

EFFECT OF WORK-LIFE BALANCE ON ORGANIZATIONAL COMMITMENT IN COMMERCIAL BANK OF ETHIOPIA

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Abstract: The commitment employees have shown toward their organization has been of paramount significance to employers. As a result, researchers have been looking into different factors that lead to organizational commitment. The purpose of this paper is to examine the effect of Work-Life Balance on Organizational Commitment of employees in Commercial Bank of Ethiopia. Quantitative research approach was utilized. A total of 378 respondents completed the survey. Descriptive statistics results revealed that employees exhibited a low level of Work-Life Balance and Organizational Commitment with a low level of variability. The result of the regression analysis indicated that Work-Life Balance is a positive predictor of Organizational Commitment. Among the three dimensions of Work-Life Balance, Work-Personal Life Enhancement was found out to be the highest predictor of Organizational Commitment. Although the model could not capture many of the variables that predict Organizational Commitment, the contribution of Work-Life Balance in enhancing Organizational Commitment should not be undermined. It is also recommendable for the Bank to maintain the existing Work-Life Balance initiatives and add some more as their effect on Organizational Commitment is significant.

Keywords: Work-Life Balance, Work-Interference with Family Life, Family Life Interference with Work, Work/Personal Life Enhancement, Organizational Commitment

INTRODUCTION

The success of an organization partly depends on the commitment employees have to a set of values, principles, or beliefs (Gulbaha et al., 2014). Employee commitment has been of a paramount concern of many organizations, as it is associated with their goal achievement and long-term survival (Garipağaoğlu, 2013). Organizational Commitment (OC) refers to “a psychological state that (a) characterizes the employee’s relationship with the organization, and (b) has implications for the decision to continue or discontinue membership in the organization” (Meyer & Allen, 1991:67). Researchers have been searching for what predicts organizational commitment and have identified several antecedents. This paper attempts to examine if work-life balance plays a role in enhancing organizational commitment in the Commercial Bank of Ethiopia (CBE). Work-life balance can be defined as “an individual’s ability to meet their work and family commitments, as well as other non-work responsibilities and activities” (Delecta, 2011).

One of the major post-1991 changes in Ethiopia is the emergence and development of several private financial institutions in the country (Mengistu et al., 2015), which led to the existence of competitive banking services. As the banks use almost similar state-of-the-art technology, the researchers believe that they need to depend on their employees’ commitment as a source of competitive advantage in their aspiration to provide superior service to their customers. Here, it becomes important to consider factors that lead employees to increased organizational commitment. One of such factors is work-life balance.

Nowadays, there is an increase in the intensity of business operations in Ethiopia, which demands employees to work for more and more hours at higher standards (Mengistu, 2012). The involvement of women in paid work has created dual earner couples. This trend brought about new opportunities and challenges in the employees’ family (such as child and eldercare) and social responsibilities, which called for the necessity of balancing work and life issues (Naithani, 2010; Mengistu, 2012). When the work and life

domains complement with each other, one enhances the other and creates a positive spillover (Greenhaus & Powell, 2006). However, when the burdens of multiple responsibilities create conflicts, it gives rise to work-life imbalance. Poor work-life balance adversely affects employees, their families, organizations, and the society as whole (Nayak & Pandey, 2014). Therefore, to enhance the positive spillover and minimize the negative one, work and life demands should be managed using appropriate coping strategies. Striking a balance between the two is important because it helps to increase employees' satisfaction, motivation, commitment, and productivity and reduces employees' absenteeism and turnover rate (Nayak & Pandey, 2014).

Several Ethiopian organizations provide some employee benefit packages to their employees as a means of attracting best talents and as coping mechanisms for work-life imbalance (Mengistu, 2012). Included are paid maternity and paternity leaves, health and insurance coverage, sponsored education, and fuel and housing allowance. However, flexible working hours, job sharing, part-time work, compressed work weeks, parental leave, telecommuting, and on/off site child/elder care facilities that are common in advanced societies (Lazar & Ratiu, 2010) have been rare in Ethiopia (Mengistu, et al., 2015).

The banking business in Ethiopia has become very competitive due to the entrance of a number of private banks in the industry in the last three decades. The availability of options for customers to be served in their preferred banks has forced the banks to devote their effort to the best quality service that wins customers over the other competitive banks. In order to provide competitive service to its customers, the Commercial Bank of Ethiopia has been introducing different initiatives and implementing them all over its branches. These initiatives include reengineering its business, increasing accessibility by expanding its branch outlets, and introducing electronic banking systems, special account for women and other groups, interest-free banking, extending its working hours in the weekdays and Saturday afternoons, and much more. The Bank has also been supporting the Ethiopia's growth and transformation plan by mobilizing resources from the unreached and unbanked population of the society.

Effective implementation of such initiatives requires highly committed employees. This requires employees to work diligently for more and more hours in a day and more days in a week, which may take employees the time and energy that should have been used for their family and other non-work activities. Although employees' efforts are directly or indirectly rewarded (which creates work-family/life positive spill over), other aspect of their life such as taking care of their family members, attending evening classes to upgrade their educational status, and discharging other non-work

responsibilities have been observed to be challenged (work-family negative spill over). According to Naithani (2010), an employee with better work-life balance will contribute more meaningfully toward the organizational growth and success. Employees of the Bank, however, have been heard complaining about the inadequateness of the available work-life balance coping mechanism.

Therefore, measuring the perceived work-life balance of the employees and relating it with their perceived organizational commitment provides relevant information and assists the Bank to reconsider its position. Mengistu et al. (2015) developed a model of work-family balance and investigated its relationship with job satisfaction, turnover intention, and actual turnover in Ethiopian financial institutions. Bahiru and Mengistu (2018) also addressed the challenges that Ethiopian women leaders of business organizations face in balancing their work and family responsibilities using qualitative data. To the best of our knowledge, research that relates work-life balance to organizational commitment of the Bank's employees has never been conducted.

The research question that this paper aims to answer is: "What is the effect of work-life balance on the organizational commitment of Commercial Bank of Ethiopia employees?"

The general objective of the study is to examine the effect of work-life balance on organizational commitment of employees in Commercial Bank of Ethiopia. The specific objectives of the study are to examine the effect of Work Interference with Personal Life, Personal Life Interference with Work, and Work/Personal Life Enhancement dimensions of Work Life Balance on organizational commitment of Commercial Bank of Ethiopia employees.

Organizational commitment has been conceptualized in several ways by different researchers. For example, Ghosh and Swamy (2014:5) stated that the evolution in the conceptualization of organizational commitment could be grouped into several theories. Included are "the Side Bet theory from Becker (1960), Porter's (1974) Affective Dependence theory, O'Reilley and Chatman (1986), Meyer and Allen's Multi-dimension theory (1984, 1990) till Cohen's Two-dimension (2007) and Somers' Combined theory (2009)." Even though all the other Organizational Commitment theories have significantly contributed for the development of the concept, the three-dimensional Organizational Commitment approach of Allen and Meyer is used in this study. The three-dimensional approach proposed by Meyer and Allen (1984; 1997), which categorizes commitment into three distinctive scales, namely, affective, normative and continuance commitment, has been a leading study to Organizational Commitment (OC) (Ghosh & Swamy, 2014).

In addition, the concept of work-life balance is delimited to the three-dimensional measurement scale of Hayman (2005): work interference with personal life, personal life interference with work, and work/personal life enhancement.

Geographically, the study was delimited to some selected CBE Bank branches in Addis Ababa area and the head office. Methodologically, the study is delimited to quantitative approach by using questionnaires that contain closed-ended questions for collecting data from the participants.

Although the Bank categorizes its employees under five categories (administrative, professional, clerical, transport & production, and service workers), only the first three categories are included in this study to keep it manageable.

The Concept of Organizational Commitment

Organizational commitment is one of the most studied and yet challenging topics in the fields of management, organizational behavior, and human resource management (Cohen, 2007). Several researchers defined organizational commitment using various expressions.

Porter, Steers, Mowday, and Boulian (1974:604) defined it as, “an attachment to the organization, characterized by an intention to remain in it; identification with the values and goals of the organization; and a willingness to exert extra effort on its behalf.” Mowday, Porter, and Steers (1982) also stated organizational commitment as a strong belief in an organization’s goals and values, a willingness to exert considerable effort on behalf of an organization and a strong desire to remain as a member of the organization. Employees who exhibit high organizational commitment are described as happier at their work, spend less time away from their jobs, and are less likely to leave the organization.

According to O’Reilly (1989:17), it refers to “an individual’s psychological bond to the organization, including a sense of job involvement, loyalty and belief in the values of the organization.” It is also defined as: “a psychological state that (a) characterizes the employee’s relationship with the organization, and (b) has implications for the decision to continue or discontinue membership in the organization” (Meyer & Allen, 1991:67; 1997).

According to Miller (2003), organizational commitment is a state in which an employee identifies with a particular organization and its goals, and wishes to maintain membership in the organization. Meyer, Becker, and Vandenberghe (2004) define a committed employee as being one who stays with an organization, attends work regularly, puts in a full day and more, protects corporate assets,

and believes in the organizational goals. This employee positively contributes to the organization because of his/her commitment to the organization.

Abdullah and Ramay (2012) defined organizational commitment as a sort of bond between an employee and the organization he or she is working for. The strength of this bond is dependent on various factors and organizational commitment has a strong relation with the employee behavior.

As shown above, the authors used somewhat similar terms and phrases, such as, the psychological relationship, attachment, bond, belief, etc. An employee has to work for an organization, although the motivation to do so varies. Therefore, examining the above definitions, organizational commitment can be expressed as a psychological status that indicates the relationship between an employee and an organization as implied from the employee’s decisions to either stay in or leave working for an organization (Meyer & Herscovitch, 2001).

The Concept of Work-Life Balance

“Without work, all life goes rotten, but when work is soulless, life stifles and dies.”

—Albert Camus

Life in the workplace and life out of the workplace are both important aspects of human life (Bahiru and Mengistu, 2018). Employees are, therefore, expected to reasonably integrate their career performances with their personal, family, and social or community demands. This calls for the necessity of balancing work and life demands by designing coping strategies to handle stressful situations in all spheres of life.

Research on work-life balance is believed to have its origins on the studies of women having multiple roles (Rantanen et al., 2011). Over the years, several work-life researchers defined the concept of work-life balance in various ways. For example, work-life balance is defined as, “satisfaction and good functioning at work and at home with a minimum of role conflict” Clark (2000:751). According to Clark’s definition, a person is said to be in balance if he/she is able to be satisfied and function well both at work and home meeting the expected roles in both domains. In addition, Clark clearly indicated that balance does not mean total absence of conflict; rather, the conflict between the different spheres of life should be kept to minimum. Greenblatt (2002) also defined work-life balance as the absence of unacceptable levels of conflict between work and non-work demands. Moore (2007) defined it as a situation where employees feel they are able to balance their work and non-work commitment for most of the time.

Greenblatt's and Moore's definition has similarity with Clark's definition because the authors made it clear that total balance is not always expected and that an employee's work and personal life can be perceived as balanced if the conflicts that occur in life domain are minor or do not significantly impact one another.

Crooker et al. (2002) defined work-life balance as the stability characterized by balancing an individual's work-life complexity with personal resources such as family, society, and personality. This definition includes the mechanisms of balancing, but mentioned resources from the non-work sides only. That is, it relieved the support or resource that should be provided to employees from the organization side.

Work-life balance is the extent to which an individual is equally engaged in – and equally satisfied with – his or her work role and family role (Greenhaus et al., 2003). Unlike Clark's (2000), Greenblatt's (2002), and Moore's (2007) definitions, this definition expects the equality of engagement and satisfaction from both or all sides without acknowledging the probable existence of conflictual situations. Delecta (2011:187) defined it as, "Work-life balance is defined here as an individual's ability to meet their work and family commitments, as well as other non-work responsibilities and activities."

Work-life balance is the extent to which an individual's effectiveness and satisfaction in work and family roles are compatible with the individual's life priorities (Greenhaus et al., 2006). This definition is shared by Gulbahar et al., (2014:1) as they defined work-life balance as, "The proper prioritizing between 'work' (career and ambition) on the one hand and 'Life' (health, pleasure, leisure, and family) on the other hand." In addition, we observe similar definition given by Kalliath and Brough, (2018:326): "Work-life balance is the individual perception that work and non-work activities are compatible and promote growth in accordance with an individual's current life priorities." Based on this definition, an employee is required to prioritize his/her work and life roles in order to bring a balance in the two domains. This indicates that there is a trade-off in work and life roles. According to these definitions, what matters is whether individuals are able to meet their life priorities.

As can be understood from the definition, the concept of work-life balance involves the fulfillment of multiple roles. Work-life balance is a broad concept that addresses the efforts of employees to divide their time and energy among work and the other important aspects of their lives. This includes allocating time and energy for, "family, friends, community participation, spirituality, personal growth, self-care, and other personal activities in addition to the demands of the workplace" (Vyas et al., 2015:1).

In this paper, the definition given by Clark (2000) will govern the discussion of work-life balance. In addition, the authors consider work and family/life as sources of growth and support as well as burdens and strains (Barnett, 1988; Barnett & Hyde, 2001; Crouter, 1984).

Dimensions of Work-Life Balance

Work-life balance is a broad concept that has been expressed using different dimensions by different researchers (Shobitha & Sudarsan, 2017). For example, according to Greenhaus and Beutell (1985), work-life balance was expressed in terms of conflict: work-family conflict and family-work conflict.

According to Fisher (2003), work-life balance consists of time, behavior, strain, and energy components. The author introduced a three-dimensional scale of 19 items to measure work-life balance. Hayman (2005) validated the items to be 15. The dimensions are Work Interference with Personal Life, Personal Life Interference with Work (PLIW), and Work/Personal life Enhancement (WPLE). Work Interference with Personal Life refers to the extent to which work interferes with or impedes personal life. Personal Life Interference with Work refers to the extent to which one's personal life interferes with or obstructs work. Work/Personal Life Enhancement refers to the extent to which one's personal life enhances or enriches work and vice versa (Fisher, 2001; Agha et al., 2017). WIPL and PLIW are equivalent to Greenhaus and Beutell's (1985) work-family conflict and family-work conflict.

According to Greenhaus et al., (2003:7), "time balance, involvement balance, and satisfaction balance" are identified as three dimensions of work-family balance. Time balance refers to the time that is equitably dedicated to work and family responsibilities. Involvement balance represents to the psychological involvement in both work and family role, while satisfaction balance deals with the equitable satisfaction level individuals get from work and family responsibilities.

According to Frone (2003:145), work-family balance is defined as, "low levels of inter-role conflict and high levels of inter-role facilitation" between work and family. Therefore, the author considered the concepts of work-family conflict and work-family facilitation. Frone (2003:144) considers the term "non-work" as synonym to "family" and non-work includes social role (such as community, religious, and family activities). Therefore, the four work-life balance dimensions or components identified by Frone include work-to-family/non-work conflict, family/non-work-to-work conflict, work-to-family/non-work enhancement, and family/non-work-to-work enhancement.

Duxbury (2004:2) operationalized work-life balance as involving three dimensions: “role overload, work-to-family interference, and family-to-work interference.” Role overload refers to having too much work to do in relation to the time one has. Hence, employees “feel rushed, stressed, fatigued, time-crunched. It is a feeling that no matter what you are spending your time on, you should be doing something else.” This is in line with the idea expressed by Camus’s quotable quotes noted earlier, “. . . but, when work is soulless, life stifles and dies.” Work-to-family interference is said to occur when the demands and responsibilities at work become difficult or demanding for an employee to satisfy the demands of family. On the other hand, family-to-work interference is expressed as a form of conflict that happens when family demands make it more challenging for employees to discharge work responsibilities (Duxbury, 2004).

Grzywacz and Carlson’s (2007) four components of work-family balance include work-to-family-conflict, family-to-work conflict, work-to-family enrichment, and family-to-work enrichment. Work-life balance is conceptualized to exist in a situation whereby there are high levels of work-family enrichment and low levels of work-family conflict.

Other dimensions of work-life balance also exist (for example, Marshall and Barnett (1993) proposed a four-dimensional scale using concepts of work-family gains and strains). The dimensions discussed above are just a few examples in the conceptualizations of work-life balance. In this article, the work-life balance conceptualization, validated by Hayman (2005), is used.

Work-Life Balance and Organizational Commitment

Several studies have been done regarding the relationship between work-life balance and organizational commitment. These studies have been done in different work settings such as banks and insurances, hospitals, and educational centers.

Sethi (2014) examined the influence of work-life balance on organizational commitment. The study was done on a sample of 500 women employees working in public and private banks using stratified sampling technique. Correlational analysis and *t*-test were conducted; the results indicated a positive relationship between work-life balance and organizational commitment. Gulbahar et al. (2014) conducted a study to find out the relationship of work-life balance on organizational commitment in Pakistan with the sample size of 96 using non-probability sampling techniques. They found positive relationship between the two variables.

Riaz and Hunjra (2015) conducted a study to examine the effect of work-life conflict (imbalance) on organizational

commitment of 260 sampled faculty members of different universities in Pakistan using convenience-sampling technique. They found out a negative relationship between work-life conflict (imbalance) and organizational commitment. Khaliq et al. (2016) made a study to find out factors affecting the organizational commitment of 60 bank officers in Pakistan and found out a positive relationship between work-family support and organizational commitment among others.

Li (2019) studied the effects of employee work-life balance on organizational commitment in China’s context by distributing 363 questionnaires to employees in state-owned enterprise. The results of the quantitative analysis indicated a positive link to organizational commitment.

The above literature review supports a positive relationship between work-life balance and organizational commitment. According to the social exchange theory (Blau, 1964), when organizations provide employees with care and opportunities, employees reciprocate these favorable treatments and show certain positive attitudes and behaviors. Therefore, the social exchange theory can explain the relationship between work-life balance and organizational commitment because work-life balance policies promote employee commitment to the extent that the employees feel obligated to exert more effort in return for more benefits, which is an indication of their organizational commitment (Lambert, 2000). Based on the review of the above literatures and the tenets of social exchange theory, the researchers conjecture the following hypothesis:

H1: Work-Life Balance is positively related to Organizational Commitment in CBE.

Work Interference With Personal Life and Organizational Commitment

Organizational commitment is all about accepting the goals and values of the organization, putting efforts willingly, and developing a desire to maintain organizational membership (Mowday et al., 1979). Excessive interference of work with personal life decreases affective commitment, challenges continuance commitment, and reduces employee’s sense of moral obligation (normative commitment). As a result, findings show negative relationship between work-interference with life and organizational commitment (e.g., Duxbury and Higgins, 2001; Carr et al., 2008; Akintayo, 2010; Rehman and Waheed, 2012).

When the interference of work on personal life is found out to be beyond a tolerable limit, it brings negative influence not only on the employees’ personal life but also on important job outcomes such as organizational commitment (Hammer

et al., 2005). A recent study conducted by Zheng and Wu (2018) with the purpose of exploring the relationship between work-family conflict (work interference with personal life) on 327 project managers working in construction enterprises in China, analyzed using structural equation modeling, found out a negative relationship between the variables of the study. Furthermore, the more an individual gets involved in a job, the higher the work family conflict, which eventually leads to an increase in reduced commitment (Adams et al., 1996). The negative relationship between work interference with personal life and organizational commitment can be justified by the social exchange theory because when employees perceive that the organization is not taking care of them to balance their work and personal life responsibilities; their commitment usually tends to decline. Based on the discussed literature and theory, the researchers hypothesize:

H2: Work interference with personal life is negatively related with organizational commitment in CBE employees.

Personal Life Interference With Work and Organizational Commitment

Duxbury and Higgins (2001) found negative relationship between family-work conflict (personal life interference with work) and organizational commitment. Hatam et al. (2015) examined the relationship between family to work conflict, work to family conflict, and organizational commitment and turnover intention in a hospital environment using structural equation modeling and found out an inverse or negative relationship between family to work conflict (personal life interference with work) and organizational commitment. Similarly, Mukunzi and Senaji's (2017) investigated the relationship between work-to-family conflict and family-to-work-conflict and employee commitment and moderating effect of perceived managerial support in banking institutions in Kenya and found out negative relationship between family-to-work-conflict and organizational commitment among others.

According to the resource drain theory, individuals have limited time, money, and attention resources, and these resources tend to be reduced with more commitments in the other domains of life (Edwards & Rothbard, 2000). Therefore,

H3: Personal Life Interference with Work is negatively related to organizational commitment in CBE employees.

Work/Personal Life Enhancement and Organizational Commitment

Ali (2017) made a study to investigate the impact of work/life enrichment on organizational commitment on a sample of 180 employees of IT industries. The results of regression analysis showed significant positive relationship between Work-Life Enrichment and Organizational Commitment. Work-Life Enrichment theory supports the positive relationship between work/personal life enrichment and organizational commitment because experiences from instrumental or affective sources have the capability to improve the quality of the other domain (Morris & Madsen, 2007). The positive integration between work and life domains "improves the quality of life in other role." (Greenhouse & Powell, 2006:73). Therefore, the researchers hypothesize:

H4: Work/Personal Life Enrichment is positively related to Organizational Commitment in CBE employees.

Conceptual Framework

In this study, Organizational Commitment is taken as a dependent variable and the three dimensions of work-life balance (Work Interference with Personal Life, Personal Life Interference with Work and Work/Personal Life Enhancement and total Work-Life Balance) as independent variables. Therefore, the conceptual framework of the study is depicted in Fig. 1.

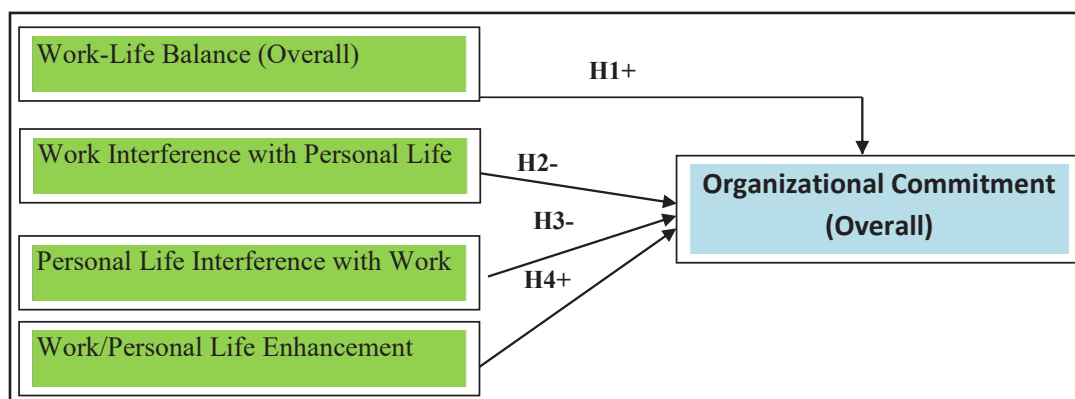


Fig. 1: Conceptual Framework Developed by the Researchers

METHODS

To achieve the stated research objectives, the study adopted quantitative research approach. Cross-sectional field survey method was employed to measure the independent variable and the dependent variable, Organizational Commitment, at the same point in time using a single questionnaire. Both descriptive and explanatory research designs are used to answer the research questions.

The administrative, professional, and clerical workers working under the four districts in Addis Ababa area and employees working at the head office under different processes are the target population of the study. Therefore, the total number of the population for this study was 11,686.

Probability sampling design was used to select participants from the population. Using Yamane's (1967) sample size determination formula, a sample of 387 was selected for the study. A proportionate stratified sampling technique was used to draw sampling units from each stratum in proportion to the population size of that stratum. Based on the size of each stratum, the respondents were selected using a simple random sampling technique.

We used Work-Life Balance scale developed by Hayman (2005) because we believed that this scale uses more inclusive wording of personal life compared to family, and this provides an opportunity to measure the interface between work and non-work domain regardless of employee marital or family status, as family may not be relevant to all employees. This scale has advantages over the other measures, since it measures positive as well as negative aspects of the work personal life interface (Hayman, 2005). There were 15 questions to measure the employees' perception of the work-life balance in three dimensions. Sample items in Work Interference with Personal Life include, "My job makes personal life difficult," "Happy with the amount of time for non-work activities (reverse coded). Sample items in Personal-Life Interference with Work include items like, "I am tired to be effective at work." Work/Personal Life Enhancement items include "I have better mood because of my job." Work-life balance (total) used the average of all three dimensions to measure the overall effect of work-life balance on organizational commitment as a separate sub model. Five-point Likert scales were used. For the Work Life Balance scale, number 1) for Never, 2) for Rarely, 3) for Sometimes, 4) for Often, and 5) for Always.

The Organizational Commitment scale was taken from Allen and Meyer (1990). All 24 items are averaged together to measure overall level of organizational commitment. The numbers in the Organizational Commitment scale represent

1) for strongly disagree, 2) disagree, 3) Neither Agree Nor Disagree, 4) for Agree, and 5) for Strongly Agree.

Validity and Reliability

In addition to using a standard data collection instrument, a pilot test of the instruments was performed on 30 employees to further ascertain its applicability in the context of Commercial Bank of Ethiopia. The internal consistencies and reliability of the scale were also checked. The reliability of the measuring instrument was measured through Cronbach's Alpha. The obtained results show .770 for Work Interference with Personal Life, .818 for Personal Life Interference with Work, .821 for Work Personal Life Enhancement, .739 for Overall Work-Life Balance, and .701 for overall OC.

Ethical Considerations

The researchers addressed ethical considerations of voluntary participation, confidentiality, and privacy of the responses throughout the research process. A written guarantee was given to the respondents that their names will not be revealed in the questionnaire and the research report, and that results will be used for the purpose of this study only. Informed consent was obtained before the survey.

Method of Data Analysis

The data from the survey questionnaires were analyzed quantitatively. To describe the personal and job-related profile of the respondents, frequencies, and percentages were calculated. The responses on the independent and dependent variables were summarized and described using the central measure of tendency of mean and standard deviation for measuring variability.

To see the strength of the relationship between the independent and the dependent variables, a correlation analysis was done. A regression analysis was also made to analyze the effects of overall work-life balance and its dimensions on organizational commitments of CBE employees. The statistical software used for analysis was SPSS version 20.

RESULTS

Out of the total of 387 questionnaires that were distributed to the selected sample of employees, 378 (97.7%) properly filled questionnaires were collected and used for the analysis.

Of the total respondents, 241 (63.8%) were males, 226 (59.8%) single and 144 (38.1%) married, and 176 (46.6%) between age range 26-35 and 106 (28%) from 20 to 25 years of age. The majority of the employees or 205 (54.2%) served the Bank for 5 years or less and 76 (20.1%) had six to ten years of service. 345 (91.3%) non-managerial employees,

and 292 (77.2%) were from branches and 86 (22.8%) from head office. These figures closely correspond to the bank's population demographic composition.

The descriptive statistics was used to examine the mean and standard deviation of the responses of respondents in the Work-Life Balance and Organizational Commitment scale.

Table 1: Descriptive Statistics of the Work Life Balance and Organizational Commitment Variables

Variables	N	Mean	Std. Deviation
Independent Variables			
Work Interfering with Personal Life	378	2.73	.803
Personal Life Interfering with Work	378	2.35	.853
Work/Personal Life Enhancement	378	3.33	.965
Overall Work Life Balance	378	2.80	.531
Dependent Variables			
Overall Organizational Commitment	378	2.98	.414

The descriptive statistics displayed in Table 1 above shows the number of respondents, the Mean and the Standard Deviations of the Overall Work-Life Balance, and its dimensions as well as the Overall Organizational Commitment.

The mean score measurement of Pihie (2009) is used for description of the participants mean score as low, moderate, and high. Accordingly, mean score of < 3.39 is described as low, mean score of 3.40–3.79 is described as moderate, and mean score of > 3.80 is described as high.

Descriptively, the mean or the average response of the respondents about the degree of their work-life balance was 2.80 (SD = .531) on a 5-point scale. This shows that the respondents perceive low level of WLB. The average response of WPLE was 3.33 (SD = .965). Though still low, it is found out to be the highest mean as compared to the WIPL with a mean of 2.73 (SD = .803) and PLIW with a mean of 2.35 (SD = .853). This indicates the respondents perceived

work and life to more support rather than interfere with each other. This result works for the majority of the participants since there is low variability of the response (SD < 1) among the respondents as shown in the standard deviation result.

In addition, the mean response of the respondents about the degree of their Organizational Commitment was 2.98 (SD = .414) on a 5-point scale. Like the independent variable (WLB), this result also shows that the respondents' level of Organizational Commitment was low.

Correlation Analysis

In order to see the strength of the relationship between the dependent variable (OC) and its dimensions with the independent variable (WLB) and its dimension, a Pearson correlation analysis was performed.

Table 2: Correlations Between Work-Life Balance Organizational Commitment

Variables	Organizational Commitment	
Work-Life Balance (WLB) Overall	Pearson Correlation	.283**
	Sig. (2-tailed)	0.000
Work Interference with Personal Life (WIPL)	Pearson Correlation	-.127*
	Sig. (2-tailed)	0.014
Personal Life Interference with Work (PLIW)	Pearson Correlation	-.169**
	Sig. (2-tailed)	0.001
Work/Personal Life Enrichment (WPLE)	Pearson Correlation	.246**
	Sig. (2-tailed)	0.000
**. Correlation is significant at the 0.01 level (2-tailed).		
*. Correlation is significant at the 0.05 level (2-tailed).		

The sign of the correlation coefficient determines whether the correlation is positive or negative. The magnitude of the correlation coefficient determines the strength of the correlation. To describe the strength of the correlation, the suggestion of Evans (1996) for the absolute value of r was used: 0.00-0.19: “very weak”, 0.20-0.39: “weak”, 0.40-0.59: “moderate”, 0.60-0.79: “strong”, and 0.80-1.0: “very strong”.

As can be depicted in Table 2 above, although the inter-correlations among variables were found to be in the expected direction the strength of the relationship is observed to be weak and very weak.

Significant positive relationship is found between the overall WLB and OC ($r = .283, p < .01$). The correlation of WIPL with OC is $r = .127, p < .05$, WIPL with OC $r = 1.69, p < .01$, and WPLE $r = .246, p < .01$). This indicates that the positive perception employees have about the level of their work-life balance is related to the level of commitment they had in achieving organizational goals. The negative significant

relationship between WIPL and OC and PLIW and OC signify the existence of inverse relationship between WIPL and PLIW with OC. When work excessively interferes with personal life and personal life excessively interferes with work, such interference is expected to negatively relate to the organizational commitment of employees. On the other hand, the positive relationship of WPLE with OC indicates when one domain of life (work/life) enhances the other (life/work), employees usually tend to be committed to their organization.

Regression Analysis

Regression Analysis was performed to find out by how much the independent variables, Overall Work Life Balance, Work Interference with Personal Life, Personal Life Interference with Work, and Work/Personal Life Enhancement explained the dependent variable Organizational Commitment. Tables 3, 4, and 5 below provide this information.

Table 3: Regression Analysis of Work-Life Balance on Organizational Commitment

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.332 ^a	.110	.103	.392

^aPredictors: (Constant), WLB, WPLE, PLIW, WIPL

Table 3 presents the Model Summary part of the multiple regression model. This table provides the R, R^2 , adjusted R^2 , and the standard error of the estimate, which can be used to determine how well a regression model fits the data. The multiple correlation coefficient R can be considered to be one measure of the quality of the prediction of the dependent variable. The R^2 value (also called the coefficient of determination) is the proportion of variance in the dependent

variable that can be explained by the independent variables.

From the Model Summary part of the regression model shown in Table 3, the value of $R = 0.332$ indicates a positive prediction of the independent variables on the dependent variable, Organizational Commitment. The R^2 value of 0.110 tells the independent variables explained 11.0% of the variability of the dependent variable, Organizational Commitment.

Table 4: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig
1	Regression	7.121	4	2.374	15.415	.000 ^b
	Residual	57.435	373	.154		
	Total	64.556	376			

^aDependent Variable: Organizational Commitment

^bPredictors: (Constant), WFB, WIPL, PLIW, WPLE

The second table of the multiple regression is the ANOVA table. The F-ratio in the ANOVA table tests whether the overall regression model is a good fit for the data. The ANOVA

table above shows that the independent variables significantly predict the dependent variable, $F(4,373) = 15.415, p < .05$ gives assurance that the regression model is a good fit of the data.

Table 5: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.211	.119		18.633	.000
	Work-Life Balance	.221	.039	.283	5.722	.000
	Work Interference with personal Life	.084	.030	.163	2.803	.005
	Personal Life Interference with Work	.050	.027	.102	1.831	.068
	Work/Personal Life Enhancement	.127	.022	.295	5.744	.000

The third table of the multiple regression model is the table of coefficients. This table tests the significance of each of the independent variables to predict the dependent variable, Organizational Commitment.

The information in this table shows only three of the four independent variables predict OC at $p < 0.01$. Hence, it can be concluded that only overall Work-Life Balance, Work Interference Personal Life, and Work/Personal Life Enhancement predict the dependent variable significantly. Personal Life Interference with Work is not a significant predictor of Organizational Commitment having a p value of .068, which is greater than .05.

The standardized beta coefficients of the three significant predictors of Organizational Commitment indicate .283 for overall Work Life Balance, .163 for Work Interference Personal Life, and .295 for Work/Personal Life Enhancement. When comparing the Work Interference with Personal Life and Work Personal Life Enhancement (WPLE), WPLE has the highest factor loading. This implies looking into practices where work enhances personal life and vice versa may lead to better organizational commitment in the Bank.

DISCUSSION

The objective of this article was to examine the effect of work-life balance on organizational commitment of employees working in the Commercial Bank of Ethiopia. The results of both descriptive and inferential statistics showed low levels of work-life balance and low level of organizational commitment with the low level of variability among the respondents. As financial institutions in Ethiopia are working under a highly competitive economic environment (Mengistu et al., 2015), getting the high level of commitment from employees is a key to achieve competitive advantage over others. Although there are many factors that contribute to organizational commitment, achieving a reasonable balance between work and life domains of life has its own share.

Significant levels of correlation between the domains of work-life balance and organizational commitment indicates that the variables co-vary and related (though weakly) to each other. The result of the correlation analysis in this study agrees with the different studies previously made on the variables under study (e.g. Sethi (2014), Tayfun (2014), Azeem and Akhtar (2014), and Gulbahar et al. (2014)).

The results of regression model indicated that the model fits the data. However, as the model captured and explained only 11% of the variability, the remaining variables that constitute 89% of the variability can be captured by adding other constructs or independent variables to the model. Therefore, a more comprehensive model should be developed to determine, which of the factors needs to be addressed as well. The non-significant p -value for Personal Life Interfering Work (PLIW) can be justified, as employees tend to perceive that the interference of personal life to work is not that much.

As the final conclusion, though there are other various factors that the model did not capture, we can conclude that the employees of the Bank experienced low levels of Work-Life Balance with its associated low levels of organizational commitment. Therefore, the Bank can achieve better employee commitment by enhancing the work-life balance of its employees. This can be done by minimizing the negative effects of work interference with the personal life of employees and creating an environment whereby the experience at work enriches personal life and vice versa.

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