ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

INVESTIGATING THE IMPACT OF WORKLIFE CONFLICT ON EMPLOYEES' JOB SATISFACTION IN THE CASE OF COMMERCIAL BANK OF ETHIOPIA

BY:

ABENEZER HAILU

FEBRUARY, 2018

ADDIS ABABA, ETHIOPIA

ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

INVESTIGATING THE IMPACT OF WORKLIFE CONFLICT ON EMPLOYEES' JOB SATISFACTION IN THE CASE OF COMMERCIAL BANK OF ETHIOPIA

BY:
ABENEZER HAILU

APPROVED BY BOARD OF EXAMINERS

_____   _____

Dean, Graduate Studies   **Signature**

_____   _____

Advisor   **Signature**

_____   _____

External Examiner   **Signature**

_____   _____

Internal Examiner   **Signature**

DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Dr. Mulatu Takele. All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

_____   _____

Name   **Signature**

St. Mary's University, Addis Ababa February, 2018

ENDORSEMENT

This thesis has been submitted to St. Mary's University, School of Graduate Studies for examination with my approval as a University advisor.

_____   _____

Advisor   **Signature**

St. Mary's University, Addis Ababa February, 2018

ACKNOWLEDGMENT

Table of Content

Contents   **Page**

CHAPTER FIVE

SUMMARY OF THE MAJOR FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

List of Table

List of Figure

Abstract

Work life conflict is defined as a form of inter-related conflict in expectation between both work and life roles. Job satisfaction has been defined as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences". The study aimed at exploring the impact of work life conflict on job satisfaction in Commercial bank of Ethiopia in Addis Ababa. To achieve this purpose, explanatory study design were used to analyze the data collected through cross sectional survey questionnaire from a sample of 410 bank employees. Five branches were selected by simple random sampling and the study subjects in each branch. Simple Random Sampling (Lottery method) was employed to obtain the participant from each working unit from monthly work schedule obtained from the managers of each branch. The data collected from the questionnaire were analyzed using Statistical measures such as correlation and multiple regression analysis. The major findings of the study include low level overall job satisfaction in the organizations under study, three work life conflict dimensions i.e., work to personal life interference, work overload and personal life to work interference and job satisfaction found to be inversely and significantly related. And also indicate that job autonomy is the most important factor to have a strong, positive and significant relationship with job satisfaction. In addition to this, four work life conflict dimensions of this research significantly explain the variations in job satisfaction. However, except job autonomy, which statistically and positively predicts the variation in job satisfaction, the three work life conflict dimensions i.e. work to personal life interference, work overload and personal life to work interference statistically and negatively predict the variation in job satisfaction. Based on the findings of the study, it is recommended that Top management should realize the effect of work life conflict on job satisfaction and should implement work life balance programs, practices and policies, and also it is essential that HR departments are responsive to the needs and constantly changing requirements of workforce and the effect of environmental issues in order to improve programs and policies of work life balance like locally attainable flexible work time arrangements.

Key words: Work life conflict, Job Satisfaction, Work Overload, Job Autonomy

CHAPTER ONE

INTRODUCTION

This part of the study is discussing the background, problem statement, questions and objectives and the significance and limitations.

1.1. Background of the Study

Individuals and groups interact among each other in their day–to-day activities in the struggle for survival and achievement of their own goals. This interaction that exists among them is a source for the formation of hostility, ambivalence, disputes, violence, aggression, and domination of the individual or group interests over the sacrifices of the other members of the interacting group or society so that it makes interaction with the universe for conflict. A state of disagreement between individuals and groups that arise in almost where there is human interaction originates in competition for influence incompatible goals, antagonistic actions, divergent ideas, inconsistent demands, unsatisfied needs, unfulfilled interests, unfair distribution of work and running for different aims. Depending on the intensity and degree of manifestation such kind of social phenomena structure themselves as conflict. According to their bases and backgrounds, conflicts occur in different aspects like psychological aspects, political aspects and social aspects that all of them affect educational, cultural, economical and social status of a country (Creamer, 1991:314).

As the interaction of people in a specified universe of organization increase, the possibility of conflicting situation also increases. Organizations are composed of complex social systems that they consist of different individuals who have their own interest, goal, needs, feeling, background, etc, with in the same organizational aim of the firm. Peoples participating in the activity of the organization: bosses, peers, subordinates, supervisors, specialists and ordinary employees have their own unique dynamic human nature even if all of them do towards the ultimate objective of the organization with such number of groups and individuals who have their own interest, the interaction between them contributes to a great extent for the formulation of conflict. In connection to this, due to the intellectual characters, which are based for the formulation of opposing ideas, culture diversity and multiplicity of their needs and interests, organizations are fertile environments for conflict (Creamer, 1991: 314).

Work-life conflict (WLC) arises when the cumulative demands of work and non work roles are incompatible in some way, such that fulfillment of the obligations of one role make the

satisfaction of the requirements of another role more difficult (Duxbury & Higgins 2006). They identified three components to WLC. The first is role overload, which exists when the cumulative demands of multiple roles on the individual's time and energy are excessive, such that the performance of one or more of the roles suffers. A second component of WLC is interference from work to family, when demands from the work role make the fulfillment of family obligations more difficult. The third component of WLC is interference from family to work, when family demands inhibit performance of work requirements.

Studies in the area of work-life interaction have so far concentrated on the imbalance between people's work and personal life. Employees have an increased concern about balancing their work and personal lives. This is the result of a world of work characterized by change and increased demands on time, and work commitment (Grant-Vallone & Donaldson, 2001; Burke, 2000). Furthermore, the concern is not limited to a specific group of employees as research in many countries has shown that employees across different organizational levels and with different family structures are concerned with achieving a better balance between working life, family obligations, leisure and socializing (Papalexandris & Kramar, 1997). An inability to create a balance between work and private life could influence employees' effectiveness and productivity in the workplace (Elloy & Smith, 2003).

In terms of job attitudes, employees reporting high levels of work life conflict tend to exhibit lower levels of job satisfaction and organizational commitment (Burke & Greenglass, 1999; Kossek & Ozeki, 1998). This view proposes that work-life balance practices will assist employees in balancing their work and family/private demands, which can in turn lead to enhanced employee productivity and significant organizational improvements. By enabling employees to schedule their time in order to better balance competing demands from work and from home, by helping employees to get third-party assistance with care giving responsibilities, such practices are intended to reduce or eliminate levels of work-life conflict, and thereby boost employee performance and organizational effectiveness.

1.2. Statement of the Problem

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

Balancing a successful career with a personal or family life can be challenging and has impact on job satisfaction. In addition, it is important for every organization to take necessary steps to maintain a healthy balance between work and private lives so that both employees and the company can be benefited in the long term. Employees want jobs that give them flexibility in their work schedules so they can better manage work–life conflicts. Organizations that don't help their people achieve work–life balance will find it increasingly difficult to attract and retain the most capable and motivated employees.

Accordingly, work-life facilitation was found to be associated with positive feelings about work such that to the extent that activities and responsibilities at work were perceived to enhance activities and responsibilities at home, employees experienced greater job satisfaction and organizational commitment (Aryee, Srinivas & Tan, 2005). Thus, key to successful work-life integration and resolution of work-life conflict is supposed to be that control over work scheduling and/or a work environment supportive to the work-life needs of employees, which includes a supportive supervisor and/or formalized workplace policies that provide for and make accessible, flexible work scheduling options.

Although many of earlier studies have made to add their own contribution to the concept of work life conflict, work-life balance and its programs and stated their own policy implication, they were inclined towards the developed countries, and less developed countries received little attention in various writings on the issue. Particularly, our country Ethiopia has not received direct attention regarding the impact of work-life imbalance on job satisfaction in the service sector in general and the banking sector in particular. The finding of the study in one country may not serve to another. Accordingly, since no previous researches conducted in Ethiopia in general and specifically in Addis Ababa on the same issue, the researcher interested to conduct empirical study to know about the impact of work life conflict on job satisfaction in detail.

The current study examined the relationship between job satisfaction and work-life conflict practices among CBE employees in Addis Ababa head office.

The government of Ethiopia increased deregulation, in order to encourage the investors to participate in the banking sectors, as a result the number of bank has been increased which further raises the competition and difficulty among the banks. Due to this, banks are asking their employees to stay for long working hours and to work for Monday through Saturday. The conducted preliminary survey through personal observation and unstructured interview on

two branches and head office before beginning the actual study indicates that the problem of work life imbalance is high in this sector. So, there is requirement for each bank to have healthier and more productive employees which can be maintained through effective work life balance management practices, programs and policies. In turn, balance in work-life and personal life enhances the performance of an employee, and productivity is positively correlated with performance and increases employee satisfaction levels. As such, this research investigated the state and relationship of work life conflict (WLC) and job satisfaction in CBE in context, specifically in Addis Ababa. To this end, this study tried to answer the following research questions:

1. How does the significant relationship between personal life to work conflict and the employees' job satisfaction?
2. How does the significant relationship between work to personal life conflict and the employees' job satisfaction?
3. How does the significant relationship between job autonomy and the employees' job satisfaction?
4. How does the significant relationship between work load and employees' job satisfaction?

1.3. Objectives of the Study

1.3.1 General Objective of the Study

The general objective of the study is to examine the impact of work life conflict on job satisfaction among employees of CBE in Addis Ababa.

1.3.2 Specific Objectives of the Study

In addition to the above general objective, this study is intended to achieve the following specific objectives to assess the relationship between work life and job:

➢ To examine the significant relationship between personal life to work conflict and the employees' job satisfaction.
➢ To identify the significant relationship between work to personal life conflict and the employees' job satisfaction.
➢ To investigate the significant relationship between job autonomy and the employees' job satisfaction.

> ➢ To evaluate the significant relationship between work load and employees' job satisfaction.

1.4. Hypotheses of the Study

In light of the objectives articulated above, the following hypotheses were investigated:

> ➢ Work to personal life interference has a negative and significant relationship with job satisfaction.
>
> ➢ Personal life to work interference has a negative, medium and significant relationship with job satisfaction.
>
> ➢ Work overload has a negative and significant relationship with job satisfaction.
>
> ➢ Job autonomy has a positive, strong and statistically significant relationship with job satisfaction.

1.5. Scope of the Study

Both the theoretical aspect and empirical evidence show that the work life conflict impact has an impact on the employees' job satisfaction. However, this research was limit to conceptualize and develops five dimensions of work life conflict (personal life to work conflict, work to personal life conflict, job autonomy and work load) and tests the relationships with the employees' job satisfaction.

The geographic boundary was Commercial Bank of Ethiopia in Addis Ababa specifically five branches (Head office, Legehar, Mexico, Addis Ababa and Sengatera). The researcher was adopted to consider the currently data. The data was collected from the employees of CBE and the respondent was selected by using stratified sample techniques.

1.6. Significance of the Study

In addition to fulfilling the academic requirement of the researcher, the result of the study has the following benefits. Primarily, the results of this study benefits to the CBE in general; by understanding the state of work life imbalance and its effect on job satisfaction as it helps the bank to take corrective measures. This study intends to help the organizational management to straighten their attention to this highly essential and contemporary function of human resource management. With this regard, the study will have the following importance:

> ➢ The findings of this research will help bank to understand the role of work life balance practices on job satisfaction.

> It will provide literature for the CBE under work life conflict. It will provide solution for bank industry work and life problems and it may give them an idea of where they are presently in terms of their work and life quality and what they should do in the future.

> It will help to other researchers who want to conduct further study on the subject in the future. Further, this research study may be of interest to those exploring work life balance dimensions and theory in Ethiopian context in general, and service organizations in particular.

1.7. Limitation

It is difficult to cover entire branches just in one study. Even if the study had strong design and excellent method, it can go through from limited impact from factors such as a strong focus, being too population-specific, or the field being only conducive to incremental findings. In addition to this, the findings were not generalized for other businesses in Ethiopia. So that it requires future research which broaden the sample size to include other businesses.

1.8. Operational Definition of Key Terms

Work life balance: is the phenomenon of striking an ideal balance between the professional life of an individual and their personal life with all of their respective associations (Clark, 2000).

Work to Family Interference: is the relationships, struggles, and conflicts between workers and employers and between families and the workplace (Googins, 1991).

Family to Work Interference: When family responsibilities become a hindrance to perform the work effectively and factors contribute to intensify family to work interference which mainly includes family responsibilities such as child and elderly care.

Work load: is defined as compatibility between the work requirements and the amount of time and resources available to comply with these requirements (Rizzo et al, 1970).

Job autonomy: is relates to the employees' empower feel about their work rather than simply carrying out instructions given by others.

Job satisfaction: is a pleasurable or positive emotional reaction to a person's job experiences and the collection of feelings and beliefs about a current job (Jones, George & Hill, 2000).

1.9. Organization of the Study

The study was divided into five chapters in order to provide clarity and coherence on the discussion of the study. The first part of the dissertation was discussing the background, problem statement, questions and objectives and the significance and limitations.

The second chapter shall be discussing the relevance of the study in the existing literature. After the presentation of the existing related literature, the researcher shall provide a synthesis of the whole chapter in relation to the study.

The third part of the study was discussing the methods and procedures used in the study. The chapter comprised the presentation of the utilized techniques for data collection and research methodology. Similarly, it also contained a discussion on the used techniques in data analysis as well as the tools used to acquire the said data.

The fourth chapter was discussion of the results of the study. Data to be presented was statistically treated in order to uncover the relationship of the variable involved in the study. With the said data, the chapter seeks to address the statement of the problem noted in the first chapter.

The last chapter comprised three sections: the summary of the major findings, conclusions of the study, and the recommendations. With the three portions, the chapter was able to address the problem stated in the initial chapters of the study.
Reference and annex also provided in the final part of the paper.

CHAPTER TWO

REVIEW OF THE RELATED LITERATURE

This chapter focuses on the theoretical concepts, empirical studies and conceptual frameworks of the study.

2.1. Theoretical Concept

2.1.1. Conceptualizing the Work-Life Relationship

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.

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 is equally satisfied with their work and family roles (Greenhaus et al., 2003). One limitation of this approach is that not all individuals may desire a 50/50 balance between their work and family lives (Rapaport et al 2002). Also, as is 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, are 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).

2.1.2. Definition and Concept of Work life Balance

According to Clark (2000) Work life balance is 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 is because of the harmful results brought about because of the severe lack of this phenomenon. The concept of work-life balance deals with finding the ways of balance that an individual creates between competing demands of work and home, i.e., how individuals do or should fulfill their

employment related and personal responsibilities in such a way that an overlapping situation is not created.

According to the research paper, "Is Happiness Relative?" an effective work life balance makes a person happier and more content (satisfied) (Veenhoven, 1991). This contentment leads people to maintain the level of hard work they put in their respective careers and remain satisfied. While the researcher does not suggest that working harder to achieve more milestones or the thirst to advance is harmful, through careful observations it has been revealed that in their higher ambitions to achieve more, people put forth extreme efforts which reduces the level of satisfaction they used to experience before; because their working time has increased and they have lost a health work life balance. 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).

1) Time balance, which concerns the amount of time given to work and non-work roles.

2) Involvement balance, meaning the level of psychological involvement in, or commitment to, work and non-work roles.

3) Satisfaction balance or the level of satisfaction with work and non work roles.

2.1.2.1. Work Life Balance Programs and Practices

Work-life balance practices are deliberate organizational changes in programs or organizational culture that are 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 is an important paradigm shift that is still very much 'in process.' From the very beginning it is 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, is 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 is 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 have begun to offer flexible work arrangements to help employees balance work and life demands. Most organizations are left to decide how they will offer flexibility, and decisions are 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 are more loyal, committed and productive (Smith, 2002).

According to Fisher (2010), the term flexible working covers flexibility in terms of the hours that are 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 are a large variety of family friendly policies which include but are 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 wellbeing, 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.

i. Flextime

According to Dessler (2008), flextime is a work schedule in which employees' workdays are built around a core of mid-day hours when all workers are required to be present. The most

prevalent alternative work arrangement, flextime or flexible work hours, typically consists of flexible workday start and finish times. Most organizations that offer flextime 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 is 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.

ii. Telecommuting

It is 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, are unable to leave home.

iii. Compressed Work Weeks

A compressed work week is 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 is an arrangement whereby a standard work week is compacted into fewer than five days by extending the length of the work days. According to Dessler (2008), compressed workweek is a work schedule in which employee works fewer but longer days each week.

iv. 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 labor force, develop their skills and obtain work experience. According to Tarrant (2007) part-time work is a work schedule that is less than full-time but is at least half of the regularly scheduled full time workweek, or work less than 30 hours a week.

v. Job sharing

Job sharing is 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 are limited. According to Perrine (2009) job sharing is 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.

2.1.2.2 Work-Life Policies as Strategic Human Resource Management Decisions

There are some motives for applying work-life practices by organizations: to increase participation of employees and make use of their capacities, to keep employee motivated and well performing, to make the organization more attractive to employees, to have a better corporate social responsibility. The focus has been broadened from the micro level to more macro- or strategic perspective, known as strategic human resource management. The basic promise of this perspective is that organizations that achieve congruence between their human resource practices and their strategies should enjoy superior performance (Delery and Doty, 1996). The strategic human resource management perspective emphasizes that a workforce strategy should fit an organization's business goals, culture and environmental circumstances and that human resource management practices should be interrelated and internally consistent (Dreher, 2003).

2.1.3. Definition and Concept of Work Life Conflict

Although most research focuses on family life, recent evidence (e.g., Galinskyet 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 is evidence that the conflict related to work and personal demands can lead to negative health outcomes for employees and may

12

decrease organizational commitment and job satisfaction, and increase burnout. Detrimental health outcomes encompass both physical health (e.g., somatic complaints, blood cholesterol) and mental well being (e.g., stress, depression, vitality/energy, and life satisfaction).

2.1.3.1. 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 fulfillment at work, and people are working longer hours. According to Stebbins (2001) points out that the employees' responsibilities and duties are 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) is 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 is 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).

2.1.3.2. Dimensions / Determinants of Work-Life Conflict

The origin of work-life conflict is 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 behavior-based conflict and family-to-work, time-, strain- and behavior-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 behavior-based work-to-family conflict. The only significant determinants arising from the family domain are parental demands and hours spent on household work and these are correlated with time-based conflict solely.

A. Work to Family Interference (WLI)

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 is Work to personal life Interference (WLI). This type of conflict is 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 (FIW)

When family responsibilities become a hindrance to perform the work effectively it becomes Family to Work Interference (FIW). 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 is 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 is 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, pg 77-82):

1. Time-based conflict: Time-based conflict is defined as stress resulting when "time devoted to one role makes it difficult to fulfill requirements of another role".

2. Strain-based conflict: Strain-based conflict is defined as stress resulting when "strain produced by one role makes it difficult to fulfill requirements of another role".

3. Behavior-based conflict: Behavior-based conflict is defined as stress resulting when "behavior required in one role makes it difficult to fulfill 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 included 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.

Demands and Resource Model/Theory

As can be seen in the definition, many studies that deal with work-life conflicts make use of the demands and resources approach. Voydanoff (2005) defines demands and resources as follows, "Demands are structural or psychological claims associated with role requirements, expectations, and norms to which individuals must respond or adapt by exerting physical or mental effort. Resources are structural or psychological assets that may be used to facilitate performance, reduce demands, or generate additional resources" (Voydanoff, 2005, pg 710).

According to Bakker & Geurts (2004) in work-life conflicts the most important demands and resources come from the job and the life domain. Job demands are "physical, psychosocial, or

organizational aspects of the job that require sustained physical and/or mental effort and are, therefore, associated with certain physiological and/or psychological costs". Job resources on the other hand, are aspects of the job that may be functional in meeting task requirements (i.e., job demands) and may thus reduce the associated costs -and at the same time stimulate personal growth and development (Bakker & Demerouti, (2007).

Bakker & Geurts, (2004) Job demands include interpersonal conflicts, job noxiousness, job insecurity, and boring work, job pressures –such as demanding work or tight deadlines, and long work hours. Job resources on the other hand, are schedule control, control over pace of work, job autonomy, decision-making latitude, job skill, social support and personal earnings (Schieman et al., 2009). As we can see from the list of possible demands and resources, it is not only characteristics at the individual level, but also organization and country level policies/characteristics that can be important in buffering or worsening work-family conflict. The availability of various family policies at the firm or country level, including leave provisions, flexible working time schemes, and a supportive working culture, may buffer some of the work-family conflict (Major et al., (2002) Stier et al (2012).

2.1.4. Definition and Concept of Work Overload

According to Rizzo et al (1970), work overload is 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 is characterized by too much work, time pressures, deadlines, and lack of necessary resources needed to fulfill duties, commitments, and responsibilities associated with work role (Beehr & Glazer, 2005). Work overload happens when job demands exceed the time and resources available (Frank & 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 is too difficult to complete, while quantitative overload is experienced when there are 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 is 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 et al., 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) is 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 are considerable. For instance, overloaded employees are more likely to make mistakes, feel anger or resentment toward their employers or coworkers, experience high levels of stress, have poorer health and work-family balance, and seek employment elsewhere.

2.1.5. Sources of Conflict at Work Places

Every group or individual comes in to at least partial conflict with every other group or individual with which interacts (Gorden, 1987).

Conflict is rooted in interaction and is the result of the structural characteristics of the organization and personal traits of key employees. To understand the sources of conflict, we must take a broader look at the organization and its environment. In this section, the paper will examine seven factors that contribute to intergroup or interpersonal conflict.

2.1.5.1. Group Interdependence

Jerry and Franklin (1988:248) identified three types of group interdependence that contribute to conflict: pooled, sequential and reciprocal.

Pooled Interdependence: - is when various units of an organization interact only through the total organization. Interdependence exists when both the group contributes to the well being of the whole organization: conflict and ill feeling may arise.

Sequential interdependence: - is when one organizational group must complete its activities and work before another group can begin work on the product or project. The output of one group is the input for another, and conflict can easily occur if delays are caused or sloppy work is done by the first sequential group. For instance, in a furniture factory the cutting department must complete its work before the gluing group can put the pieces together likewise the finishing unit must wait for the gluers to complete their jobs to finish the piece.

Reciprocal interdependence: - exists in more complex organizations in which outputs of various groups serve as input to other key groups in the organization. The NASA space shuttle launch is a perfect example of fright crews, and engineering, computer and security departments interdependently contributing to the central launch command room for the take off. Imagine the potential conflict that could have occurred if the computer malfunctioned and delayed the launch.

2.1.5.2. Communication Obstacle

"The need to know about ones situation, status, prospect, company polices, contemplated changes, etc, is one of the most basic needs of employees. Lack of communication causes fear, confusion, misunderstanding and distrust" (Agarwal, 1994).

Improper communication as a result of communication barriers will lead to misunderstanding which is the manifestation of conflict among parties involved.

"When employees are organized in to separate units within the organization, communication among the units frequently becomes more difficult. This may be partially true when the units are separated geographically, as often happens in large corporations. Many conflicts in organizations probably can be attributed to the failure of the parties involved to communication effectively with each other" (Steers, 1985)

Communication seldom succeeds in achieving full understanding among communication parties. The most important cause of distortion in communication is that people are different and everyone looks at the phenomena with his or her rose- colored glass. So individuals may perceive the same thing or event differently and, as a result, misunderstanding and conflict occurs. For example, different meaning and importance of a thing or an event for workers and management.

2.1.5.3. Informal Groups

Although informal groups provide a number of benefits for the formal organization, they create unique challenges and potential problems for management. They tend to generate conflict within the organization because they are resistant to change and the existence of rumor. Perpetuation of values and life style causes informal groups to become overly protection of their culture and therefore resist change. Informal groups have their own group norms and they are resistance to organizational changes so that they come in to conflict with the management of the organization. In informal groups the grapevine dispenses truth and rumor with equal vengeance. Ill-informed employees communicate unverified and untrue information that can create a devastating effect on employees. This can undermine moral, establish bad attitudes, and often result in deviant or even violent behavior.

2.1.5.4. Role Conflict

There are three possible role behaviors: expected role, perceived role and enacted role. Each position in the group structure has an associated role that consists of the behaviors expected of the occupant. It is a role assigned to a position and expected to be performed by the person occupies that position. Perceived role is the set of behaviors that a person in a position believes he or she should enact. But perception can, in some instances, be distorted or inaccurate. The enacted role on the other hand, is the behavior that a person actually carries out (Gorden, 1987). Differences in these three role types can arise conflict between groups and individuals. For instance, in any formal organization each position has its own responsibility assigned, i.e., expected to be performed by the occupant of the position. But, since perception is sometimes inaccurate, the occupant may look at the expected role inaccurately and act or carries out the role accordingly. When the enacted role inaccurately and act or carries out the role accordingly. When the enacted role deviates too much from the expected role, conflict between the parties involved may arise.

Furthermore, through membership in different groups, individuals perform multiple roles. These multiple roles result in a number of expected role behavior when they are not compatible, the individual experiences role conflict. For instance, in a formal organization, when informal groups evolve gradually with goals not consistent with those of the formal organization, it can cause a great deal of inter role conflict for the group members (Mitchell and Larson, 1987). Employees desire to fulfill the requirements and services of both the formal group and

management but what is good for and desired by informal group satisfaction may lead to members away from formal organizational objectives. Finally, they end up coming to conflict either with the group or the formal organization management.

2.1.5.5. Departmentalization and Specialization

Departmentalization

When the organization is departmentalized or divided into sub units, the sub units often develop dissimilar goals. A goal of a production unit may include narrow product lines to keep production costs at a manageable level and increase productivity while the marketing department desires broad product lines to offer ore variety to customers. Because of the different goals of these two groups, conflict can result when they interact (Terry and Franklin, 1991).

The other problem that could arise as a result of departmentalization is associated with scarcity of resources. When different units rely on a common source of resource that is insufficient to supply all the demands, competition is likely to occur. It is common in organizations to find that the budget requests made by separate units exceed the total resources available for allocation when added together. What often occurs in limited resources situation is a win- lose competition that easily can result in a dysfunctional conflict (steers, 1985).

Specialization

Conflicts between staff specialists and line generalists are probably the most common types of inter group conflict. With the growing necessity for technical expertise in all areas of organizations, staff roles can be expected to expand, and line- staff conflict can be expected to increase. Ivancevich (1990) mentioned the main factors that generate conflict between specialists and line managers that are perceived diminution of line authority, social and physical differences and line dependence on staff knowledge. As the author stated:

"Line managers fear that specialists will encroach on their jobs and there by diminish their authority and power. As a result specialists often complain that line executives do not make proper use of staff specialist and do not give staff members' sufficient authority often major differences exist between line managers and staff specialists with respect to age, education, dress and attitudes. In many cases staff specialists are younger than line managers and have higher educational levels or training in a specialized field.'

Furthermore, as far as dependency of line on staff knowledge is concerned, the same author specifies that line generalists often do not have the technical knowledge necessary to manage their departments; they are dependent on the specialists. The resulting gap between knowledge

and authority may be even greater when the staff specialist is lower in the organizational hierarchy than the manager, which is often the case. As a result, staff members often complain that line managers resist new ideas.

2.1.5.6. Personal Characteristics of Key- Employees

According to steers (1985) personal traits of key employees also are important in producing conflict. People differ with respect to how aggressively they pursue their units or their own best interest. Managers with higher needs for power and dominance may find themselves in conflict with other managers more frequently than those with lower needs. People also differ with respect to their communication skills. The inability to articulate a position clearly to others may enhance the chances that motives and goals will be viewed with suspicion. As a result, the type of people in organizations partially determines the existence of conflict between individuals and groups.

2.1.5.7. Functional Consequences of Conflict

No one would question that conflict is sometimes very destructive in organizations. However managers increasingly are beginning to recognize that positive outcomes are a frequent result of conflict. Several positive outcomes of conflict can be cited (Steers, 1985).

Conflicts between divergent views in the organization often result in higher quality decisions of favored position of a group to be questioned. If a favored position of a group is to be questioned, this leads to intensive discussion and deep search so that superior decisions are made. Superior decisions often result when multiple alternatives are available and initially favored alternatives are reexamined in light of new evidence. For example, it was found that problem solving groups composed of members with conflicting groups of view generated significantly higher quality solution than did problem solving groups composed of members who all had essentially the same point of view (Mitchell and Larson, 1987).

Conflict among groups often increases their cohesiveness and strengthens them. Members of groups in conflict often increase their identification and loyalty to the group. In a new classic study (Mitchell and Larson, 1987) notes that when groups come in to conflict, members become more loyal to their respective groups and identify with their groups more strongly; as a result, each becomes more cohesive.

Conflict may make life more interesting in organizations. Disagreements and divergent viewpoints stimulate and arouse organizational members. Conflict also provides the opportunity to test ideas and assess performance.

Conflict can highlight important problems in organization. Disagreements between groups may bring problems to the surface and may lead to changes that improve over all organizational functioning. Conflict also can lead to the design of methods for resolving conflicts in the future

2.1.5.8. Dysfunctional Consequences of Conflict

Conflict can have positive outcomes in organizations, but it would be wrong to dwell too heavily on its functional aspects because often it has dysfunctional consequences. According to Steers (1985), conflicts between groups or individuals can hider cooperation and coordination of activities. Furthermore, Bass (1965) mentioned that conflict is likely to reduce overall organizational effectiveness because dysfunctional conflict retard creativity, increase frustration, decrease satisfaction with work and with the organization as a whole. In addition, according to Ivancevich (1990), dysfunctional conflict can be seen in to two perspectives: when the level of conflict is too low or too high. Two of them have different impacts on organizational performance. As the author stated:

"When the conflict level is too low, performance can suffer. Innovation and change are less likely to take place and the organization may have difficulty adapting to its changing environment. If a low- level conflict continues, the very survival of the organization can be threatened. On the other hand, if the conflict level becomes too high the resulting chaos also cam threaten the organizations survival" (Ivancevich, 1990).

Furthermore, he explained that too much conflict could have negative consequences because it requires time and resources to deal with it and invert energy that could more constructively be applied elsewhere (Ivancevich, 1990).

2.1.6. Definition and Concept 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 are 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 is the one by Loche (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, George, & Hill (2000), as a positive attitude that is 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 is very important to note two different expressions which are 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.

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 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 is one of the most important constituents of organizational behavior reflected from the employee's side. Generally, job satisfaction describes how content (happy) employees are with their current job. One of the primary independent variables in this study is employees' satisfaction with work life. Essentially, job satisfaction is of great importance to organizations as a whole, but the conception is complex and difficult and as a result has not been explored in depth in the research. Job satisfaction depends on many factors like work environment, compensation packages, job autonomy and supervisor support but the researcher's goal will be to study the effect of factors associated with work life conflict on job satisfaction.

2.1.7. The Relationship between Work/Life Conflict and Life Satisfaction

Allen et al. (2000) note that work/life conflict has "dysfunctional and socially costly effects on individual work life, home life and general well-being and health". As previously discussed, by definition, life satisfaction is a cognitive, global evaluation of an individual's life as a whole (Pavot & Diener, 1993). Therefore, the relationship between work/life conflict and life satisfaction has received a considerable amount of attention in the research literature. Not only is life satisfaction considered the non-work variable most associated with work/life conflict, it is also the one most strongly statistically related to work/life conflict (Allen et al., 2000). With the exception of two studies in the early 1980s that is Beutell & Greenhaus (1982), Cooke &

Rousseau (1984), individuals who report increasingly higher levels of work/life conflict also report lower levels of overall life satisfaction.

2.1.8. The Relationship between Work Life Conflict and Job Satisfaction

2.1.8.1. Relationship between Job Satisfaction and Work to Private Life 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 is 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 have dual demand of better work and family life (Ezra & Deckman, 1996).

According to Nadeem and Abbas (2009) found that job satisfaction is 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).

2.1.8.2. Relationship between Job Satisfaction and Private Life to Work 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 is significantly negatively correlated with family to work interference.

Accordingly, as it is 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 is found to be negatively correlated with work to family interference. Burke and Green (1999) found that the employees are 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).

2.1.8.3. The Relationship between Work Overload and Job Satisfaction

In this section, some studies related to work overload and job satisfaction are 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 is one of the several factors that have an impact on job satisfaction. Work overload is negatively associated with job satisfaction according to Rita and Stephanie (2008).

There is significant negative relationship between work-overload and job satisfaction (Nufar et al., 2009). As described by Nurit et al. (2008), dissatisfaction at work is 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 are 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.

2.1.8.4. Relationship between Job Autonomy and Job Satisfaction

Fewer studies exists 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 Perista2006). According to Nadeem & Abbas (2009) Gronlund (2007) job autonomy is 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.

2.2. Empirical Review

In a most recent study conducted in our country Ethiopia by Mulu Miesho (2012) on the relationship between works overload and job satisfaction in public service organizations, and Work to personal life Interference found that statistically significant relationship was found between facets of job satisfaction (pay, working conditions, policy and administration, supervision, opportunity for advancement, recognition, the work itself, co-workers and responsibility) and job satisfaction; and these facets of job satisfaction could significantly explain the variation in job satisfaction. Moreover, work overload and job satisfaction found to be inversely and significantly related. Work overload also statistically and negatively predicts the variation in job satisfaction. In this case, my intention is, in addition to work overload, to know direct effects of the remaining three variables of work life conflict, via, work to life interference,

life to work interference, and job autonomy on job satisfaction of employees in the banking sector.

Moreover, (Nadeem & Abbas, 2009) attempted to investigate the relationship between work life conflict and job satisfaction on both male and female employees in Pakistan. They conducted the relationship of work life conflict (as an independent variable) in five dimensions viz. work to family interference, family to work interference, work overload, job stress and job autonomy and job satisfaction (as a dependent variable). The source of data for this study was primary data acquired through questionnaire and personal interviews from the employees at three different management levels (top, middle and lower level management). The data for the research obtained from respondents of one public sector organization and one private sector organization. The study used close-ended questionnaire and personal interviews for collecting from a total 200 respondents, among the two organizations selected, 162 questionnaires were returned. The response rate was 81%. Finally, sample size of 157 managers was used for the final analysis as 5 questionnaires were rejected as they do not provide the sufficient information to conduct the analysis. They found that job satisfaction is significantly negatively correlated with work to family interference and family to work interference.

However, the correlation of workload is positive and insignificant which shows that workload does not affect the job satisfaction of the employees in Pakistan. 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. Although the study was conducted on service sector employees including both male and female, it was delimited to the managers. Further, Perrewe et al (1999) investigated the relationship between work/life conflict and job and work satisfaction. It was hypothesized that work/family conflict would be negatively related to job and life satisfaction. Participants included 267 hotel managers, all of whom completed a series of questionnaires assessing work/life conflict, value attainment, job satisfaction, and life satisfaction. Results suggested that work/life conflict is negatively related to job and life satisfaction. In general, it can be concluded that even though there have been studies on the relationship between work life conflict and job satisfaction in developed and some developing nations, as per the knowledge of the researcher. In this context, the purpose of this study will be to investigate the impacts of work life conflict on job satisfaction of employees in the Commercial bank of Ethiopian context in general, in Addis Ababa in particular.

2.3. Conceptual Framework

There has been little attempt to model the relationships between work/family conflict, work/family enrichment, and relevant predictor and outcome variables. While the extant literature has explored models addressing work/family conflict dimensions separately, little is known about how these variables fit together as part of a more comprehensive model. By creating a model of work/family imbalance, relevant variables can be explored in greater detail. The following model of work/life imbalance (see Figure 2.1) expected to be tested in the current study.
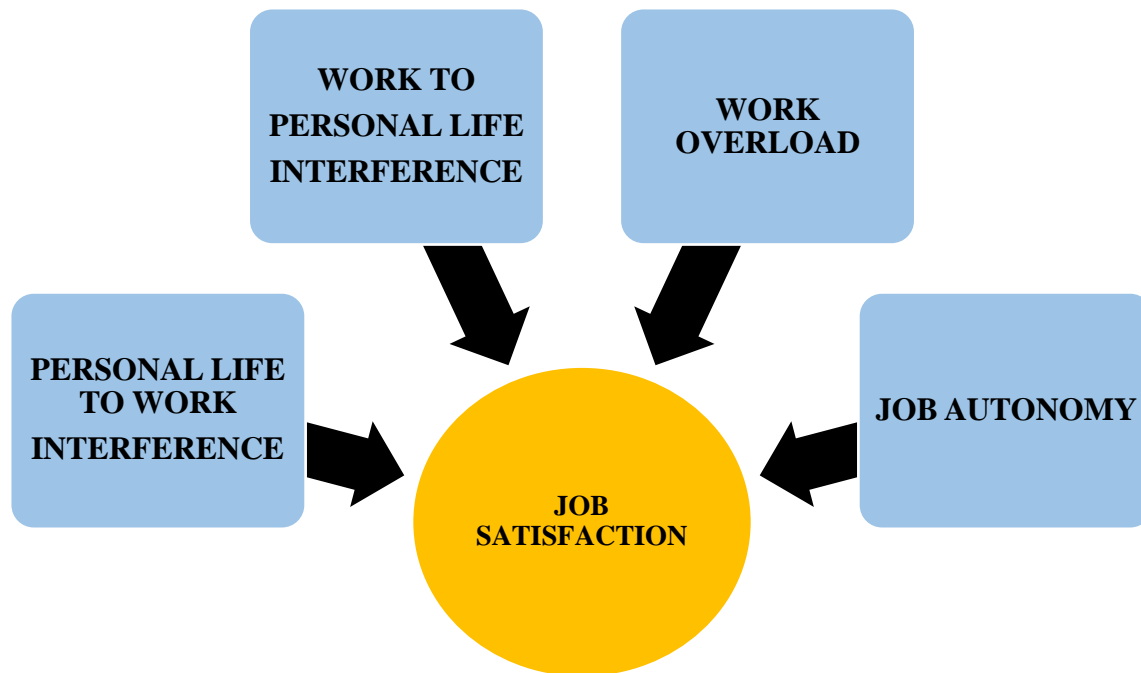
Figure 2.1, Theoretical framework of the effect of work life conflict on job satisfaction

Source: Self-extracted from review of literature

CHAPTER THREE
RESEARCH METHEDOLOGY

This chapter deals about the types of research design and approaches used, sampling design, the data collection methods and methods of analysis.

3.1. Research Design and Approach

This study used descriptive study design to explain, understand and predict the cause and effect relationship between variables that is work life conflict dimensions as independent variables and job satisfaction a dependent variable. This study was employ quantitative research approach. Quantitative research involves counting and measuring of events and performing the statistical analysis of a body of numerical data. The strengths of the quantitative method include: stating the research problem in very specific and set terms, clearly and precisely specifying both the independent and the dependent variables under investigation, following firmly the original set of research goals, arriving at more objective conclusions, testing hypothesis, determining the issues of causality, achieving high levels of reliability of gathered data due to controlled observations, laboratory experiments, mass surveys, or other form of research manipulations, eliminating or minimizing subjectivity of judgment and allowing for longitudinal measures of subsequent performance of research subjects (Cassell & Symon, 1994).

For the purpose of this study a quantitative approach of doing research employed because, quantitative research answers questions through a controlled deductive process, allowing for the collection of numerical data, the prediction, the measurement of variables, and the use of statistical procedures to analyze and develop inferences from that data.

3.2. Sampling Design

> **Target Population**

According to Hair *et al.* (2010), target population is said to be a specified group of people or object for which questions can be asked or observed made to develop required data structures and information. Therefore, for this study, the target populations were employees from five CBE branches in Addis Ababa (Head office, Legehar, Mexico, Addis Ababa and Sengatera).

➤ **Sample and Sampling Techniques**

➤ For the purpose of this study five branches selected by purposive sampling technique. The respondent employees from each branch were selected by using simple random sampling technique.

3.2.3. Sample Size

The sample size was determined using a formula of estimating a single population proportion for cross sectional study by the recommendation of (Yamanie, 1967) and formula by Cochran (1963).

$$n = \frac{(Z\ \alpha/2)^2\ P\ (1-P)}{d^2}$$

Where:

Z= 1.96, the confidence limits of the survey result (value of Z at α/2 or critical value for normal distribution at 95% confidence interval).

P= 0.5, the proportion of employees'

d= 0.05, the desired precision of the estimate

n= the total sample size.

Based on this formula the calculated sample size was 422 and distributed proportionally to the selected branches as shown in the table 3.1 below.

Table 3.1. Population and Sample Size of the Study

S. No	Selected Branches	Number of Employees of Each	Sample Size
1	Head office	395	135
2	Legehar	247	84
3	Mexico	259	89
4	Addis Ababa	136	46
5	Sengatera	197	68
Total		**1234**	**422**

3.3. Data Source and Type

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

primary and secondary. The data source types used in this study was both primary and secondary sources.

3.4. Data Collection Method

In this study the questionnaire used as the data collection method for the primary data source. Naresh (2004) describes a questionnaire as a booklet of structured, standardized procedure, pre-coded and containing open ended questions at times that was used to collect information from the respondents who record their own answers. In order to realize the target, the researcher engaged in well-designed questionnaire as the best instrument for the collection of primary data.

This questionnaire was completed by the employees of selected banks in Addis Ababa. For the purpose of this study, a quantitative methodology involving a close ended questionnaire used as the measuring instrument because it is helpful for the researcher to reach respondent in less cost and less time. It provides an opportunity to respondents to express their feelings freely. The layout of the questionnaire was very simple to encourage participation of the respondents meaningfully.

The main reason for appearance and layout of questionnaire is to encourage respondent to complete the questionnaire so, in this study the questions was kept as concise as possible with the actual wording and phrasing of the questions. The questionnaires included dichotomous, multiple-choice response and scaled-response. Moreover, the variables were attitudinal and measured using Likert scale with five response categories (strongly disagrees, disagree, neutral, agree, and strongly agree).

3.5. Data Collection Tools / Instrument

The data collection instrument used was questionnaire having three parts. These are: - Background Information (BIQ), Work Life Conflict Questionnaire (WLCQ) and Job Satisfaction Questionnaire (JSQ) structured questionnaire by Annam and Muhammad, (2013).

The background information of respondents relevant to the study used to furnish information with regard to their sex, age, marital status, educational level, ownership structure, occupation, work experience and type of work.

The second part of the questionnaire used to measure the banks' work life conflict by using a five – point Likert response scale developed by (Frone, M. Russell & M. L. Cooper., 1992 &

Voydanoff, P., 2004) which includes strongly disagree (1), disagree (2), neutral (3), agree (4) and strongly agree (5).

The third part of the questionnaire used to measure job satisfaction level by using a five –point Likert response scale developed by (Frone, et al, 1992 & Voydanoff, P., 2004) includes strongly disagree(1), disagree(2), neutral(3), agree (4) and strongly agree (5).

3.6. Data Collection Procedure

Stage 1: Permission to proceed

In the first stage obtaining consent from the relevant authorities and individuals in the bank branches in which the study is to be carried out.

Secondly in the data collection logistics select who was collected what, when and with what resources. The quality of the collected data controlled by preparing a field work manual, selecting the research assistants, training research assistants, supervision and check for completeness and accuracy. Finally the data managed by number questionnaires and storing data and the place where it stored.

3.7. Data Processing and Analysis

3.7.1. Data Processing

In this activity data was processed and the processing procedure had two consecutive phases: First data cleanup in which the collected raw data edited to detect errors and omissions in response and for checking that the questions are answered accurately and uniformly.

The next phase was coding which involves assigning numbers or other symbols to answers so that responses can be grouped into limited number of classes and categories. Data having the common characteristics were placed together and the data was summarized in tabulation and displayed for further analysis.

3.7.2. Data Analysis

Statistical Package for Social Science (SPSS) software for version 20 was employed to analyze and present the data through the statistical tools used for this study, namely inferential statistics, correlation and multiple regression analysis.

According to Sekaran (2000:401), "inferential statistics allow researchers to infer from the data through analysis the relationship between two variables; differences in a variable among

different subgroups; and how several independent variables might explain the variance in a dependent variable." The following inferential statistical methods used on this research.

Cohen and Swerdlik (2002) posit that the Pearson Product Moment Correlation Coefficient is a widely used statistical method for obtaining an index of the relationships between two variables when the relationships between the variables is linear and when the two variables correlated are continuous. To ascertain whether a statistically significant relationship exists between work life conflicts (imbalance) dimensions (work to personal life interference, personal life to work interference, work overload and job autonomy) and job satisfaction the Product Moment Correlation Coefficient used.

According to (McDanail and Gates, 2006), correlation coefficient can range from-1.00 to +1.00. The value of -1.00 represents a perfect negative correlation. While a value of +1.00 represents a perfect positive correlation. A value of 0.00 correlations represents no relationship.

3.8. 3.4. Reliability

The reliability of a scale indicates how free a certain scale from random error is. In order to check the reliability of the test the method Cronbach's Alpha is used. A test is considered reliable if the same results appear repeatedly. The coefficient is mathematically equivalent of all possible split-half estimates of a sample. If the measure is higher than 0.7 the scale is reliable (Nunnally, 1994). In this study the coefficient calculation is based on all questions constructed with Likert scale. The result on SPSS is shown below:

Estimating reliability of a scale

Variable	Reliability
Personal life to work experience	0.88
Work to personal interference	0.88
Work load	0.80
Job Autonomy	0.89
Employees Job Satisfaction	0.86

According to the theory, the scale which is used is reliable because the Cronbach's Alpha coefficient is higher than 0.7.

3.9. Ethical Consideration

The participants were approached at their work place. They were voluntary in order to have honest answer. They were briefed about the nature of study being carried out. Participants were assured that their responses would remain confidential.

CHAPTER FOUR

DATA ANALYSIS, DISCUSSION AND INTERPRETATION

This chapter deals about data analysis, discussion and interpretation of the data collected for the study.

4.1. Participation Rate

Among the distributed 422 questionnaire 410 was properly filled and returned with the return rate of 97.16%. Hence the analysis of this research is done based on the 97.16% (410) response rate result

4.2 Demographic Data of the Respondents

Table 4.1. Background of the respondents

Item	Alternatives	Frequency	Percent	Cumulative Percent
1. Years stayed in the bank	below 5 years	117	28.5	28.5
	5-10years	219	53.4	82.0
	11-15 years	53	12.9	94.9
	16 years above	21	5.1	100.0
	Total	410	100.0	
2. Educational qualification	Grade 10 completed	57	13.9	13.9
	Grade 12 completed	13	3.2	17.1
	Certificate	9	2.2	64.1
	college diploma	138	33.7	97.8
	first degree	193	47.1	100.0
	Total	410	100.0	
3. Job Title	Managerial	58	14.1	14.1
	Non managerial	352	85.9	100.0

Source; Own Survey, (2017)

As can e seen on item 1 of table 4.1, 53.4% of the respondents are stayed in the bank for 5 to 10 years, 28.5% of them for less than 5 years, 12.9% of them for 11 to 15 years and the rest 5.1% of them for more than 16 year. Based on the data the majority that is 71.5% of the respondents are stayed or worked in the bank for more than five years and above. This implies that the respondent employees have the capacity to evaluate work life conflict of the bank.

On the item 2 of the same table the qualification of the respondents shows that 13.9%, 3.2%, 2.2%, 33.7% and 47.1% of the respondents are grade 10 completed, grade 12 completed, certificate, college diploma and first degree holder. The data indicates that the majority that is 80.8% of the respondents are graduated from higher institution. This implies that the respondent

can easily understand the ideas in the questionnaire to properly evaluate the work life conflict in their bank.

On the item 3 of the same table the job title of the respondents indicate that the majority that is 85.9% of the respondents are non managerial and the rest 14.1% of them are managerial. This helps the study to get reliable data from both sides of the employees.

4.3. Description the Extent of Work life and Job Satisfaction

Table 4.2. Work to Family Conflict

Work to Family Conflict	N	Minimum	Maximum	Mean	Std. Deviation
After work, I come home too tired to do some of the things I'd like to do.	410	1	5	2.38	1.11
On the job I have so much work to do that it takes away from my personal interests.	410	1	4	2.09	.86
My family/friends dislike how often I am preoccupied with my work while I am at home.	410	1	5	3.51	.93
My work takes up time that I'd like to spend with family/friends.	410	1	5	2.41	1.05
My job or career interferes with my responsibilities at home, such as cooking, cleaning, repairs, shopping, paying the bills and child care.	410	1	5	2.05	.93
My job or career keeps me from spending the amount of time I would like to spend with my family.	410	1	5	2.19	.89

Source; Owen Survey, 2017

As it can be seen on the table 4.2 for the statements that indicate the respondents degree of agreement for the work to family conflict mean result indicates the maximum 3.51 and the minimum 2.19. The average mean and standard deviation result was 2.44 and 0.96 respectively. This implies that the majority of the respondents didn't agree for the statements that describe the work to family conflict.

36

Table 4.3. Family to Work Conflict

Family to Work Conflict	N	Minimum	Maximum	Mean	Std. Deviation
I am often too tired at work because of the things I have to do at home.	410	1	5	2.28	.95
My personal demands are so great that it takes away from my work.	410	1	4	2.24	.93
My superiors and peers dislike how often I am preoccupied with my personal life while at work.	410	1	5	2.27	1.11
My personal life takes up time that I'd like to spend at.	410	1	5	2.20	1.12
My home life interfere with my responsibilities at work, such as getting to work on time, accomplishing daily tasks, or working overtime.	410	1	6	2.43	1.12
My home life keeps me from spending the amount of time I would like to spend on job or career related activities.	410	1	6	2.25	1.03

Source; Owen Survey, 2017

On the table 4.3 the average mean result of the respondents degree of agreement s for the statements describe the family to work conflict was 2.28. Based on the standard result the majority of the degree of agreement dispersed on didn't for the statements. This implies that the respondent's family or personal life factors influenced their job satisfaction.

Table 4.4. Job Autonomy

Job Autonomy	N	Min	Max	Mean	Std. Dev
I gain personal accomplishment through my work.	410	1	4	2.14	.95
I have the tools and resources to do my job well.	410	1	5	2.29	.99
I could clearly define quality goals in my work.	410	1	5	1.92	1.05
My skills and abilities are put into good use in my work.	410	1	5	2.29	.91
The company does an excellent job in keeping employees informed about matters affecting us.	410	1	4	2.44	1.010
I am satisfied with the information given by the management on what is going on in my division.	410	1	5	2.09	1.15
I feel safe sharing my plans, programs and policies with my management.	410	1	4	2.21	.94
My manager is committed to finding win win solutions to problems at work.	410	1	5	2.28	1.17

Source; Owen Survey, 2017

On the table 4.4 for the mean average result statements that describe the job autonomy was 1.74. this implies that the employees didn't gaining personal accomplishment through the work, having the tools and resources to do the job well, clearly define quality goals in my work, skills and abilities are put into good use in the work, keeping employees informed about matters affecting the employees, on the information given by the management on what is going on in the division on the sharing the plans, programs and policies with the management and on the manager commitment to finding win-win solutions to problems at work.

Table. 4.5. Work Load

Work Load	N	Minimum	Maximum	Mean	Std. Deviation
The workload is shared fairly.	410	1	4	2.08	.97
The amount of work I am given to do is reasonable.	410	1	5	1.93	1.013
The level of responsibility I am given is reasonable.	410	1	5	2.13	1.12
There is sufficient time to provide the type of care I would like to.	410	1	5	2.22	1.17
Staffing levels are adequate for the workload.	406	1	4	2.38	.96

Source; Owen Survey, 2017

As can be seen on the table 4.5, the mean average of the respondent degree of agreement was 2.15. Based   on the data the majority of the respondents didn't agree for the statements. This implies that the bank didn't shared the workload fairly, reasonably, logically giving the level of responsibility given , sufficient time to provide the type of care the employees like and adequate staffing levels for the workload.

Table 4.6. Job Satisfaction

Job Satisfaction	N	Minim um	Maximu m	Mea n	Std. Deviatio n
I am often bored with my job.	406	1	4	2.24	.98
I am fairly well satisfied with my present job.	410	1	4	2.40	.92
I am satisfied with my job for the time being.	410	1	4	2.24	.93
Most of the day, I am enthusiastic about my job.	410	1	4	2.26	1.10
I like my job better than the average worker does.	410	1	4	2.19	1.11
I find real enjoyment in my work.	410	1	4	2.42	1.10
This is a really good place to work.	410	1	4	2.24	1.01
The team spirit (or morale) in this work environment is good.	410	1	4	2.14	.95
Overall, I am really happy with my job.	410	1	5	2.28	.99
I am very committed to working here and I see myself staying here for a long term career.	410	1	5	1.91	1.04
I feel proud to work here.	410	1	5	2.29	.89
Overall, I am satisfied with my current job.	410	1	4	2.44	1.01
I am satisfied with the time to complete my work.	410	1	5	2.09	1.15
I am satisfied with the amount of work I have to do.	410	1	4	2.21	.94
I am satisfied with the variation of work tasks.	410	1	5	2.28	1.17
I am satisfied with my working conditions.	410	1	4	2.08	.97
I am satisfied with my work times.	410	1	5	1.93	1.01
I am satisfied with my supervisor.	410	1	5	2.13	1.11
I am satisfied with my colleagues.	410	1	5	2.22	1.17

Source; Owen Survey, 2017

Table 4.6 shows that average mean and standard deviation of the employees satisfaction related statements was 2.2 and 1.0 respectively. This implies the employees didn't satisfied with the job for the time being, with the day enthusiastic about the job, with find real enjoyment in my work, with team spirit (or morale) in this work environment is good, with the time to complete my work, with the amount of work I have to do with the variation of work tasks, working conditions

and time times, supervisor and colleagues and they didn't committed to working and staying here for a long term career, feel proud to work here.

4.4. The Relationship between Work life Conflict and Employees Job Satisfaction

On this study, Pearson's Product Moment Correlation Coefficient was used to determine the following relationships.

➢ The relationship between work to personal life interference and job satisfaction
➢ The relationship between personal life to work interference and job satisfaction
➢ The relationships between work overload and job satisfaction
➢ The relationship between job autonomy and job satisfaction

So as to determine whether there are significant relationships between the dimensions of work life conflict and job satisfaction, Pearson's Product Moment Correlation was computed. Hence, Table 4.7 below presents the results of Pearson correlation on the relationship between work life conflict dimensions and job satisfaction.

Table 4.7.The relationship between work life conflict dimensions and job Satisfaction of employees; Correlations

		Work to Family	Work Load	Family to Work Conflict	Job Autonomy	Job Satisfaction
Work to Family	Pearson Correlation	1	-.523**	-.494**	-.319**	.574**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	410	410	410	410	410
Work Load	Pearson Correlation	-.523**	1	.573**	.333**	-.616**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	410	410	410	410	410
Family to Work Conflict	Pearson Correlation	-.494**	.573**	1	.376**	-.637**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	410	410	410	410	410
Job Autonomy	Pearson Correlation	-.319**	.333**	.376**	1	-.460**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	410	410	410	410	410
Job Satisfaction	Pearson Correlation	.574**	-.616**	-.637**	-.460**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	410	410	410	410	410

Source; Own Survey, (2017)

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

Table 5.2 above demonstrates the results of Pearson's Product Moment Correlation on the relationship between work life conflict dimensions (Personal life to work interference, work to personal life interference, work over load and job autonym) and job satisfaction for the sample respondents. It shows that, the correlation coefficients for the relationship between work-life conflict dimensions and job satisfaction are linear, and positive and negative ranging from low to medium correlation coefficients. The results in table 4.7 indicate that, there is negative and significant relationship between work to life interference and job satisfaction ($r = -0.637$, $p < 0.01$), private life to work interference and job satisfaction ($r = -0.460$, $P < 0.01$), work overload and job satisfaction ($r = -0.616$, $P < 0.01$).

Unlike three work life conflict dimensions (work to personal life interference, work overload and personal life to work interference), job autonomy has a positive and significant relationship with job satisfaction($r = 0.574$, $p < 0.01$). The finding on table 4.2 above further indicates that the highest relationship is found between work to personal life interference and job satisfaction. Hypothesis testing is based on Pearson correlation coefficients r and P-value to test whether the hypotheses are rejected or not.

The finding of the statistical analysis in relation to the previous research and literature. According to table 4.7, the correlation result ($r = -0.637$, $p < 0.01$) shows that work to personal life interference has a negative and significant relationship with job satisfaction. Correlation analysis indicates that, there is a moderately strong, though statistically significant, relationship between works to personal life interference with job satisfaction. The result in this study was in line with previous studies of [(Nadeem and Abbas (2009); Cabrita and Perista (2006); Jayaweera (2005); Janasz and Behson (2007); Perrewe et al (1999) and Ezra and Deckman 1996) who stated work to personal life interference was negatively associated with levels of job satisfaction.

Current study shows that low level of work to personal life conflict more likely result higher level of job satisfaction. This indicates that the employees 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.

As table 4.7 indicates, ($r = -0.460$, $P < 0.01$, at 99% confidence) personal life to work interference has a negative and significant relationship with job 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, employees' part of the employment contract could be to arrive at work every scheduled workday, on time, and ready to focus on their work.

Further, correlation result (r = -0.616, P < 0.01, at 99% confidence) in table 4.7 shows that work overload has a negative and significant relationship with job satisfaction. This study supported by findings of [(Mulu Miesho (2012); Nufar et al (2009); Nurit et al. (2008); Rita and Stephanie (2008); Duxbury and Higgins (2001); and Vinokur-Kaplan (1991)] who indicated that work overload is negatively correlated with job satisfaction. However, current study is not free from inconsistency with the previous research. Therefore, this study is inconsistent with studies of Nadeem and Abbas(2009), who revealed that positive and insignificant relationship exists between job satisfaction and workload, 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.

Contrarily, according to current study finding supports that work life balance and personal happiness do not necessarily depend on earning more money and being successful at work or in business. Rather, other things can have a much bigger impact on employees' well-being. Finally, table 4.7 indicates that job autonomy (r = 0.574, p < 0.01, at 99% confidence level) has a positive, substantially strong and statistically significant relationship with job satisfaction.

4.5. Assumptions

Collinearity (also called multicollinearity) refers to the assumption that the independent variables are uncorrelated (Darlington, 1968; Keith, 2006). The researcher is able to interpret regression coefficients as the effects of the independent variables on the dependent variables when collinearity is low (Keith, 2006; Poole & O'Farrell, 1971). This means that we can make inferences about the causes and effects of variables reliably. Multicollinearity occurs when

several independent variables correlate at high levels with one another, or when one independent variable is a near linear combination of other independent variables (Keith, 2006). The more variables overlap (correlate) the less able researchers can separate the effects of variables. In MR the independent variables are allowed to be correlated to some degree (Cohen, 1968; Darlington, 1968; Hoyt et al., 2006; Neale et al., 1994).

The regression is designed to allow for this, and provides the proportions of the overlapping variance (Cohen, 2968). Ideally, independent variables are more highly correlated with the dependent variables than with other independent variables. If this assumption is not satisfied, autocorrelation is present (Poole & O'Farrell, 1971). Multicollinearity can result in misleading and unusual results, inflated standard errors, reduced power of the regression coefficients that create a need for larger sample sizes (Jaccard et al., 2006; Keith, 2006). Interpretations and conclusions based on the size of the regression coefficients, their standard errors, or associated *t*-tests may be misleading because of the confounding effects of collinearity (Mason & Perreault Jr., 1991). The result is that the researcher can underestimate the relevance of a predictor, the hypothesis testing of interaction effects is hampered, and the power for detecting the moderation relationship is reduced because of the intercorrelation of the predictor variables (Jaccard et al., 2006; Shieh, 2010).

One way to prevent multicollinearity is to combine overlapping variables in the analysis, and avoid including multiple measures of the same construct in a regression (Keith, 2006). Statistical software packages include collinearity diagnostics that measure the degree to which each variable is independent of other independent variables. The effect of a given level of collinearity can be evaluated in conjunction with the other factors of sample size, R^2, and magnitude of the coefficients (Mason & Perreault Jr., 1991). Widely used procedures examine the correlation matrix of the predictor variables, computing the coefficients of determination, R^2, and measures of the eigenvalues of the data matrix including variance inflation factors (VIF) (Mason & Perreault Jr., 1991). Tolerance measures the influence of one independent variable on all other independent variables. Tolerance levels for correlations range from zero (no independence) to one (completely independent) (Keith, 2006). The VIF is an index of the amount that the variance of each regression coefficient is increased over that with uncorrelated independent variables (Keith, 2006). When a predictor variable has a strong linear association with other predictor variables, the associated VIF is large and is evidence of multicollinearity (Shieh, 2010). The rule

of thumb for a large VIF value is ten (Keith, 2006; Shieh, 2010). Small values for tolerance and large VIF values show the presence of multicollinearity (Keith, 2006).

Detect Multicollinearity

1. As the squared correlation (r^2) increases toward 1.0, the magnitude of potential problems associated with multicollinearity increases correspondingly.

2. Tolerance (1-R^2)

One minus the squared multiple correlation of a given IV from other Ivs in the equation. Tolerance values of 0.10 or less Indicate that there may be serious multicollinearity.

3. The Variance Inflation Factor [VIF=1/ (1-R^2)]

VIF Is the reciprocal of the Tolerance. Any VIF of 10 or more provides evidence of serious multicollinearity.

4. Condition Number (k)

The square root of the ratio of the largest eigenvalue to the smallest eigenvalue. k of 30 or larger indicate that there may be serious multicollinearity.

4.6. The Impact of Work Life Conflict Dimensions on Job Satisfaction

Regression analysis is used to predict the value of a variable based on the value of another variable. The variable the researcher wants to predict is called the dependent variable (or sometimes, the outcome variable). The variables are using to predict the other variable's value is called the independent variable (or sometimes, the predictor variable). Multiple regression analysis was employed to examine the effect of work life conflict dimensions on job satisfaction.

In order to determine the extent to which the explanatory variables explain the variance in the explained variable, multiple regression analysis was performed. Multicolinearity Test: in multiple regression analysis, multicollinearity refers to the correlation among the independent variables. According to the rule of thumb test, multicollinearity 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 4.8 Regress work life conflict (imbalance) dimensions (work to life interference, personal life to work interference, work overload and job autonomy) as independent variable on the job satisfaction as dependent variable.

44

Table 4.8. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.756a	.571	.566	.765

Source; Own Survey, (2017)

a. Predictors: (Constant), Job Autonomy, Personal life to work interference, Work to personal life interference, Work overload

b. Dependent Variable: Job Satisfaction

Table 4.9. ANOVA Result

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	284.165	4	71.041	121.371	.000b
Residual	213.643	365	.585		
Total	497.808	369			

Source; Own Survey, (2017)

a. Dependent Variable: Job Satisfaction b. Predictors: (Constant), Job Autonomy, Personal life to work interference, Work to personal life interference, Work overload

Table 4.10. Coefficients

Model	Unstandardized Coefficients		Standardized Coefficient of Beta	T	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
(Constant)	4.348	2.75		15.825	.000		
Work to personal life conflict	-.299	.043	-.305	-6.867	.000	.595	1.681
Personal life to work interference	-.203	.041	-.186	-4.935	.000	.826	1.211
Work load	-.246	.042	-.259	-5.795	.000	.589	1.699
Job autonomy	.237	.044	229	-5.419	.000	.660	1.515

Source; Own Survey, (2017)

a. Dependent Variable: Job Satisfaction

Result of this multiple regression analysis shows that the value of F statistics 121.371 at 4 and 365 degrees of freedom is statistically significant at 99% confidence which means that model is statistically significant. The R^2 of the model is 0.571, which shows that approximately 57.1% of variance in dependent variable (job satisfaction) can be explained by the linear combination of

the independent variables work life conflict (work to personal life interference, personal life to work interference, work overload and job autonomy).

4.7. Result and Discussion

Hypothesis 1

Ho1: Work to personal life interference will not have a positive and significant relationship with job satisfaction.

Ha1: Work to personal life interference will have a positive and significant relationship with job satisfaction.

The results of Pearson correlation analysis, as presented in table 4.3 above, revealed that work to personal life interference has a negative and significant relationship with job satisfaction (r = -0.637, p < 0.01, at 99% confidence). Correlation analysis indicates that, there is a negative, substantially strong, though statistically significant, relationship between work to personal life interference with job satisfaction. The result supports Ho1. Therefore, the researcher may fail to reject the null hypothesis and it is accepted that, work to personal life interference has a negative and significant relationship with job satisfaction.

Hypothesis 2

Ho2: Personal life to work interference will not have a positive and significant relationship with job satisfaction.

Ha2: Personal life to work interference will have a positive and significant relationship with job satisfaction.

The results in table 4.7 above, revealed that personal life to work interference has a negative and significant relationship with job satisfaction (r = -0.460, P < 0.01, at 99% confidence). This proves Ho2, which stated that a negative relationship exists between personal life to work interference and job satisfaction. Hence, the researcher may fail to reject the null hypothesis and it is accepted that, personal life to work interference has a negative, medium and significant relationship with job satisfaction.

Hypothesis 3

Ho3: Workload will not have a positive and significant relationship with job satisfaction.

Ha3: Workload will have a positive and significant relationship with job satisfaction.

As shown in table 4.7 above, work overload has a negative and significant relationship with job satisfaction ($r = -0.616$, $P < 0.01$, at 99% confidence). The study result supports Ho3. So, the results of the correlation rejected our Alternative hypothesis 3(Ha3), which stated that a positive and substantially strong and significant relationship exist between workload and job satisfaction. Hence, the researcher may fail to reject the null hypothesis and it is accepted that, work overload has a negative and significant relationship with job satisfaction.

Hypothesis 4

Ho4: Job autonomy will not have a positive and significant relationship with job satisfaction.

Ha4: Job autonomy will have a positive and significant relationship with job satisfaction.

Table 4.7 further shows that, job autonomy has a positive, strong and statistically significant relationship with job satisfaction ($r = 0.574$, $p < 0.01$, at 99% confidence level). This disproves null hypothesis which stated that a positive correlation does not exist between job autonomy and job satisfaction. Hence, the researcher may fail to accept the null hypothesis and rather it is accepted the hypothesis that supports the increase in job autonomy increases the job satisfaction for the employees in the banking sector in Addis Ababa, and vice versa.

The result of this study is supported by the findings of the research that was conducted by [(Nadeemand Abbas (2009); Gronlund (2007); Cabrita and Perista (2006) and Kim (2001)]. 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 bank reported that when they are given the freedom associated with job, job satisfaction gets raised. Additionally, current study finding asserts that banking sector must consider the important dimensions on which a job can be assessed in order to determine the degree to which a job is pleasant to the performer. However, in the banking sector job provides average or moderate freedom, independence, and discretion to the employees in scheduling the work and in determining the procedures to be used in carrying it out. Therefore, it is right direction for the bank to have the dominant framework for defining task characteristic and understanding its relationship to employee motivation, performance, and satisfaction.

CHAPTER FIVE

SUMMARY OF THE MAJOR FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1. Summary of the Major Findings

This study was aimed at investigating the impact of work life conflict on job satisfaction of employees in selected branches of the Commercial Bank of Ethiopia in Addis Ababa. Depending on the questionnaire consisting of 410 selected employees of five branches, specifically this study designed to examine the relationship of job satisfaction with work to personal life interference, personal life to work interference, job overload and job autonomy.

Results from Pearson's Product Moment Correlation Coefficient revealed that, there is moderately strong and statistically significant relationship between work to life interference and job satisfaction, personal life to work interference and job satisfaction, work overload and job satisfaction, and job autonym and job satisfaction which are statistically significant at 99% confidence level.

In terms of the stated research hypotheses, the following specific empirical findings emerged from the investigation: The three work life conflict dimensions (work to life interference, work overload and private life to work interference) and job satisfaction found to be inversely and significantly related whereas job autonomy is the only remaining factor to have a strong, positive and significant relationship with job satisfaction.

In addition to this, four work life conflict dimensions significantly explain the variations in job satisfaction. However, except job autonomy, which statistically and positively predicts the variation in job satisfaction, the three work life conflict dimensions (work to personal life interference, work overload and personal life to work interference) statistically and negatively predict the variation in 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 conflict dimensions jointly is 57.1% (from R^2 value) which is statistically significant at 99% confidence level, as indicated from F-statistic. Moreover, when the other variables are controlled, all of the explanatory variables are statistically significant at 99% confidence level, and work to personal life

interference is the best predictor of job satisfaction with Beta-value of -0.305. This is followed by work overload, job autonomy and personal life to work interference with Beta-values of -0.259, 0.229, and -0.186, respectively.

Finally, it was found out that, Job autonomy is directly related to job satisfaction or clear correlation with job satisfaction indicates that, more autonomy in a job leads to higher job satisfaction among employees

5.2. Conclusion

The study was conducted to examine the state and impact of work life conflict on job satisfaction among employees of Commercial Bank of Ethiopia in Addis Ababa among which five branches were selected, namely: Head office, Legehar, Mexico, Addis Ababa and Sengatera.

In this specific study work to personal life interference found to be negatively affect job satisfaction. From this, it can be concluded that the more the work demand interference in private live will result in less satisfaction.

The more work overload observed in the bank will causes in less job satisfaction and vice versa. The relationship between job autonym and job satisfaction found to positive, moderate and statistically significant. Thus, it can be concluded that the more autonomy in a job leads to higher job satisfaction among employees.

As can be seen from the summary, the relationship between personal life to work interference and job satisfaction is negative, moderately strong and statistically significant. Thus, the less the personal life demand interferes with work demand will result in high job satisfaction and vice versa.

Finally, the four work life conflict dimensions that are work to personal life interference, work overload, personal life to work interference and job autonomy was found to be significantly explaining the variation in job satisfaction. Therefore, it can conclude that the four work life conflict dimensions are statistically explaining the variation in job satisfaction.

5.3. Recommendations

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

- 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 life conflict on job satisfaction and should implement work life balance programs, practices and policies such as time balance, involvement balance and satisfaction balance with work and non work roles.

- Higher job pressure was found to be one of the most important factors causing in low level job satisfaction. Thus, top management should avoid higher job pressure (work overload) by prioritization of activities, having consistent schedule, defining the work space and avoiding multi-tasking.

- It is essential that HR department responsive to the needs and constantly changing requirements of workforce and the effect of environmental issues in order to improve programs and policies of work life balance like locally attainable flexible work time arrangements.

- Job autonomy was found to be a positive strong predictor of job satisfaction.

- Therefore, the bank 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 conflict dimensions found to be the most important factors affecting employees' job satisfaction. Therefore the bank 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/life conflict and the resultant increases in life satisfaction and organizational performance.

Suggestion for Future Research

This study was conducted to examine the impact of work life imbalance on job satisfaction of employees of CBE in Addis Ababa. The sample was drawn from only five branches in Addis Ababa, thus this study may be limited in its generalize ability of the findings to others branches in the whole country. So, future research should have to draw sample of respondents on more number of branches for the sake generalizing the results of the study.

This study included only four dimensions of work life conflict, 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 is also needed; for example in the hotel service, telecommunication service, post office service, educational institutions, hospitals and so on.

References

Annam Akram and Muhammad Hassaan (2013). "Impact of Work Life Conflict on Job Satisfaction": interdisciplinary journal of contemporary research in business, Vol 5, no 8.

Aarti, C., Seema, C., Bhawna, C., and Jyoti, C., (2013). Job Satisfaction among Bank Employees: An Analysis of The Contributing Variables Towards Job Satisfaction, International Journal of Scientific & Technology, 2.

Adams, G. A., King, L.A. and King, D.W. (1996) "Relationships of job and family involvement, family social support and workfamily conflict with job and life satisfaction", Journal of Applied Psychology, Vol. 81, 411–20.

Ahmed Zainal Abidin AbdRazak, Nek KamalYeop Yunus , and AizzatMohdNasurdin (2011). The Impact of Work Overload and Job Involvement on Work-family Conflict among Malaysian Doctors. Labuan e-Journal of Muamalat and Society, Vol. 5, 1-10.

Allen, T. D., Herst, D. E., Bruck, C., & Sutton, M. (2000). Consequences associated with work to-family conflict: A review and agenda for future research. Journal of Occupational Health Psychology, Vol. 5(2), 278-308.

Aryee, S., Srinivas, E.S., Tan, H.H. 2005. Rhythms of Life: Antecedents and outcomes of work-family balance in employed parents. Journal of Applied Psychology, Vol. 90(1): 132-146.

Bakker, A. B., &Demerouti, E. (2007). The Job Demands-Resources model: state of the art. Journal of Managerial Psychology, Vol. 22(3), pp. 309-328.

Bakker, A. B., &Geurts, S. A. E. (2004).Toward a dual-process model of work-home interference. Work and Occupations, Vol. 31(3), pp. 345-366.

Barnett, R. C. (1998). Toward a review and reconceptualization of the work/family literature.Genetic Social and General Psychology Monographs, Vol. 124, 125–182.

Beauregard .T. Alexandra. (2006). Are organizations shooting themselves in the foot? Workplace contributors to family-to-work conflict. Journal of Equal Opportunities International, Vol. 25, No. 5, pp. 336-353.

Beehr, T. A. And GLAZER, S. (2005). Consistency of Implications of Three Role Stressors across Four Countries. Journal of Organizational Behavior, Vol. 26, 467–487.

Burke, R. J., and Greenglass, E. R. (1999).Work-life congruence and work-life concerns among nursing staff. Canadian Journal of Nursing Leadership, Vol. 12 (2), 21-29.

Burke, R.J. (1997). Culture's consequences: organizational values, family-friendliness and a level playing field. Women in Management Review, Vol. 12 (6), 222-227.

Burke, R. J. (1988). Some antecedents and consequences for work–family conflict. Journal of Social Behavior and Personality, Vol. 3, 287–302.

Burke, R.J. (2000). Do managerial men benefit from organizational values supporting work personal life balance? Women in Management Review, Vol. 15 (2), 81-89.

Burke, R.J. (2004). Work and personal life integration. International Journal of Stress Management, Vol. 11(4), 299-304.

Cabrita Jorge and Perista Heloísa. (2006). Measuring Job Satisfaction in Surveys - Comparative Analytical Report. European Foundation for the Improvement of Living and Working Conditions (ef0671).

Clark, S.R (2000). Work/Family Border Theory: A New Theory of Work/Family Balance. Human Relation, Vol. 53, 747-770.

Clarke, M., Koch, L., and Hill E. (2004), "The work–family interface: Differentiating balance and fit", Family and Consumer Sciences Research Journal, 33(2).

Cohn, R.J., and Swerdlink, M.E. (2002). Psychological testing and assessment: An introduction to tests and measurements, (5th ed.). New York: McGraw-Hill.

Cooke, R. A. and Rousseau, D.M.(1984). Stress and strain from family roles and work-role expectations. Journal of Applied Psychology, Vol. 69(2), May 1984, 252-260

Daft, R., & Marcic, D. (2001) Understanding management, Boston: Southwestern Thomson Learning.

David, F. Elloy and Catherine, R., Smith (2003). Patterns of Stress, Work-Family Conflict, Role Conflict, Role Ambiguity and Overload among Dual-Career and Single-Career Couples.An Australian Study, Vol. 10(1), 57.

Delery, J.E. and Doty, D. H., (1996), "Modes of theorizing in strategic human resource management", Academy of Management Journal, Vol. 39, 830-835.

Derek, R., Avery, Scott Tonidandel, Sabrina, D., Volpone and AditiRaghuram (2009). Overworked in America? How work hours, immigrant status, and interpersonal justice affect perceived work overload. Journal of Managerial Psychology, Vol. 25(2), 133-147.

Dessler, Gary (2008). Human Resource Management. 11th ed. New Jersey: Pearson Prentice Hall

Dreher, G.F., (2003), "The effect of work-life programs on female leadership at the top", Human Relations, Vol. 40, 541-560.

Duxbury, L. & Higgins, C. (2001). Work-life balance in the new millennium: Where are we? Where do we need to go? Ottawa: Canadian Policy Research Networks Discussion Paper.

Duxbury, L., & Higgins, C. (2006). Work-life balance in Canada: Rhetoric versus reality. In P. Blyton, B. Blundson, K. Reed, & A. Dastmalchian (Eds.), Work-life integration (pp. 82- 112). New York, NY: Palgrave Macmillan.\

Elloy, D.F. & Smith, C.R. (2003). Patterns of stress, work/family conflict, role conflict, role ambiguity and overload among dual-career and single-career couples: An Australian Study. Cross Cultural Management, Vol. 10 (1), 55-66.

Evandrou Maria and Glaser Karen. (2004). Family, Work and Quality Of Life: Changing Economic and Social Roles through the Life Course. Journal of Ageing & Society, Vol. 24, 771–791.

Ezra Marni and Deckman Melissa. (1996). Balancing Work and Family Responsibilities: Flextime and Child Care in the Federal Government. Public Administration Review, Vol. 56, No. 2. Mar. - Apr., 1996, pp. 174-179.

Fisher, L. M. (2010). Flexible Work Arrangements in Context: How Identity, Place & Process Shape Approaches to Flexibility. Thesis of doctor of philosophy in industrial/organizational psychology.

Frone, M. R. (2003). Work-family balance.In J. C. Quick & L. E. Tetrick (Eds.), Handbook of occupational health psychology (pp. 143-162). Washington, DC: American Psychological Association.

Frone, M. Russell & M. L. Cooper. (1992). Antecedents and Outcomes of Work-Family Conflict: Testing a Model of the Work-Family Interface. Journal of Applied Psychology, vol. 77, 65-78.

Fu, C.K. & Shaffer, M. A. (2001).The tug of work and family. Personnel Review, Vol. 30 (5), 502-522.

Galinsky, E., Bond, J. T., & Friedman, D. E. (1996). The role of employers in addressing the needs of employed parents. Journal of Social Issues, vol. 52, 111–136.

Googins, B.K. (1991). Work/family conflicts: Private Lives – Public Responses, Auburn, Westport, CT.

Gottlieb, B., H., Kelloway, E.K., &Barham, E. (1998). Flexible Work Arrangements: Managing the Work- Family Boundary. West Susse PO19 1UD, England: John Wiley&Sons Ltd.

Grant-Vallone, E.J. & Donaldson, S.I. (2001).Consequences of work-family conflict on employee well-being over time. Work and Stress, Vol. 15 (3), 214-226.

Greenhaus, J.H. &Beutell, N.J. (1985). Sources of conflict between work and family roles. Academy of Management Review, Vol. 10 (1), 76-88.

Greenhaus, J. H., Collins, K. M., and Shaw, J. D. (2003).The relation between work-family balance and quality of life, Journal of Vocational Behavior, Vol. 63, 510-31.

Grönlund Anne. (2007). More Control, Less Conflict?Job Demand–Control, Gender and Work–Family Conflict. Journal of Gender, Work and Organization.

Gryna Frank, M. (2004). Work Overload! Redesigning Jobs to Minimize Stress and Burnout. USA: American Society for Quality, Quality Press, Milkwankee 53203.

Hammer, L., & Thompson, C. (2003). Work-family role conflict, a Sloan Work and Family encyclopedia entry. Chestnut Hill, MA: Boston College.

Heraty, N., Morley, M. J., & Cleveland, J. N. (2008). The work-family dyad: Multi-level perspectives. *Journal of Managerial Psychology.*

Higgins, C., Duxbury, L., & Lyons, S. (2007). Reducing work-life conflict: What works? What doesn't? Ottawa: Public Health Agency of Canada.

Janasz, Suzanne C. de and Behson, Scott J. (2007). Cognitive capacity for processing workfamily conflict: an initial examination. Career Development International.

Jayawara A. Thushel. (2005). A Model of Linkages between Work Family Conflict, Job Satisfaction and Individual's Passionate Desire to Develop through Management Development Opportunities.SAARC Journal of Human Resource Development.

Jones, G., George, J., & Hill, C. (2000). Contemporary management, Boston: Irwin McGraw Hill.

Kim Yunki. (2001). The Determinants of Public Officials' Job Satisfaction - The Case of Korean Public Officials In The Cadastral Administration. New Technology For A New Century International Conference FIG Working Week, Seoul Korea 6-11 May 2001, session 12-Business Practices.

Kinnie Nicholas, Hutchinson Sue, Purcell John, Rayton Bruce and Swart Juani. (2005). Satisfaction with HR practices and commitment to the organization: why one size does not fit all. Human Resource Management Journal, Vol. 5, No. 4, P. 9-29.

Kossek, E. E., &Ozeki, C. (1998). Work-family conflict, policies, and the job-life satisfaction relationship: A review and directions for organizational behavior-Human Resources research. Journal of Applied Psychology, Vol. 83(2), 139-149.

Kothari C.R, (1990) Research methods and Techniques, 2nd revised, New Age International Publisher, New Delhi.

Lewis, S. (2002). Work and family issues: Old and new. In R.J. Burke & D.L. Nelson (Eds.), advancing women's careers (pp. 67-82). Oxford: Blackwell Publishing.

Linda Lee Larson (2004). International auditors and job stress. Managerial Auditing Journal, Vol. 19(9), 1119-1130.

Locke, E. A. (1976). The nature and causes of job satisfaction.In M. Dunette (Ed.), Handbook of industrial and organizational psychology. Palo Alto, CA: Consulting Psychologists Press.

Lockwood Nancy. R. (2003).Work/Life Balance: Challenges and Solution 2003 Quarterly Report" HR Magazine.

Major, V. S., Klein, K. J., &Ehrhart, M. G. (2002). Work time, work interference with family, and psychological distress. Journal of Applied Psychology, Vol. 87(3), 427-436.

Maren, R., Pitarelli, F., and Cangiano, F. (2013), Work-life balance and job satisfaction among teachers, Interdisciplinary Journal of Family Studies, Vol. 18, 51-72.

McDaniel, C., and Gates, R. (2006). Marketing Research Essentials (5th ed.). New Jersey: John Wiley and Sons Inc.

Mugenda OM, Mugenda AG (1999). *Research Methods: Quantitative and Qualitative Approaches,* by African Centre for Technology Studies, Nairobi.

MuluMiesho (2012) *Work Overload and Job Satisfaction: In Public Service Organizations at Addis Ababa*, thesis submitted to the School of Graduate Studies of Addis Ababa University in partial fulfillment of the requirements for the Degree of Masters in Business Administration. Addis Ababa University, Addis Ababa. Ethiopia.

NadeemM.S. and Abasi Q. (2009). *The Impact of Work Life Conflict on Job Satisfactions of Employees in Pakistan;* International Journal of Business and Management. Vol. 4, No. 5

Naresh K. Malhotra, (2004) Questionnaire deign and scale development Georgia Institute of Technology 1-13

NilufarAhsan, Ziani Abdullah, and David Yong Gum Fie (2009). A study of job stress on job satisfaction among university staff in Malaysia: Empirical Study. European Journal of Social Sciences, Vol. 8(1), 121-131

NuritNirel, Rachel Goldwag, ZviFeigenberg, David Abadi and Pinchas Halpern (2008).Stress, Work Overload, Burnout, and Satisfaction among Paramedics in Israel. Web Publication.

Papalexandris, N. &Kramar, R. (1997). Flexible working patterns: Towards reconciliation of family and work. Employee Relations, Vol. 19 (6), 581-595.

Perrewe, P.L., Hochwarter, W.A., &Kiewitz, C. (1999). Value attainment: An explanation for the negative effects of work-family conflict on job and life satisfaction. Journal of Occupational Health Psychology, Vol. 4(4), 318-326.

Perrine, L. (2009). Job Sharing: A Viable Option for Law Enforcement? FBI Law Enforcement Bulletin;

Pleck, J.H., Staines, G.L. & Lang, L. (1989).Conflicts between work and family life.Monthly Labor Review.

Rapoport, R., Bailyn, L., Fletcher, J.K., & Pruitt, B.H. (2002).Beyond work-family balance. San Francisco: Jossey-Bass.

Reynolds, J. (2005). In the face of conflict: Work-life conflict and desired work hour adjustments. Journal of Marriage and Family, Vol. 67, 1313-1331.

Ridgley, C., Scott, J., Hunt, A., Harp, C. (2005). Flextime A guide to good practice, Staffordshire University.

Rita Jing-Ann Chou and Stephanie, A., Robert (2008). Work place support, Role overload and Job Satisfaction of Direct Care Workers in Assisted Living. Journal of Health and Social Behavior, Vol. 49, 208-222.

Rizzo, j., House, R., and Lirtzaman, S. (1970). Role conflict and ambiguity in complex organizations. Administrative Science Quarterly, Vol. 15, 150-63.

Robbins Stephen P. and Judge Timothy A., 2012. Organizational Behavior, Prentice Hall, USA,Edition 15th, pp. 22

Saira Ashfaq, ZahidMahmood and Mehboob Ahmad (2013).Impact of Work-Life Conflict and Work over Load on Employee Performance in Banking Sector of Pakistan. MiddleEast Journal of Scientific Research Vol. 14 (5): 688-695

Saleem, Saba. Majeed, Sadia. Aziz, Tariq and Usman, (2013), Determinants of Job Satisfaction among Employees of Banking Industry at Bahawalpur, Journal of Emerging Issues in Economics, Finance and Banking, 1(2).

Schieman, S., Milkie, M. A., & Galvin, P. (2009).When Work Interferes with Life: Work Nonwork Interference and the Influence of Work-Related Demands and Resources.American Sociological Review.

Sekaran, U. (2000). Research Methods For Business: A Skill-Building Approach (3rd Ed.). NewYork: John Wiley & Sons, Inc.

Smith, G. P. (2002). Flexible Work Arrangements Promote Productivity. Available at: http://www.chartcourse.com/articleflexiblework.html, last visit at 2017/8/25.

Spector, P. E.(1997). "Job Satisfaction: Applications, Assessment, Causes and Consequences". Psychology Faculty Publications. Paper 554.

Stebbins, L. F. (2001). Work and family in America: A reference handbook. Santa Barbara, CA: ABC-CLIO.

Stier, H., Lewin-Epstein, N., & Braun, M. (2012). Work-family conflict in comparative perspective: The role of social policies. Research in Social Stratification and Mobility, Vol. 30(3), 265-279.

Stone, R. (2005): Human Resource Management. Sidney, Australia: John Wiley and Sons, Ltd. Tarrant, D. (2007). A balanced approach in the black September, pp. 38-41.

Thomas, L. T., &Ganster, D. C. (1995). Impact of family-supportive work variables on work–family conflict and strain: A control perspective. Journal of Applied Psychology, Vol. 80, 6–15.

Veenhoven, R. (1991). Is Happiness Relative. Social Indicator Research, Vol. 24, 1-34.

Vinokur-Kalaph, J.X. (1991). Job Satisfaction among Social Workers in Public and Voluntary Child Welfare Agencies. Child Welfare, Vol. 155, 81-91.

Voydanoff, P. (2004). The effects of work demands and resources on work-to-family conflict and facilitation. Journal of Marriage and Family, 398-412.

Voydanoff, P. (2005). Work demands and work-to-family and family-to-work conflict: Direct and indirect relationships. Journal of Family Issues, Vol. 26(6), 707-726. Wooldridge, JM 2

Yamane, T. (1967). *Statistics, an Introductory Analysis*, (2nd ed.), New York: Harper and Row.

APPENDICES

APPENDIX I

ST MARY'S UNIVERSITY

SCHOOL OF POSTGRADUATE STUDIES

MBA PROGRAM

Questionnaire to be Distributed for the Employees of the Commercial Bank of Ethiopia

Dear Respondents;

This questionnaire is developed for an academic effort planned for the collection of data to conduct a thesis paper on the title **"Investigating the Impact of Work life Conflict on the Employees Job Satisfaction in the case of Commercial Bank of Ethiopia"**, in order to fulfil the University's (St Mary's University) requirement set for awarding of a Master of Business Administration. The information obtained from this questionnaire will be kept confidential and will not be used for any other purposes. Hence, I am kindly asking respondents to give your candid information.

NB:

- ➢ It is not necessary to write your name
- ➢ Try to address all the question given below
- ➢ For the closed ended questions use (√)mark for your choice in the given box

Thank you for your cooperation!

PART I: Demographic Information

1. Educational Qualification:

Grade 10 completed ☐   Grade 12 completed ☐   Certificate ☐

College diploma ☐   First Degree ☐ Second Degree and above ☐

2. Job title

CEO/President /Vice President Director Manager ☐

Other_____

3. Years stayed at the bank:

Under 1years ☐   1–3 years ☐ 4–6 years ☐ over 6 years ☐

Part II: Questions Directly Related with the Study

1. Here under the questions with regard to the work life conflict of the employees' in your bank, therefore, you are kindly requested to put "√" "X" mark on the box which represents your degree of agreement. 1= Strongly disagree, 2= Disagree, 3= Neutral, 4= Agree 5= Strongly agree

No	WORK TO FAMILY CONFLICT	5	4	3	2	1
1	After work, I come home too tired to do some of the things I'd like to do.					
2	On the job I have so much work to do that it takes away from my personal interests.					
3	My family/friends dislike how often I am preoccupied with my work while I am at home.					
4	My work takes up time that I'd like to spend with family/friends.					
5	My job or career interferes with my responsibilities at home, such as cooking, cleaning, repairs, shopping, paying the bills and child care.					
6	My job or career keeps me from spending the amount of time I would like to spend with my family.					
	FAMILY TO WORK CONFLICT					
7	I am often too tired at work because of the things I have to do at home.					
8	My personal demands are so great that it takes away from my work.					
9	My superiors and peers dislike how often I am preoccupied with my personal life while at work.					
10	My personal life takes up time that I'd like to spend at.					
11	My home life interfere with my responsibilities at work, such as getting to work on time, accomplishing daily tasks, or working overtime.					
12	My home life keeps me from spending the amount of time I would like to spend on job or career related activities.					
	JOB AUTONOMY					
13	I gain personal accomplishment through my work.					
14	I have the tools and resources to do my job well.					
15	I could clearly define quality goals in my work.					
16	My skills and abilities are put into good use in my work.					
17	The company does an excellent job in keeping employees informed about matters affecting us.					
18	I am satisfied with the information given by the management on what is going on in my division.					
19	I feel safe sharing my plans, programs and policies with my management.					
20	My manager is committed to finding win win solutions to problems at work.					
	WORK LOAD					
21	The workload is shared fairly.					
22	The amount of work I am given to do is reasonable.					
23	The level of responsibility I am given is reasonable.					
24	There is sufficient time to provide the type of care I would like to.					
25	Staffing levels are adequate for the workload.					

1. Here under the questions with regard to the job satisfaction of the employees' in your bank, therefore, you are kindly requested to put "√" "X" mark on the box which represents your degree of agreement. 1= Strongly disagree, 2= Disagree, 3= Neutral, 4= Agree 5= Strongly agree

No	JOB SATISFACTION	5	4	3	2	1
1	I am often bored with my job.					
2	I am fairly well satisfied with my present job.					
3	I am satisfied with my job for the time being.					
4	Most of the day, I am enthusiastic about my job.					
5	I like my job better than the average worker does.					
6	I find real enjoyment in my work.					
7	This is a really good place to work.					
8	The team spirit (or morale) in this work environment is good.					
9	Overall, I am really happy with my job.					
10	I am very committed to working here and I see myself staying here for a long term career.					
11	I feel proud to work here.					
12	Overall, I am satisfied with my current job.					
13	I am satisfied with the time to complete my work.					
14	I am satisfied with the amount of work I have to do.					
15	I am satisfied with the variation of work tasks.					
16	I am satisfied with my working conditions.					
17	I am satisfied with my work times.					
18	I am satisfied with my supervisor.					
19	I am satisfied with my colleagues.					