001)]. A total of 290 questionnaires were distributed out of which 273 were returned back after filling. The selected method for sampling in this research is snowball sampling. Data were collected using both primary and secondary sources. Primary data were collected through questionnaires. The data was analyzed using SPSS, test applied was correlation.

Employees in the service sector both in public and private organizations felt highly satisfied if they have freedom to take the decision regarding their job. Employees of the banks reported that when they are given the freedom associated with job, job satisfaction gets raised.

The finding of the study further revealed that work to family interference has a positive relation to job satisfaction with $\beta = 0.106$. The result in this study was inconsistent with previous studies of [(Nadeem and Abbas (2009); Cabrita and Perista (2006); Jayaweera (2005); Janasz and Behson (2007); Perrewé et al (1999) and Ezra and Deckman 1996) who stated work to family interference was negatively associated with levels of job satisfaction.

This indicates that the employees Commercial Bank of Ethiopia in Deber-Birhan branches remain loyal to their organization, even if that job demands and practices produce work to personal life interference, and thus, they do not have negative feelings about the job as the cause of work to private life interference.

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of the Study

This study was aimed at investigating the work life balance in relation to job satisfaction a case of CBE Debre Birhan branches. Depending on the questionnaire consisting of 103 employees of four (4) branches, this study designed to examine the relationship of job satisfaction with work to family interference, family to work interference, job overload, and job autonomy.

Results from Pearson's Product Moment Correlation Coefficient revealed that, there was moderately strong and statistically significant relationship between work to family interference and job satisfaction, work overload and job satisfaction, job autonomy and job satisfaction, family to work interference and job satisfaction which are statistically significant at 95% confidence level.

In terms of the stated research hypotheses, the following specific empirical findings emerged from the investigation: the independent variables (work family interference, family to work interference, job autonomy and job overload) have a strong, positive and significant relationship with job satisfaction.

The model summary of multiple regression analysis revealed that the proportion of the variation in job satisfaction explained by the liner combination of work life balance dimensions jointly is 69.5% (from R² value) which is statistically significant at 95% confidence level, as indicated from F-statistic. Moreover, when the other variables are controlled, all of the explanatory variables are statistically significant at 95% confidence level except work to family interference and job autonomy. Family to work and job overload is the best predictor of job satisfaction with Beta-value of 0.665 and 0.380 respectively.

5.2 Conclusion

The study was conducted to examine the work life balance relation to job satisfaction CBE under Debre Birhan branches.

- In this specific study work to family interference found to be positive but insignificant effect on job satisfaction..
- The less work overload observed in the banking industry will causes in more job satisfaction and vice versa.
- The relationship between job autonomy and job satisfaction found to negative and insignificant Thus, it can be concluded that the more family to work interference leads to low job satisfaction among employees .
- The relationship between family to work interference and job satisfaction found to positive.
- Finally, the four work life balance dimensions that are family to work interference, job overload, were found to be significantly explaining the variation in job satisfaction. But work to family interference and job autonomy has insignificant effect. Therefore, we can conclude that the four work life balance dimensions are statistically explaining the variation in job satisfaction.

5.4 Recommendations

Based on the findings, summary and conclusions of the study, the following recommendations are forwards to the management of the Banks and suggestion for other researchers.

- The Banks should focus on job overload and family to work interference. A supportive management is required to minimize the conflict between work and non-work life. To do so, management must recognize the employees` productivity.
- Top management should realize the effect of work family interference on job satisfaction and should implement, balance and satisfaction balance with work and non-work roles.
- Job overload was found to be a positive strong predictor of job satisfaction. Therefore, organizations should be interested in providing jobs with schedule control,

control over pace of work and decision-making latitude, which collectively reduce the job dissatisfaction level.

- Finally, Work life balance dimensions found to be the most important factors affecting employees' job satisfaction. Therefore Organizations should be interested in promoting a mechanism, such as, hours worked, amount and peace of work, management support and family-friendly culture, perceived control, flexible hours and domestic factors/personal support that allows for the reduction of work family interference and the resultant increases in life satisfaction and organizational performance

5.5 Suggestions for further researchers

This study was aimed at investigating the work life balance in relation to job satisfaction a case of CBE under Debre Brihan branches. Depending on the questionnaire consisting of 103 employees of four (4) branches, this study designed to examine the relationship of job satisfaction with work to family interference, family to work interference, job overload, and job autonomy, thus this study may be limited in its generalize ability of the findings to others banks in the whole country. So, future research should have to draw sample of respondents on more number of Banks for the sake generalizing the results of the study.

This study included only four dimensions of work life balance, there could be some other relevant dimensions that may be perceived as important by organizations and employees, but those were excluded from this study. Future researches, therefore, may consider more dimensions of work life conflict like job characteristics (job demands, job resources, job stress), organizational values (associated with high performance and involvement), individual variables (age, sex, qualifications, pay, professional aspirations, marital status, etc.), and other variables which can influence job satisfaction.

Furthermore, conducting a replication study in other service industries and other parts of the country is also needed; for example in the hotel service, telecommunication service, post office service, educational institutions, hospitals and so on.

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Appendix

APPENDIX A
DEBREMARKOS UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
DEPARTMENT OF MANAGEMENT, MBA PROGRAM

Questionnaire

Dear respondent,

First of all thank you for your willingness to be part of the survey. I am MBA student in department of Management in Debre Markos University. Currently, I am undertaking a research entitled with “work life balance in relation to job satisfaction a case of commercial bank of Ethiopia Debre Birhan branches” .You are among selected respondents to fill the questioner. Hence, support me by providing information about work life balance related to job satisfaction issues detailed with the questioner. Your participation is entirely voluntary and the questionnaire is completely anonymous.

Finally, I assure that the information that you shared me will be kept confidential and only used for the academic purpose. No individual’s responses will be identified as such and the identity of persons responding will not be published or released to anyone. All information will be used for academic purposes only.

General instructions

1. No need of writing your name.
2. Individual responses will not be shared with your colleagues
3. In case you have ambiguities on any of the questions, please do not hesitate to contact me through my mobile number given below.
4. Where alternative answers are given, encircle your choice and put “√” mark accordingly

Thank you, in advance for your cooperation and timely response.

Yours sincerely

Sebene Dilamo

E-mail.SEBENEDILAMO@GMAIL.COM

Phone: 0920056845

Part- I Demographic Situation of Respondent

1. Sex: Male ☐ Female ☐

2. Which of the following describes your level of education? (Circle the answer)

A) Diploma (old curry, 10+3, 10+4)

B) First degree C) Second degree and above

3. Which of the following describes your age group? (Circle the answer)

A) 18-26 years of age B) 27-42 years of age

C) 43-60 years of age D) Above 60 years of age

4. How long have you worked for this organization; (Circle the answer)

A) Less than one (1) year B) 1-5 years C) 6-10 D) More than 10 years

5. martial estates

A) single B) married C) divorced

Part-II Please indicates your level of agreement with each of the following statement: (Put check mark (✓))

Work family interference	Strongly disagree(1)	Disagree (2)	neutral(3)	Agree (4)	Strongly agree(5)
The demand of my work interference with my home and family					
The amount of time my job takes up makes it difficult to full fill family response abilities					
Thing I want to do at home do not gate done					
My job produces strain that make it difficult to full family duties					
Due to work related duties I have to make changes to my plans for family activities					

Family to work interference					
My family demand interface to my job					
The amount of time to takes full fill family responsibility is difficult to do my job					
Bear and allows children is a negative impact on job					
Job autonomy					
The job allows me to make my own decisions about how to schedule my work.					
The ability to influence decisions that affect me					
The chance to do things that make use of my abilities					
The job requires me to be creative					
The job requires me to utilize a variety of different skills in order to complete the work					
The job gives me a chance to use my personal initiative or judgment in carrying out the work.					
Job overload					
Being able to keep busy all the time					
The chance to do different things from time to time					
The job involves a great deal of task variety.					
The job has a low risk of accident					
Work assignments are not fully explained					
The way my boss handles the staff					

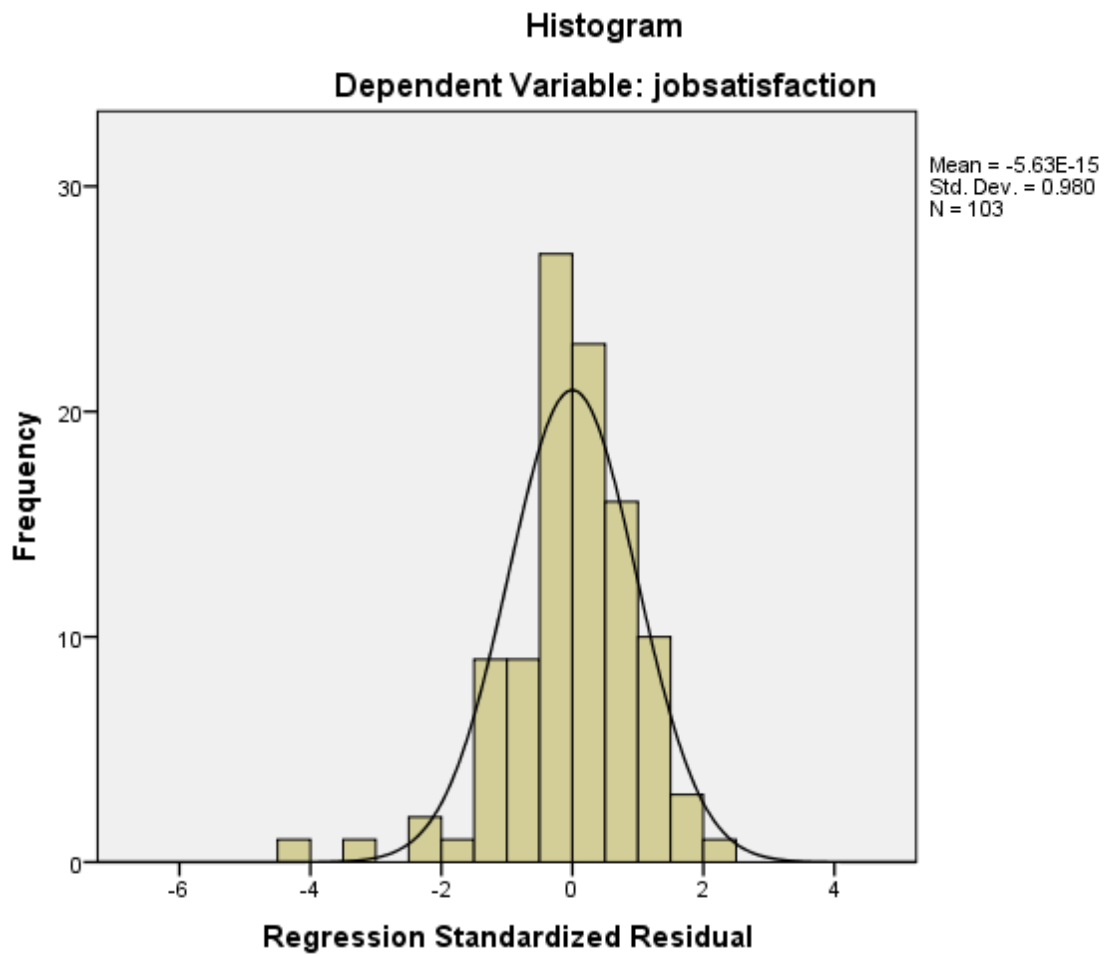
Part II Directions

This questionnaire contains a total of 20 items regarding your present working situation. Please express your degree of satisfaction by placing “√” mark in the box of each statement that is around the option that best represents your perspective.

Strong disagree 1	Disagree 2	Neutral 3	agree 4	Strong lyagree 5					
S.No.	Statements				Options				
					1	2	3	4	5
1.	The chance to work alone on the job								
2.	The competence of my supervisor in making decisions.								
3.	Being able to do things that don't go against my conscience								
4.	The way my job provides for steady employment								
5.	The chance to do things for other people.								
6.	The chance to tell people what to do.								
7.	The chance to do something that makes use of my abilities..								
8.	The way company policies are put into practice..								
9.	My pay and the amount of work I do.								
10.	The chances for advancement on this job.								
11.	The freedom to use my own judgment								
12.	The chance to try my own methods of doing the job								
13.	The working conditions								
14.	The way my co-workers get along with each other.								
15.	The praise I get for doing a good job.								
16.	. The feeling of accomplishment I get from the job.								

The above table contained the job satisfaction items

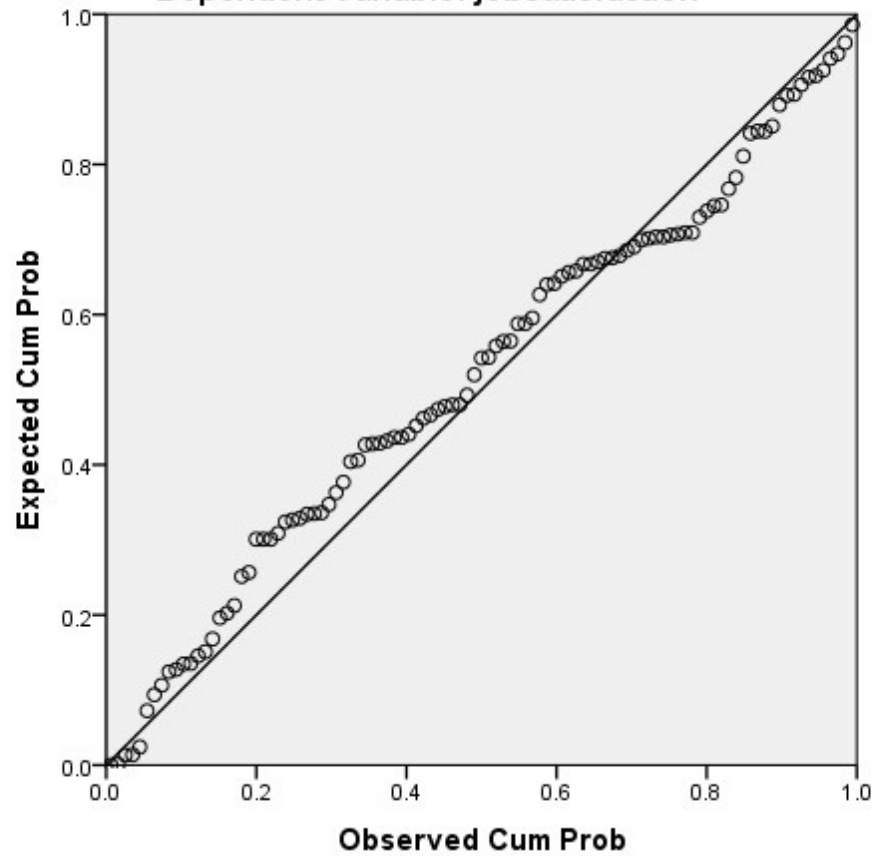
APPENDIX B



APPENDIX C

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: jobsatisfaction



APPENDIX D

