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**ST. MARY UNIVERSITY**  
**SCHOOL OF GRADUATE STUDIES**  
**DEPARTMENT OF BUSINESS ADMINISTRATION**

**THE EFFECT OF WORK LIFE BALANCE ON EMPLOYEE ENGAGEMENT IN  
COMMERCIAL BANK OF ETHIOPIA**

**BY**  
**FEYISA ABASHEMO LENCHO**

**SEPTEMBER, 2020**  
**ADDIS ABABA, ETHIOPIA**

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**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF GRADUATE  
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**SEPTEMBER, 2020**

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**Approved by the Board of Examiners**

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## **Statement of Declaration**

I Feyisa Abashemo declare that this research, titled “the effect of work life balance on employee engagement in commercial bank of Ethiopia”, the case of first phase adopters is done with my own effort. I have produced it independently except for the guidance and suggestions of my research advisor. I assure that this study has not been submitted for any scholarly award in this or any other university.

**Name: - Feyisa Abashemo**

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

**Endorsement**

Here with I state that Feyisa Abashemo has carried out this research work on the topic entitled the effect of work life balance on employee engagement in commercial bank of Ethiopia. This work is original in nature and has not presented for a degree in any university and it is sufficient for submission for the partial fulfillment for the award of Master of Science in Accounting and finance.

Advisor Name: Professor Mesfin Tesfaye(PhD)

Signature \_\_\_\_\_ Date \_\_\_\_\_

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## **List of Acronyms**

SPSS = Statistical Package for Social science

WLB = Work life Balance

CBE = Commercial Bank of Ethiopia

## **Abstract**

*Work- life balance and employee engagement are regarded as factors that have a great potential to facilitate growth. The purpose of this study was to evaluate the Effect of Work Life Balance on Employee Engagement in Commercial Bank of Ethiopia. The study adopted explanatory research design using both quantitative and qualitative approach. The target population for the study consists of only the administrative, professional and clerical worker of the bank working under selected districts. A random probability sampling method was used to select the participants from the population. Stratified sampling method was used to select the focused employee groups within the selected districts. The total sample size was 311. To collect the primary data, the study used mainly questionnaire. Semi-Structured questionnaire was used to collect data from sample customers to collect primary data. Normality test was done for dependent variable in order to aid subsequent analysis. Factor analysis was also done to reduce the data to meaningful size. Correlation analysis was used to test the relationship between the independent variables and dependent variable. Multiple linear regressions were used to test whether independent variables have any influence on dependent variables. Based on the research findings it can be concluded that work life balance has a positive significant predictor of employee engagement.*

**Key words:** The Effect of Work Life Balance on Employee Engagement in Commercial Bank of Ethiopia.

# CHAPTER ONE

## INTRODUCTION

### 1.1. Background of the Study

In recent years' business expected to meet not only the demands of their customers but also their employees. Job seekers are making employment decisions by making an overall appraisal regarding remuneration, promotional aspects and a work place that support a balance between their personal lives and paid occupation (Newaz&Zemam, 2012). Work Life Balance is the proper prioritizing between "work" (career and ambition) on the one hand and "life" (Health, pleasure, leisure and family) on the other hand (Gulbahar,2014).

(Kossekan Ozeki, 1998) Work-life balance is about people having a measure of control over when, where and how they work. It is achieved when an individual's right to a fulfilled life inside and outside paid work is accepted and respected as the norm, to the mutual benefit of the individual, business and society". Ensuring appropriate WLB is about creating acceptable combination of participation in paid work and other aspects of their lives (Shekhar, 2016).

Engagement at work was conceptualized by (Kahn,1990)"The harnessing of organization members themselves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances". Employee engagement motivates and connects the employees with their organization such emotionally or physically (Kahn,1990Wellins and Concelman,2005)

(MacLeod and Clarke, 2011) say that employee engagement enhances the productivity of organization. Engaged employees are able to invest in problem solving, seek connections with people, and try to develop innovative services (Bakker &Leiter, 2010). Because it can affect the way employees organize their work and fulfill their tasks, work engagement can be beneficial for both individuals and organizations (Demerouti&Cropanzano, 2010).

For the last few decades, employees have been struggling with a growing number of competing demands between their work and private lives. These demands are caused by globalization, technological advances, workplace changes, and demographic changes (Beauregard and Henry ,2009).

Employees who perceive a balance between their work and private lives are likely to experience positive emotions and attitudes such as engagement (Beauregard and Henry, 2009). In turn, these positive emotions can broaden employees' minds and build their enduring personal and social resources. According to (Schaufeli,2006) engagement can be a predictor of increased participation in learning opportunities.

On the other hand, employees today are more likely to express a strong desire to have a harmonious balance between career, family life, and leisure activities (ILO, 1992; Offermann&Gowing, 1990; Zedeck& Mosier, 1990). The more job involvement and the higher the work family conflict lead to increased burnout, lack of job satisfaction, and reduced engagement (Adams, 1996, Direnzo&Greenhaus 2011). The more preoccupied and reduced effectiveness due to that preoccupation, the higher the work-family conflict (Guttek, 1991).

Both the concepts of work life balance & employee engagement have almost been for 1 ½ decade now & results from various research have proved beyond reasonable doubt that Work life balance factors are being considered by employees while deciding to work for a particular company. Examining this relationship can be useful since employees' interpretations regarding structures such as organizational climate and the primary work process affect their individual development (Poell&Krogt, 2012). It is also possible that employees' interpretations regarding work-life balance affect their development process (Poell&Krogt, 2012).

## **1.2. Background of the Study Organization**

CBE is the leading bank in Ethiopia, established in 1942 and Pioneer to introduce modern banking to the country. It had launched its operations with 1 million Maria Theresa in paid-up capital, 2branches and only 43 staffs (CBE website). It has more than 1230 branches stretched across the country as of November 2017 (CBE website). CBE is the leading African

bank with assets of above495 billion Birr as on June 30th 2017 (CBE website). It plays a catalytic role in the introduce ATM service for local users and Pioneer to introduce Western Union Money Transfer Services in Ethiopia early 1990s and currently working with other 20 money transfer agents (CBE website).

Currently CBE has more than 15.6 million account holders and the number of Mobile and Internet Banking users also reached more than 1.4 million as of September 30th 2016 (68% active users) (CBE website). Active ATM card holders reached more than 3 million (61% active users). It has strong correspondent relationship with more than 50 renowned foreign banks like Commerz Bank A.G., Royal Bank of Canada, City Bank, HSBC Bank and others. CBE combines a wide capital base with more than 30,000 talented and committed employees. Pioneer to introduce Western Union Money Transfer Services in Ethiopia early 1990s and currently working with other 20 money transfer agents like Money Gram, Atlantic International (Bole) and Xpress Money (Melesse, 2017). CBE has opened four branches in South Sudan and has been in the business since June 2009 (Melesse, 2017).

### **1.3. Statement of the Problem**

There have been a number of valuable studies regarding work life balance and employee engagement in CBE context there are less researches based on this topic. Therefore, there is a research gap on this regard by conducting these researches believe to fill existing research gap.

Commercial bank of Ethiopia was the only operational Commercial Bank working in the market before twenty years back (CBE, 2016). But currently there are 15 private banks and the competition is stiff. So, in order to give the customer a competitive service, the Bank has taken different initiatives and implemented all over the branches in the recent years. Some of the initiatives include reengineering its business and interest free saving accounts; and extending its working hours in the weekdays and also Saturday afternoon (CBE, 2016).

To effectively implement the above all initiatives the employees of the bank has a significant contribution, The Bank's staff are devoting their talents, time and effort in the process of transforming the service from the traditional banking service to the modern competitive one. Moreover, being the employee of the state bank, the CBE staffs are also expected to support the growth and transformation plan by mobilizing resource from the unreached and unbanked population of the bank.

The above all responsibilities in the work place are taking some portion of the time that was to be used for non-work activity. For example, the Saturday afternoon was used to be a leisure time and also all the employees used to leave offices at 4:30 pm which is now extended to 6:00pm.

These extensions of the working hour have an implication for the balance of work and non-work domains of the staff.

Therefore, the overall aim of this research is making meaningful inquiry and investigation into the effects of the work life balance in determining employee engagement and to provide a suggestion to minimize the gaps between employee engagement and work life balance in CBE. Furthermore, this study was expected to be useful for the Banking Industry of Ethiopia to enhance the employee engagement that has positive influence on work life balance.

#### **1.4 Research Questions**

The main research question of this study was answer, “What is the effect of Work life balance on employee engagement in CBE? Orhow often the effect of work life balance on employee engagement in CBE? And the specific research questions were: -

1. What is the effect of Work Life Policies on employee engagement in CBE?
2. What is the effect of supervisor support on employee engagement in CBE?
3. What is the effect of co-worker support on employee engagement in CBE?
4. What is the effect of corporate culture on employee engagement in CBE?

#### **Research Hypothesis**

- H1: work place policy has statistically significant positive effect on employee engagement in CBE.
- H2: supervisor support has statically significant positive effect on employee engagement in CBE.
- H3: co-worker support has statistically significant positive effect on employee engagement in CBE.
- H4: corporate culture has statistically significant positive effect on employee engagement in CBE.

## **1.5. Research Objectives**

In this section the general and specific objectives of the study was identified. The study has one general objective and four specific objectives as listed separately in the following lines.

### **1.5.1 General Objective**

The general objective of this study was to evaluate the effect of work- life balance on employee engagement in CBE.

### **1.5.2 Specific Objective**

The specific objectives of the study are:

- To examine the effect of Work Place Policies on employee engagement in CBE.
- To examine the effect of supervisor support on employee engagement in CBE.
- To determine the effect of co-worker support on employee engagement in CBE.
- To assess the effect of corporate culture on employee engagement in CBE.

## **1.6. Significance of the Study**

The findings of this study will be highly significant to the CBE. The bank will be able to know whether or not its employees are experiencing a balance in their work and personal life. The findings also show the specific effects of the corresponding levels of work life balance on engagement of the employees. Thus, the company may option to reassess, adjust and improve the different initiatives they are currently doing. The employees of the bank will also be beneficial from this study since the finding of the study create a common understanding among staff and the management regarding the Work life balance issue prevailing in CBE. These may internal help to put in place the appropriate Work life balance policies that help both the employees and the bank and hence increase the employee's engagement. This study will be helpful for banking organization to engage the employee and improve the work life balance. The conclusions drawn from the findings may likewise be beneficial or be utilized in other organizations in the same industry if the nature of work is the same. Finally, the study would be an input and reference document for other researchers who would like to conduct further researches in the area.

## **1.7. Scope of the Study**

This study was constrained by different factors such as time, logistic, finance, and other resources. Because of these factors, the research was delimited conceptually, geographically, methodologically and timely .Conceptually, this study was focused on work-life balance and employee engagement in CBE. In this study, work-life balance was studied based on the following components: work-place policies, supervisor support, co-worker support, and corporate culture (Amarakoon&Wickramasingle, 2011). Geographically, the study was also have limited it itself to CBE branches those are Aradagiorgis, Silassie, Sidist kilo, Tewodros square and Arat kilo that exist in north Addis Ababa District; it didn't focus on branches out of this district. Also, within north Addis Ababa district branches, the study was focused on employees in some selected branches of CBE. However, the recommendation can be applicable to all branches of the bank over the country.

Due to the time constraints to collect and analyze the data that was collected from the respondents, the study was methodologically delimited. The study was applied both quantitative and qualitative approach using both questioner and interview that contains closed ended questions for collecting data from the participants. This study was also adopted an explanatory research design using both quantitative and qualitative approaches. Since this is an academic research, the time the research should be finalized was based on the academic calendar of the university. Therefore, the research was delimited in time with the academic calendar.

### 1.8. Definition of key terms

Key terminology	Definition	Author(s)
Dependent Care	Refer to provision of flexible time that employees are able to take care of their close relations at home.	Johnson as cited by Kort (2016)
Corporate Culture	Corporate culture is defined as widely shared and strongly held values in the organization surrounding the ability of individuals to their work and non-work lives	Kaiser as cited by Kort (2016)
Supervisor Support	This is deliberate support offered by the supervisor to employees to enable them perform their duties well and attend to personal/family needs effectively as well	Straub (2011)
Employee Commitment	This is the relative strength of an individual's identification with and involvement in a particular organization.	Beek&Gerritson (2010)
Employee engagement	is to be psychologically present when occupying and performing an organizational role.	Kahn as cited by Kangure (2014)
Work life balance	is individual's ability to meet their work and family commitments, as well as other non-work responsibilities and activities	Delecta (2011)

### 1.9 Organization of the study

This research will examine the effect of work life balance on employee engagement of CBE employees within five chapters. The first chapter will contain the background of the study, statement of the problem, research hypothesis, objectives of the study, importance of the study, scope and delimitation of the study and organization of the paper. In the second chapter existing literatures will be reviewed to identify the gaps from previous research and attempts to extract the lessons to be learnt.

The third chapter will present the research methodology to be used in this thesis. In the fourth chapter the data analysis, presentation and interpretations will be provided. Finally, Chapter five ends the thesis with conclusions and a set of recommendations that will be derived from the research findings and the conclusions.

At the end of the thesis document, references and a set of appendices that contain the questionnaires of the survey forms that will be used to collect primary data for this work and other supplementary document, if any, will be included.

## CHAPTER TWO

### LITERATURE REVIEW

This chapter presents review of relevant theoretical and empirical literature. It comprises a detailed description of the concept of work-life balance and employee engagement; review of theories and models relating to work-life balance and employees' engagement; and empirical studies related with the concepts under review.

#### **2.1. Theoretical Foundations of Employee Engagement**

The term employee engagement was firstly used by the human resource practitioners and business firm, but in academic community the concept was rarely discussed. Kahn as cited by Kangure (2014) was the first academic researcher to define the concept of employee engagement. According to Kahn as cited by Kangure (2014) employee engagement is the level of commitment and involvement of the employees towards their organization and its values. Perrin as cited by Kangure (2014) defined engagement "as willingness or enthusiasm that the employee holds to spend optional effort towards the job."

Bakkar and Scheufeli as cited by Jebel (2013), have defined the term employee engagement that "it is a psychological state where employees feel a vested interest in the organization's success and perform to a high standard that may exceed the stated requirements of the job." An engaged employee is aware of business context and works with colleagues to improve performance within the job for the benefits of the organization (Sharma & Anupama, 2010). It is a positive attitude held by the employees towards the organization and its values. The organization must work to develop and nurture engagement, which requires a two-way relationship between employer and employee (Robinson as cited by Tessema, 2014). Apart from this, Baig (2010) argued that employee engagement is concerned with the individual contribution under healthy working conditions, promote individual development, encourage mutual confidence and understanding between the employer and the employee and between the employees themselves. Schaufeli as cited by Tessema (2014) define engagement "as a positive, fulfilling, work-related state of mind that is characterized by vigor, dedication, and absorption." They further state that engagement is not a momentary and specific state, but rather, it is "a more persistent and pervasive affective-cognitive state that is not focused on any particular object, event, individual, or behavior".

## **2.2 Types of Employee Engagement**

According to the Gallup, the Consulting Organization, there are mainly three types of engagement that occur in the organization. All are different in terms of involvement and their role in the organization.

### **2.2.1 Engaged Employees**

An engaged employee is considered as the base of the organizational development. Such kind of employees carries the organization in positive direction. They not only perform their work but also play an important role in achieving the organizational goals and objectives. Engaged employees want to use their talent and strength at work every day. They perform with passion, drive innovation and move their organization forward through their performance (Vazirani as cited by Jebel, 2013).

### **2.2.2 Not Engaged**

These kinds of employees care only about their work not any other things like goals, objectives and development of the organization. They do not have energy and enthusiasm in their work (Reilly, 2014). These categories of employees do not have cooperative relationship with their colleagues as well as the employers also. Their contribution is little in the success and development of the organization.

### **2.2.3 Actively Disengaged**

Actively disengaged employees do not perform their work in a proper manner and do not complete their work timely. Their contribution is almost negligible in the success and development of the organization. They are unhappy at work and look after the work of the other member of the organization. Such kind of employee carries the organization in the negative direction and organization suffers in achieving its goals and objectives (Vazirani as cited by Jebel, 2013).

## **2.3 Characteristics of Engaged Employees**

According to Robinson, Perryman, and Hayday (as cited in IES, 2003) an engaged employee have emotional attachment with their job as well as the organization, have trust in the employers of the organization, are more committed towards their work as well as organization also, create healthy working environment and respect other employees of the organization and cooperate with their colleagues to perform effectively. Engaged employees perform beyond the expectation of the employers; perform their work in view of goals and objectives of the organization and make necessary change as per requirement and keep update with the knowledge in their field.

## **2.4 Theories / Models of Employee Engagement**

Employee engagement has its roots in classic work done in employee motivation, in the form of intrinsic motivation (Hertzberg and Dewhurst as cited by Abdullah, 2014). Bateman and Grant (as cited by Abdullah, 2014) state that intrinsic motivation is said to exists when behavior is performed for its own sake rather than to obtain material or social reinforces. Although Deming (as cited by Abdullah, 2014) placed great weight in the value system, he also acknowledged the vital role of intrinsic motivation and the need to engage workers in their work. It would appear that employee engagement is strongly linked to the work of classic motivation theorists and researchers.

Employee engagement is also closely linked to an employee's motivation. Self-determination theory (SDT) (Deci& Ryan as cited by Jebel, 2013) predicts that employees' perceptions of their managers' support will predict satisfaction of their intrinsic needs for competence, autonomy, and relatedness, and in turn will predict work performance and adjustment (Baard as cited by Jebel, 2013). Meyer and Gagne as cited by Jebel (2013) propose that SDT provides a unifying theory to underpin the concept of employee engagement and to explain some seemingly analogous findings in relations to employee engagement. The various motivational states described by SDT can be used to explain both the presence and absence of employee engagement (Meyer &Gagné as cited by Jebel, 2013). Researchers have also developed various models to further explain the constructs that explain employee engagement, some of which are explained in the following sections.

### 2.4.1 Andrews Brown Engagement Pyramid



**Fig 2.1** Andrews Brown Engagement Pyramid (as cited by Kangure, 2014)

Brown as cited by Kangure (2014) views engagement as a progressive combination of satisfaction, motivation, commitment and advocacy resulting from employees' movement up the engagement pyramid.

As indicated in Andrews Brown model in Figure 2.1 above, satisfaction is at the lowest level and is the most passive of measures of engagement, it is what gets employees to just show up for work. It is the base level of employee contentment and includes factors such as: whether or not employees can do their job; how happy they are with their pay; and how well they like their working environment (Harrad& Kate; and Lambert& Hogan, as cited by Kangure, 2014). This means that, at this level, employees have no real desire to go the extra mile (Albrecht, 2012).

Motivation is the excitement employees feel about their work and a desire to excel in it (Fearon, as cited by Kangure, 2014). A motivated worker will want to go the extra mile in the performance of their work (Woodruffe as cited by Kangure (2014). As the employee progresses up the ladder he/she attains commitment. Whereas motivation works at an individual's level, committed workers become positive ambassadors to their companies (Heintzman as cited by Kort, 2016).

Advocacy is the real measure and shows the level of how proactive employees are in speaking about the company they work for as well as the products/services they offer (Sibson as cited as Shankar &Bhatnagar, 2010). If a company achieves advocacy, they'll reap the rewards in both sales and recruitment (Sibson as cited as Shankar &Bhatnagar, 2010). It is free advertising and from the most credible of sources.

Finally, engagement is the combination of all the preceding factors. An engaged worker is satisfied, motivated, committed and is an advocate for their company and what it produces (Heintzman as cited by Kort, 2016). The model discussed provides a clear distinction of employee engagement from other concepts like employee satisfaction, motivation, commitment and advocacy.

#### **2.4.2 Dubin Employee Engagement Model**

Dubin (as cited by Kangure, 2014) identified co-worker & supervisor relationship as among the key drivers of employee engagement. He argued that when employee's interpersonal relationships with their peers and supervisors are supportive and trustworthy they become engaged with their organizations, teams and work assignments.

Similarly, Schaufeli (as cited by Tessema, 2014) identified engagement as a positive, fulfilling, work-related state of mind characterized by vigor, dedication, and absorption. This physical cognitive and emotional state of engagement translates into favorable outcomes such that when engaged, employees express themselves cognitively, emotionally, and behaviorally.

Dubin as cited by Kangure (2014) identified nine variables to provide an understanding of the antecedents and outcomes of the constructs which constitute a comprehensive model of engagement. The antecedent variables identified in the model are: job design and characteristics, supervisor and co-worker relationships, workplace environment and HRD practices. The model also indicates that employee engagement is related to three major organizational outcomes, which are job performance, turnover intentions, and organizational citizenship behavior (Dubin as cited by Kangure, 2014).

#### **2.4.3 Anitha's Employee Engagement Model**

Consisting of colleagues and supervisors, organizational policies and procedures, physical resources, and other intangible elements such as supportive work climate and perceived levels of safety, the workplace environment is integral to having engaged employees (Shuck as cited by Tessema, 2014).

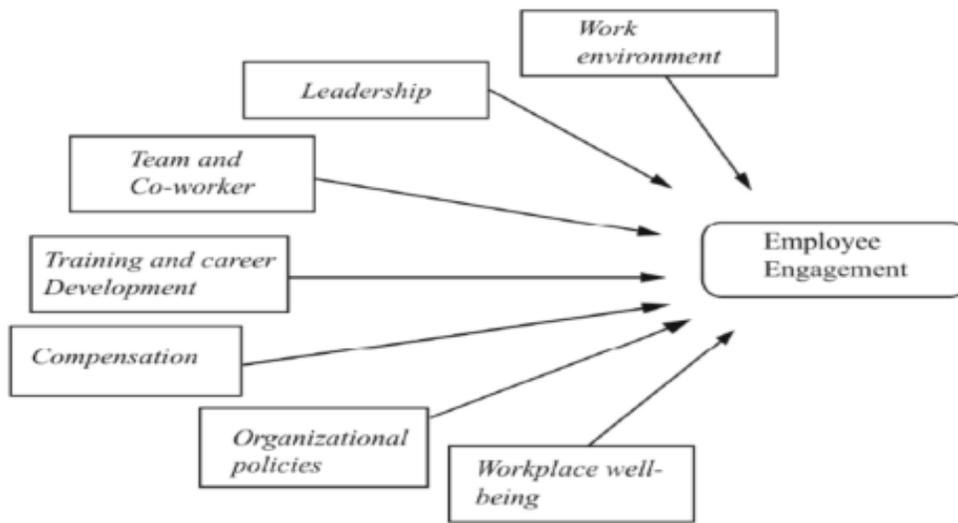
Employees need to be provided with adequate physical, psychological social and organizational resources that enable them to reduce their job demands, to function effectively in their work role, and to stimulate their own personal development (Shuffle and Bakker as cited by Kangure, 2014). Work environment was found to be one of the significant factors that determine the engagement level of an employee.

Leadership was the second main criteria identified as a fundamental factor to inform employee engagement (Hughes & Rog as cited by Kangure, 2014). Effective leadership is a higher-order, multi-dimensional construct comprising of self-awareness, balanced processing of information, relational transparency, and internalized moral standards (Hughes & Rog as cited by Kangure, 2014).

Team and co-worker relationship is another aspect that emphasizes explicitly the interpersonal harmony aspect of employee engagement. Khan as cited by Jebel (2013), found that supportive and trusting interpersonal relationships, as well as a supportive team, promote employee engagement.

Compensation or remuneration is an indispensable attribute to employee engagement that motivates an employee to achieve more and hence focus more on work and personal development (Albretcht, 2012). It involves both financial and non-financial rewards. Attractive compensation comprises a combination of pay, bonuses, other financial rewards as well as nonfinancial rewards like extra holiday and voucher schemes.

A study by Saks and Rotman as cited by Jebel (2013) revealed that recognition and rewards are significant antecedents of employee engagement. They noticed that when employees receive rewards and recognition from their organization, they will feel obliged to respond with higher levels of engagement.



**Fig 2.2** Anitha's Employee Engagement Model (as cited by Jebel (2013))

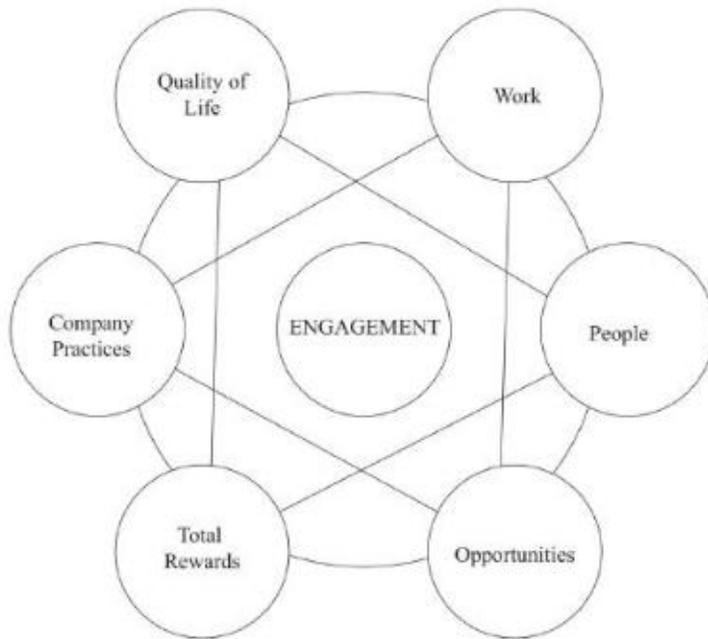
#### **2.4.4 Carnegie Value of the Immediate Supervisor Model**

The value of the immediate supervisor model, presents the relationship between supervisor support and employee engagement. It identifies supervisor support as a driver of employee engagement. Carnegie (2012) conducted nationwide cross industry study of 1500 employees to explore engagement in the workplace. He found that although there are multiple factors affecting engagement, the personal relationships between a manager and his or her direct reports is the most influential.

#### **2.4.5 Hewitt's Drivers of Engagement Model**

Another key premise of the engagement model is that the engagement drivers are interrelated; they do not operate in isolation. An analysis of the model describes the corporate practices (culture), quality of life (balance) as the drivers of employee engagement. Employers can understand how to meet the needs of their employees and focus on the specific areas of improvement that have the largest impact on engagement and business results (Shankar & Bhatnagar, 2010). Therefore, company policies play a major role in supporting employee engagement as they guide the decisions of managers and how teams within the organization relate with each other.

Hewitt's research has repeatedly shown that highly engaged employees demonstrate better quality and efficiency compared to employees who are actively disengaged. In agreement with the Hewitt's Engagement model, May and Gilson as cited by Shankar & Bhatnagar (2010), state that understanding an organizations' engagement level is of little value without knowing which actions will be most effective in increasing engagement. This is a critical part of Hewitt's Engagement model as it identifies six major engagement drivers, which include: quality of life, work, people, opportunities, and total reward and company practices.



**Fig 2.3** Hewitt's Drivers of Engagement Model (as cited by Shankar & Bhatnagar, 2010)

#### **2.4.6 The Job Demands-Resource Model**

According to the Job Demands-Resources Model, job characteristics can be defined in two broad categories, which are: job demands and job resources (Broeck as cited by Tessema, 2014). Job demands refer to those aspects of the work context that affect individual employee's capacity and have psychological and/or physical costs (Bakker and Broeck as cited by Tessema, 2014). According to Broeck as cited by Tessema (2014), the job demand category contains job characteristics such as: task interruptions, workload, work-home interference, organizational changes and emotional dissonance.

Job resources on the other hand refer to physical, psychological, social or organizational aspects of the work context that can reduce the health-impairing impact of job demands; are functional in achieving work goals and stimulate personal growth, development, and learning (Schaufeli and Bakker as cited by Tessema, 2014). As outlined in the JD-R model, the job resources category includes characteristics like: opportunities for skill utilization, autonomy, supervisor support, performance feedback, financial rewards, and career opportunities (Broeck as cited by Tessema, 2014).

Based on the discussions of the above stated models the research will use the Job Demand Resources approach. This is because this model identified various job characteristics that have directly or indirectly influence the relationship between work-life balance and employee engagement. The other reason is that this model will enable the researcher to well understand engagement typically to maintain that job demands have an effect on the strength of the relationships between job resources (autonomy, feedback, and support) and engagement. As stated above, job demands refer to the physical, psychological, social or organizational factors that require “sustained physical and psychological” effort on the employees’ part and therefore are thought to be associated with certain physiological or psychological costs. Although job demands are not necessarily negative, they may develop into “stressors” if they require that the employees invest too much effort and trying to meet these demands is associated with negative outcomes such as anxiety, burnout, or even depression (Schaufeli and Bakker as cited by Tessema, 2014).

## **2.5 Theoretical Foundation of Work-life Balance**

### **2.5.1. The concept of Work Life Balance**

The definition of work-life balance can be described as the process in which employees seek to combine their paid jobs with caring responsibilities in order to create a “balance” (Crompton & Lyonette as cited by Kangure, 2014). When working to achieve this balance, employees must struggle with various pressures and tensions such as role expectations, job requirements, and group and organizational norms (Crompton & Lyonette as cited by Kangure, 2014).

Previous research has shown that work-life balance entails employees’ behaviors, attitudes, wellbeing, and organizational effectiveness (Eby as cited by Kangure, 2014).

He stated also, an imbalance between work and private life can cause absenteeism, dissatisfaction, and low productivity. By contrast, employees who are able to achieve this balance can enhance their wellbeing since they are better capable to effectively allocate their energy and time to the demands they experience (Whittington as cited by Kort, 2016). Therefore, organizations are forced to suppress the demands that individuals experience by implementing work-life policies and practices which support employees to fulfill their employment-related as well as personal-related responsibilities (Beauregard and Henry as cited by Kangure (2014).

Work life balance is the absence of unacceptable level of conflicts between work and non-work demands (Greenblatt as cited by Kort, 2016). Greenblatt's definition has a similarity with Clark's definition. In both definitions an employee's work and personal life is in balance if the conflicts that occurs in the two domains is minor or doesn't have a significant impact on both roles.

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 as cited by Kort, 2016). This definition basic element is the issue of life priorities and the actual reality at work and private life of the individual. This means that the individual measures his/her work life balance with respect to the priorities he/she put for himself/herself. For example, an individual may be effective in his work life however if his/her priority is his personal/family life and he can't be able to meet this, then this person works and life is unbalanced.

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 as cited by Kort, 2016). Unlike the previous definitions which emphasize on prioritization and conflict of work and family role, this definition emphasizes on equally engaging in the work and non-work domain in general. According to this definition an individual's work and personal life is said to be in balance, if he/she is capable of managing the two roles equally.

In general, as can be understood from the above definitions, work life balance is managing the personal life role and the occupational role of the individual in an effective way so that the two roles do not enter in to a conflict.

The WLB definition that is used as an operational definition of this research paper is the one that is given by Delecta, 2011. This definition is selected because it incorporates the broad life aspects of an individual. Hence according to this definition, a person's WLB is achieved when it is successful in meeting his/her work family and other social roles.

### **2.5.2 Mechanisms of Linking Work and Life**

Edward and Rothbard as cited by Jebel (2013), mentioned in their research that different work family researchers have identified different mechanisms of linking work and family and they organized these mechanisms into six general categories: spillover, compensation, segmentations, resource drain, congruence, and work family conflict.

**Spillover:** Refers to effects of work and family on one another that generate similarities between the two domains. These similarities usually are described in terms of work and family affect (i.e., moods and satisfaction), values (i.e., the importance ascribed to work and family pursuits), skills, and overt behaviors. That means experiences made in one area have an impact on experiences and behavior within the other area. Temper, conduct, ethical values and skills are transferred from one role to the other (Edward & Rothbard as cited by Jebel, 2013).

**Compensation:** represents efforts to offset dissatisfaction in one domain by seeking satisfaction in another domain. It assumes that deficits in one area (work or private life) are compensated in the other area. Disappointments at work therefore can be compensated by positive experiences in the private area. (Edward & Rothbard as cited by Jebel, 2013).

**Segmentation:** is the separation of work and family, such that the two domains do not affect one another. People suppress work related thoughts, feelings and behavior while in the family domain, and vice versa. The active separation of work and family may be viewed as a method of coping with stress from either domain or as a way of maintaining a preferred degree of connection between work and family (Edward & Rothbard as cited by Jebel, 2013).

**Resource drain:** refers to the transfer of finite personal resources, such as time, attention, and energy, from one domain to another. Resource drain is analogous to those forms of compensation that entail a shift of time or attention between domains. However, compensation is an active response to dissatisfaction in one domain, whereas resource drain simply refers to the transfer of

resources between domains regardless of the impetus for the transfer (Edward & Rothbard as cited by Jebel, 2013).

**Congruence:** refers to similarity between work and family, owing to a third variable that acts as a common cause. These common causes include personality traits, genetic factors, general behavioral styles, and social and cultural forces. For example, dispositional affect may influence both work satisfaction and family satisfaction, there by inducing a positive spurious relationship between these two variables. Congruence is analogous to spill over, in that both lead to similarities between work and family. However, spillover attributes these similarities to the effect of one domain on the other, whereas congruence attributes these similarities to a third variable that affect both domains (Edward & Rothbard as cited by Jebel, 2013).

**Work family conflict:** is a form of inter role conflict in which work and family role demands are mutually incompatible so that meeting demands in on domain makes it difficult to meet demands in the other (Edward & Rothbard as cited by Jebel, 2013).

### **2.5.3 Approaches to Promote Work Life Balance**

Work life balances policies involve all actions that enhance the compatibility of work life and personal life. To improve work life balance, employers need to focus on strategies like providing flexibility around work, increasing employees' sense of control and creating a more supportive work environment. Employers should improve human resources development within their organization and promote greater autonomy by enabling workers to make decisions about how to respond to demands (Duxbury & Higgins as cited by Shankar & Bhatnagar, 2010).

According to Evans as cited by Abdullah (2014), four types of family friendly measures can be differentiated: support of a gap in employment due to family commitments; flexible working arrangements; support of child care or care for family members in need of care; and, information and qualification. A gap of employment can be due to maternity, child care, or care for family member in need of care or emergency leave (e.g., to deal with a sick child, or when there has been a problem with child care or eldercare). Support can be given by job-protected maternity leave, parental leave for women and men, paid or unpaid special leave, time to be made up later or reduction in working hours (Evans as cited by Abdullah, 2014).

Flexible working time arrangements to enhance family friendly policies focus primarily on the possibility to individually adjust the position and length of working time. Flexible working time models allow employees to, or at least partially, individually tailor their own work schedule. Meeting/ addressing the interests of employees with family obligations can also be achieved by allowing flexible place of work (e.g. telecommuting) or mobile working. The criteria under which these flexible arrangements can be used should be mutually agreed upon and transparent. There should also be joint liability around their use. The process for changing duration or location of work should be as flexible as possible (Evans as cited by Abdullah, 2014).

Support of child care or care for family members in need of care can be achieved through various possible measures including, workplace or linked nursery; financial help or subsidies to parents for child care; child-care provisions in holidays; breast-feeding facilities; workplace parent support group; and assistance with costs of eldercare (Evans as cited by Abdullah, 2014).

Information and qualification is important aspect employers should consider when aiming to promote work life balance; especially for working women. Less well-educated mothers are more likely to be absent from the labor force for extended periods of time, and this is likely to reduce their, already limited, occupational choice and lower their relative earnings. Relevant information and training policies may act to actively inform staff of the benefits available to them and, in turn, encourage their use (Evans as cited by Abdullah, 2014).

The other measure for promoting work life balance is the availability of supportive managers and work environment. Supportive managers at all levels should be given the skills they need (e.g., communication, conflict management, time management and organizational skills, or how to give and receive feedback), as well as the tools they need to manage people(e.g., appropriate policies or training on how to implement alternative work arrangements) (MacDonald as cited by Jebel, 2013). Information for employees about the various policies that are available is essentially linked to the indication how these approaches can be accessed. To encourage employees to use these policies, senior management should model appropriate behavior as a precondition. Employees must be made to feel that their careers will not be jeopardized if they take advantage of supportive policies. The use of the different supportive approaches should be measured; and the sections of the organization that demonstrate best practices in these areas should be rewarded (MacDonald as cited by Jebel, 2013).

#### **2.5.4 Relationship between Work-life balance and work engagement**

Research on work engagement as an outcome of work-life balance is minimal and there is little evidence that employees with a high level of work-life balance experience a high level of work engagement (Greenhaus as cited by Kort, 2016). However, there has been some research on the relationship between work-life balance and employees' well-being and quality of life (Greenhaus as cited by Kort, 2016). Previous studies have assumed that employees who perceive a balance between work and their private lives experience low levels of stress in both roles they fulfill (Marks & MacDermid as cited by Kanguru, 2014). One explanation of this could be that these employees fulfill roles that are salient to them. In addition, these employees are better able to allocate their energy and time to the demands they experience, which in turn leads to increased well-being (Whittington as cited by Kort, 2016). Furthermore, as previously mentioned, work-life balance can also lead to job satisfaction and organizational commitment (Reindl as cited by Kanguru, 2014).

Previous studies have also examined the relationship between work-life balance practices, which are related to work-life balance, and engagement. The relationship between work-life balance practices and work engagement can be explained using the social exchange theory (Blau as cited by Kort, 2016). This theory states that when employers provide care and opportunities for their employees, these employees will show certain attitudes and behaviors. More specifically, when employees receive favorable treatment they reciprocate, which in turn leads to beneficial outcomes for both employers and employees (Eisenberger as cited by Kort, 2016). Applying the social exchange theory to work-life balance, when employees feel that organizations help them balance their work and family demands, they probably feel cared for and supported by their organization. Following the norm of reciprocity, it can be said that employees feel obligated to reciprocate by showing more favorable attitudes and behaviors at work. These employees respond with increased positive feelings regarding their job and the organization (Aryee as cited by Kanguru, 2014).

Similarly, when employees are provided with particular resources by their employer, they respond with a certain degree of engagement (Saks as cited by Kort, 2016). The results of a study by Richman as cited by Kort (2016), have revealed that supportive work-life policies and perceived flexibility are positively related to employee engagement.

In addition, a study by Sonnentag as cited by Abdullah (2014), has suggested that recovery, which can be seen as a part of work-life balance, can contribute to employees' work engagement. Recovered employees are more willing and able to invest effort and show more resilience than employees who have not been recovered. This means that recovery might have a positive effect on employees' vigor. Recovery can also influence dedication since recovered employees possess enough resources to become strongly involved in their work. Finally, recovery can also have a positive effect on the last element of work engagement, absorption. Recovered employees are able to fully concentrate on their tasks and to ignore irrelevant signals Sonnentag as cited by Abdullah (2014).

### **2.5.5 Dimensions of Work-life balance**

According to a study of Amarakoon&Wickrama as cited by Kanguru (2014), work-life balance has the following dimensions: work-life balance policies, supervisor support, co-worker support and corporate culture. 1. Work-life Policies Over the last decade the evidence for the business benefits of Work Place Policies has been growing in volume and strength (Cohen as cited by Kort, 2016). A study conducted by Amarakoon&Wickramasingle as cited by Kanguru (2014), show strong links between work-life balance policies, increased productivity and job satisfaction.

The study also indicates other benefits which include: improved recruitment and retention rates reduced sick leave usage, reduction in worker's stress, improvements in employee satisfaction and improved corporate image. 2. Supervisor Support Family supportive supervision has emerged as an important prerequisite for effective family integration and employee's well-being (Straub, 2011). Previous studies have shown that there is a significant relationship between employee perception of the supportiveness of their supervisor and their ability to cope well with work and family issues. This in turn is related to lower levels of work-family conflict and psychosomatic symptoms, such as anxiety and depression (Breugh& Frye; Frye &Breugh; Lapierre& Allen and Secret & Sprang as cited by Kangure (2014). The study also revealed that the relationship between employee perception of the supportiveness of their supervisor and their ability to cope well with work and family issues helps to improve employee's usage of work-family policies.

Therefore, it would be useful to better understand the characteristics and conditions that lead managers as supervisors to exhibit family supportive behavior. 3. Co-worker Support Coworker support refers to employees' beliefs about the extent to which coworkers provide desirable resources in the form of emotional support like showing concern when a colleague is experiencing difficulties (Susi as cited by Kanguru, 2014).

Providing support especially helping with work tasks has been found to increase the levels of engagement among team members (Fearon, as cited by Kangure, 2014). Supportive co-workers assist employees engage with the team to which they belong (Ebrahimi, 2005). This element is measured by how those in employees' immediate workgroups behave (team identification) and the adequacy of the recognition employees receive for the work they do (job recognition) (Australian Public Service, 2010). Employees in the work place need to feel that they belong and that they have co-workers they can rely on for support and advice including sharing personal/family issues (Kirrane& Buckley as cited by Kort, 2016).

4. Corporate Culture Corporate culture is defined as widely shared and strongly held values and it includes the beliefs, attitudes, practices, norms and customs that characterize a workplace (Chatman &Jehn as cited by Shankar &Bhatnagar, 2010). It is a particular aspect of the organizational culture that reflects the attitudes and values in the organization about work and non-work life and therefore, the work-life balance culture is the subset of the attitudes, relating directly to how supportive the organization is in allowing employees to balance their work and non-work lives (Thompson as cited by Kangure, 2014).

## **2.6 Empirical review of related studies**

Various researchers have investigated the concepts of work-life balance and employee engagement including: supervisor role, co-worker support, organizational practices and culture. However, most studies have been carried out in the west with very little attention being paid to the developing world (Bond as cited by Shankar &Bhatnagar, 2010). Although, according to Poelmans as cited by Shankar &Bhatnagar (2010) most studies have been conducted in the west, their findings are interesting and relevant as they provide insights into how work life balance and employee engagement might be related.

Studies and business practice reveal that both work-life balance and employee engagement contribute to increased business success and create competitive advantage for a business (Deery as cited by Kangure, 2014). The following studies have specifically examined the influence of supervisor support, work place policies, co-worker support and corporate culture on employee engagement.

## **2.7 Conceptual framework**

### ***1. Work place Policies***

Several studies have revealed that organizational work-life policies and programs allow employees to have greater control over how, when and where they work. An empirical research by Anitha as cited by Jebel (2013) established a link between work-life policies and employee engagement. The research outcome further suggested that the following five dimensions underlie this aspect of organizational life: lack of managerial support for work-life balance; perceptions of negative career consequences; organizational time expectations; the gendered nature of policy utilization; and perceptions of unfairness by employees with limited non-work responsibilities. Three major types of work-life policies were identified to assist employees in balancing their work and non-work lives. These are: Flexible work options (part-time work, flexible hours' arrangements, specialized leave polices (parental leave, career break schemes) and Dependent care benefits (subsidized childcare, child care referral).

### ***2. Supervisor support***

Research suggests that managerial support is critical when it comes to the utilization and effectiveness of work-life programs (Allen as cited by Kangure, 2014). In addition, research consistently shows that the level of support that employees receive from their supervisors is crucial in alleviating conflicts between work and life. Supervisor support is a core aspect of work-life culture, or the shared assumptions, beliefs, and values regarding the extent to which an organization supports and values the integration of employees' work and private lives (Thompson as cited by Kangure, 2014).

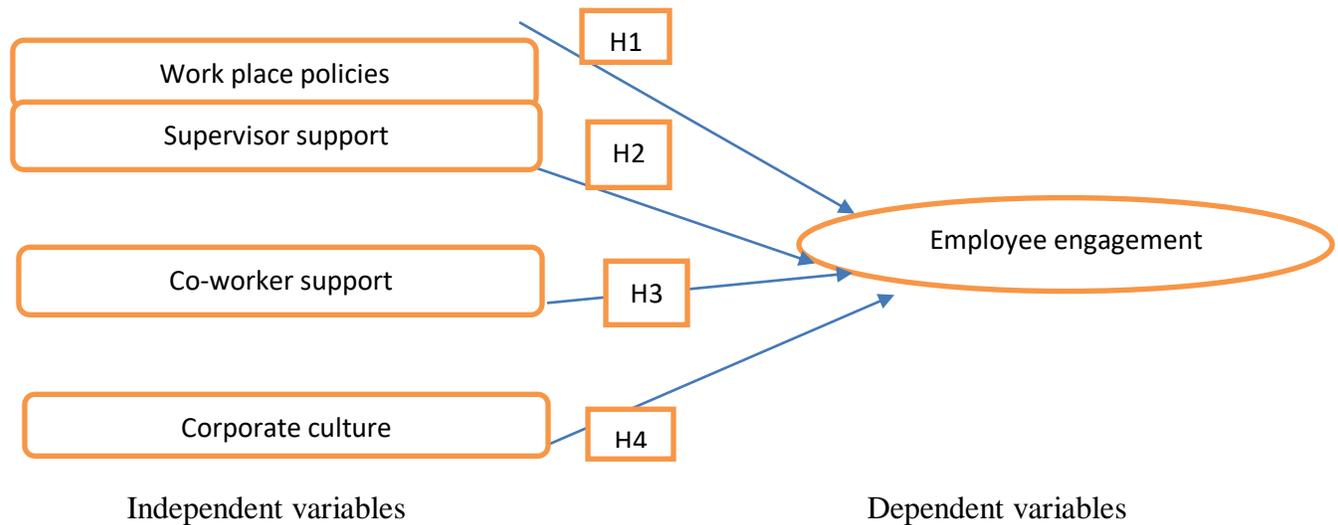
### ***3. Co-worker Support***

Poon (as cited by Jebel, 2013) in a study titled "Effects of Abusive Supervision and Coworker Support on Work Engagement" examined the effects of coworker support on work engagement. Multiple regression analysis results showed that coworker support related positively with work

engagement but did not interact with each other to predict work engagement. Another study by Kirby & Krone as cited by Shankar & Bhatnagar (2010), explored the views of employees in a finance organization about implementation and utilization of work-life balance policies. They found that attitudes expressed by co-workers illustrated how the construction of work-life benefits was affected by factors such as: expectations of business travel for employees with and without family responsibilities; orientations of individualism and meritocracy; and traditional separations between private and public spheres. Thus, employees who utilized work-life policies felt resentment from co-workers and recognized the need to ‘use’ and ‘abuse’ so as not to be seen, and treated as a less committed worker (Boles as cited by Shankar & Bhatnagar, 2010).

#### 4. Corporate culture

Research on corporate culture and its effects on employee motivation; reveal that both pay and more benefits can motivate workers to an extent (Anitha as cited by Jebel, 2013). But raising compensation and offering more benefits are not by themselves, effective drivers of employee engagement (Anitha as cited by Jebel, 2013). Corporate culture characterized by teamwork, pleasant working conditions, the considerate treatment of employees, growth opportunities, skill enhancement and abundant training opportunities can all contribute to employee engagement (Akda, 2012).



**Fig 2.4** Conceptual framework

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

The purpose of this chapter describes the research methodology and techniques that will be used to conduct the study. In this chapter the practical methods to be used in order to answer the research questions and fulfill the purpose of the research are presented. That means it provides an overview of the research study area, the research approach, design and method, population and sample, data source and type, description of the data collection instrument, data collection procedure, ethical considerations and finally the methods of data analysis.

#### **3.1 Description of the Study Area**

This study was intended to be carried out at Commercial Bank of Ethiopia. As reported in the 2018/19 first quarter performance report of CBE, the bank has 15 districts and more than 1200 branches all over Ethiopia as of November 2018. Out of the total districts, north Addis Ababa area containing 128 branches. On the other hand; there are 12 processes residing at the head office. This research was intended to be carried out on the employees of selected branches from the north Addis Ababa districts i.e. North Addis Ababa District employees and under the head office whereby the effect of work life balance on employee engagement was examined.

#### **3.2. Research Design and Approach**

This study was adopted an explanatory research design using both quantitative and qualitative approaches. An explanatory research is conducted in order to discover and report relationships among different aspects of the phenomenon under study (Firebaugh as cited by Kangure, 2014). Explanatory research seeks explanations of observed phenomena, problems or behaviors. It seeks answers to “why” and “how” types of questions and attempts to connect variables in research, by identifying causal factors (Small as cited by Kangure, 2014). The purpose of this research is primarily to assess the effect of work life balance on employee engagement in CBE; therefore, the nature of this study is explanatory.

Explanatory research attempts to discover or establish the existence of causal relationship/interdependence between two or more aspects of a situation (Kothari, 2004). In other words, explanatory research tests for statistical relationships between variables.

These designs were used because they enable the researcher to explain about & critically examine the relationship between the dependent variable (employee engagement) with the independent variables (work place polices, supervisor support, corporate culture, co-worker support).

There are two methods that provide in the research method such as Quantitative and Qualitative, where one of them is not better than the others, all of this depends on how the researcher want to do a research of study (Ghauri and Kjell, 2005). To achieve the aforementioned objectives, the study was adopted both qualitative and quantitative research approach, where it can be use of a questionnaire provided predominantly descriptive and qualified data.

This study was conduct by mixing both quantitative & qualitative approaches i.e. data was obtained from a questionnaire filled by employees of the bank & interview held with selected management officials of the bank. Using the mixed approach has helped the researcher to eliminate shortcoming of using only one approach

### **3.3 Target Population**

CBE categorize all its employees under five categories namely: Administrative, professional, clerical, transport & production and service workers. The first three categories include those employees who work clerical activities while those included in the last two perform non-clerical activities. The target population for the study consists of only the administrative, professional and clerical worker of the bank working under North Addis Ababa districts five branches. These three categories are selected as the natures of their work are similar and perform their duties only in the office setting.

As reported in the 2019/20 third quarter performance report of CBE. The total numbers of populations selected from five branches (i.e. North Addis Ababa Districts) are 1391.

**Table 3.1:** Population of Employees in target study areas

No	Area of target population	Number of employees			
		Administrative	Professional	Clerical	Total
1	Aradagiorgis branch	23	321	45	<b>389</b>
2	Silassie branch	29	196	69	<b>294</b>
3	Sidist kilo branch	13	193	53	<b>259</b>
4	Tewodros branch	11	191	23	<b>225</b>
5	Arat kilo branch	27	165	32	<b>224</b>
	<b>Total</b>	<b>103</b>	<b>1066</b>	<b>222</b>	<b>1391</b>

Source: CBE, Human Resource Management, 2020

Due to time and resource constraints it was difficult to study all the population of the study and taking a sample is necessary. Sekeran, (2001) defines a sample as a portion of the population that has attributes as the entire population. A random probability sampling method was used to select the participants from the population. In probability sampling, all people within the research population have a specifiable chance of being selected. These types of sample are used if the researcher wishes to explain, predict or generalize to the whole research population (Dawson, 2002).

Stratified sampling method was used to select the focused employee groups within the selected branches. Stratified sampling is a type of sampling method in which the total population is divided into smaller groups or strata to complete the sampling process. The strata are formed based on their common characteristics in the population data. After dividing the population into strata, the researcher randomly selected the sample proportionally.

### 3.4. Sample Size

As cited in Glenn, 2012, there are several approaches to determine the sample size, this includes using a census for small populations, imitating a sample size of similar studies using published tables and applying formula to calculate a sample size. Among all these alternatives, this study was prefer the formula derived by Yamane, (1967) cited in Glenn, 2012, rule of thumb, based on the information from the data, for the population of 1391 at 5% margin of error and 95% confidence level the sample size is 311.

$$n = N/1+N(e)^2$$

Where n= sample size, N = population size, e = level of precision given that 95% confidence level and p = ±5% are assumed.

$$n = 1391/1+ 1391(0.05)^2$$

=311 Based on the above formula a sample of 311 employees will be selected from the target population.

### 3.5 Sampling technique

Sekeran (2001) defines a sample as a portion of the population that has attributes as the entire population. As for this study it was assume that all branches of CBE operate in a similar manner with respect to policies and practices despite the fact that they are located in geographical areas that span the state, the researcher will use a stratified sampling.

If we have a population dispersed over a wide geographic region, it may be difficult or impossible to take a simple random sample of the units of the study population at random, and because of Logistical difficulties may discourage single-stage random sampling techniques. However, when a list of clusters of study units is available (e.g., districts, villages or schools) or can be easily compiled, a number of these groupings can be randomly selected (Creswell as cited by Kangure, 2014).

Once the sample size is determined the next step is determining the number of respondents that is going to be selected from the North Addis Ababa Districts with in five branches. In order to do that a proportionate stratified sampling technique was used. In this technique the number of sampling unit drawn from each stratum is in proportion to the population size of that stratum.

For the purpose of this study the sampling technique used was proportional stratified sampling in combination with systematic sampling. The sample was drawn from the existing professional employees of the bank found in the North Addis Ababa districts & five branches as a stratum.

A formula is provided by Kothari (2004) to calculate the number of elements selected from each stratum: -

$$i = n \cdot p_i \quad p_i = \text{strata } i / N$$

Where  $i$  = number of items selected from stratum  $i$

$p_i$  = proportion of population included in stratum  $i$

$n$  = total sample size

$N$  = total population size

Accordingly, after applying the above formula the number of respondents selected from each stratum was obtained which is illustrated in the following table

**Table 3.2** Proportionate Stratified Sample Size

No	Strata	Total Strata size	Proportionate Sample
1	Aradagiorgis branch	389	87
2	Silassie branch	294	66
3	Sidist kilo branch	259	58
4	Tewodros branch	225	50
5	Arat kilo branch	224	50
	<b>Total</b>	<b>1391</b>	<b>311</b>

Based on the size of each stratum the respondents were selected using a simple random sampling technique.

### **3.6 Source of Data**

The researcher was used both primary and secondary data collection for the study. The primary data was gathered from company employees, top level and middle level manager which was develop and disseminate to be fulfilling by the respondent and the secondary data was collected from CBE reports, CBE website and document to assess the effect of work life balance on employee engagement in CBE.

### **3.7 Data Collection Method**

The researcher was used questionnaire and interview. The questionnaire were developed in English and were have six parts; the first part was related to demographic profile of respondents, the second part was about the work life policies of the organization, the third part was about supervisors support in CBE, part four was coworker support in the company, part five was corporate culture of the organization at the last part six includes employee engagement of the CBE, and interview was developed mainly based on WLB component i.e. work life balance policies, supervisor support, co-worker support, corporate culture and employee engagement.

### **3.9 Validity and Reliability**

#### **3.9.1 Validity**

Validity defined as the extent to which data collection method or methods accurately measure what they intend to measure. To ensure the validity of the study: Data has to collect from the reliable sources, i.e. respondents who have experiences in CBE and the study was examined by the advisor and other colleagues to determine its clarity.

#### **3.9.2 Reliability**

Reliability of the primary data is very important because the study mainly depend upon the respondent's opinion. Research instruments are designed using a simple and clear language to ensure respondents have a clear understanding of what each question are meant to ask and sequence of questions are request to increase the probability of consistent respond. Standard questionnaire which is slightly customizing to suit the research was selected with a strong base from the literature in order to be relevant to the subject matter.

To ensure the reliability of the response the internal consistency of items measuring the level of homogeneity of measures in the instrument and reliability over and over groups of respondents. The study was measure the reliability of the questionnaire and organizes by calculating Cronbache's alpha with all variable using SPSS is 0. 83 or 83%.

### **3.10 Ethical consideration**

Research, as a scientific process and activity, has get its own basic ethical conducts that shouldn't be compromising at all levels. For instance, any source that is quoting and use as essential part of the study will be cited. That means, acknowledging the authors of books and articles is necessary. Moreover, the data was gathered from the appropriate and relevant sources. Therefore, with respect to the current study, the researcher was respected and complied with existing ethical principles to make the research credible and acceptable by the academic communities and users of the result.

The confidentiality of participants' (managers, union leaders and employees) were maintain in that their names; addresses, signature and their roles in company was not appearing and filling in the questionnaire. In addition, respondents fully volunteers to participate in the study and their rights/privacy is respect. The researcher was presented the findings of the study without any distortion of the reality.

### **3.11 Data Analysis Techniques**

The data from the survey questionnaires was analyzing both qualitatively and quantitatively. A descriptive analysis of all variables in the form of the measures of central tendency, frequency distribution, and the measures of variability is applied to summarize and describe the work life balance and employee engagement. The study was used inferential statics to measure the effect between the independent variables, that is, work place policies, supervisor support, co-worker support and corporate culture, on the dependent variable, that is, employee engagement by using statistical packages for social sciences, SPSS version 25.

Descriptive statistics was applied to analyze quantitative data in order to generate percentages, mean, standard deviation, variance and alpha coefficient of both dependent and independent variables. Normality tests were conduct for the dependent variable so as to establish whether it assumed normal distribution or not. Correlation analysis was done to establish whether there was

correlation between independent variable work life balance (work place polices, supervisor support, corporate culture, co-worker support) and the dependent variable (employee engagement). This was achieved through the use of Pearson correlation that indicated the correlation coefficients between the variables.

In addition, the study was set to ascertain the casual effect of dependent variable upon the independent variables that is: relationship between work life balance and employee engagement. To explore such, the investigator assembled data on the underlying variables of interest and employee regression to estimate the quantitative effect of the causal variables upon the variables that they influence. The investigator also typically assessed the statistical significance of the estimated relationship. Statistical test included F-test and ANOVA. Data was presented in frequency tables.

## **CHAPTER FOUR**

### **DATA PRESENTATION AND ANALYSIS**

#### **4. Introduction**

This chapter covers the presentation and analysis of the data used in the study. It shows the findings of the study which seek to answer the research questions in relation to the study objectives. The data were gathered from CBE; questionnaire response from Aradagiorgis branch, Silassie branch, Sidist kilo branch, Tewodros branch and Arat kilo branch. This study attempted to examine the effects of the work life balance in determining employee engagement in CBE's Addis Ababa District. A total of 311 questionnaires were distributed to the above listed branch employees those found in North Addis Ababa District. Though, concerning the questionnaires, out of 311 respondents to whom the questionnaires were distributed purposely sampled 300 (96.5%) of them were successfully completed and returned and 11(3.5%) of them are not collected. The collected data were presented, analyzed and interpreted by using SPSS software version 20.

The questionnaire was developed in five scales ranging from 1 (strongly disagree) to 5 (strongly agree). Since the questionnaire of the study was developed as Likert scale, sum or mean was calculated for the Likert items of each variable during the data analysis procedure. According to Harry and Deborah (2012) descriptive statistics recommended for Likert scale data include mean for central tendency and standard deviation for variability, in addition other data analysis procedures recommended for such type of data include Pearson's correlation ( $r$ ), t-test, ANOVA, and regression analysis.

Given that all of the independent and dependent variables of the study consist of Likert scale data, and given that the aim of investigation was to test the effect of the independent variables (work place polices, supervisor support, corporate culture, co-worker support) on the dependent variable (Employee Engagement), the most appropriate statistical test for testing the hypothesis of the study was found to be measures of central tendency (mean & standard deviation), independent sample T-test, ANOVA, and multiple linear regression analysis.

While making interpretation of these results of mean on the scales the following ranges were used: 1-1.8= Strongly Disagree, 1.81-2.6 = Disagree, 2.6 -3.4= Neutral, 3.4 -4.20= Agree and 4.2 -5 = Strongly Agree (Best, 1977, as cited by Birhanu, 2017).

#### 4.1. Demographic Background of Respondents

This study is reliable since the respondent was selected based on their duty and responsibility and their past experience on employees work life balance engagement. However, descriptive statistics using frequencies was used to analyze the demographic characteristics of the respondents and hence the result of the analysis is described in detail hereunder:

**Table 4.1.** Respondents' Demographic profile

Variables	Classification of variables	Frequency(N)	N (%)
Gender	Male	160	53
	Female	140	47
	Total	300	100
Age	20-25 years	50	16.67
	26-35 years	170	56.67
	36-45 years	55	18.33
	46 and above	25	8.33
	Total	300	100
Marital status	Single	125	41.67
	Married	175	58.33
	Divorced	0	0
	Widowed	0	0
	Total	300	100
Work experience	0-5 years	105	35
	6-10 years	125	41.67
	11- 20 years	40	13.33
	21-30 years	25	8.33
	31 and above	5	1.66
	Total	300	100
Work position	Junior officer	49	16.33
	Branch Banking officer	183	61
	Senior Branch Banking officer	25	8.33
	Branch Business/Operation/service Managers	20	6.66
	Team leader/manager/director	5	1.66
	Other	18	6
	Total	300	100
Level of education	Secondary school	0	0
	College diploma	3	1
	University Degree	230	76.66
	Post-graduation level(masters)	67	22.33
	PhD	0	0
	Total	300	100

**Source: Survey result, 2020**

As it was shown on the above table (4.1), the highest percentage of participants in this study was males who form 160(53.33%) of the respondents and the rest 140(46.67%) were females. From this fact, the researcher infers that there is huge difference between the number of male and female.

In the case of classification of the respondents, the highest percentage of participant's age category were between (26-35 years) this form 170(56.67%) of the total respondents and the second highest percentage of respondents age category were between (36-45 years) it accounts 55(18.33%). This indicates that most of the current employees of the bank are less than the age of 44 indicating majority of the banks employees are young. So, this result indicated that most of the bank employee's age stages were young and the bank have more productive staff for serving is customers.

According to item number 3 of the above table, 58.33% of the respondents are found to be married and 41.67% single. This implies that majority of the Banks employees are married. According to item number 4 of the above table, 41.67% of the respondents are found to be having a work experience of 6-10 year, followed by those having a work experience of 0-5 years (35%) and those having a work experience of 11-20 years (13.33%). Those employees having work experience of above 21 years consists of 9%. This implies that majority of the Banks employees work experience is below 20 years. Therefore, this result indicated their long period of experience and that contribute to both the reliability and validity of the information they offer.

As indicated the above table 4.1(item 5) implies that, 61% majority of the respondents were found to be Branch Banking officer, 16.33% Branch Banking officers followed by junior office, (8.33%) of the respondents were senior branch banking officers, and the rest 6.66% consists of Branch Business/Operation/service Managers. This implies that majority of the employees are under medium level management level (professional posts). So, such a segregation of the respondent is an important to suppose the researcher choose the right professionals which have direct relationship with the subject matter and in order to gather the necessary information. .

According to item number 6 of the above table, 76.66% of the respondents are found to be first degree holders, followed by those possessing Master's Degree (22.33%) and Diploma holders constituted 1%. This implies that majority of the Banks employees are first degree holders. But,

there are no respondents who have Secondary certificate and PhD holders. Based on this result the researcher understood that work positions were equal to and above professional post require a minimum of first degree qualification.

Accordingly, the respondents' profile indicated that most of the respondents who work in CBE have adequate qualification and experience, their opinion and view on the questions requested is based on their sufficient experience in the banking Service rendering Activities.

#### 4.2. Descriptive Analysis

Descriptive statistics was employed to examine the mean & standard deviation of the responses of respondents with regards to the effect of work life balance (work place polices, supervisor support, corporate culture, co-worker support) on employee engagement.

##### 4.2.1. Descriptive Analysis for Perceived Employee Engagement in CBE

**Table 4.2 Level of employee engagement**

Level of Employee Engagement	Alternatives	F	Percentage
<b>How do you rate your level of engagement?</b>	Very much	25	8%
	Much	83	28%
	Neutral	105	35%
	Little	73	24%
	Very little	14	5%
Total		300	100%

**Source: Survey result, 2020**

Respondents were asked to indicate the level of engagement on a closed scale of very much, much, neutral, little and very little. Majority 105(35%) indicated neutral, 83(27%) indicated well (much), 73(24%) indicated little, 9% indicated very much and 14(5%) indicated very little level of engagement. This implies that 35% of the employees are neither fully engaged nor disengaged, 29. % of the overall employees found to be actively disengaged and 35 % of the overall employees are actively engaged. Therefore, the result of respondent's level of engagement is presented in the below table and different related questionnaire were used which assumed to address the intended level of employee engagement.

**Table 4.3 Summary of Employee Engagement**

Statements	SD	D	N	A	SA	Mean
	N (%)	N (%)	N (%)	N (%)	N (%)	
I frequently make suggestions to improve the work of my team/department or organization.	20(7)	26(9)	34(11)	180(60)	40(13)	2.6500
I always do more than is actually required on my job.	5(2)	40(13)	140(47)	70(23)	45(15)	3.4100
I am proud to tell others that I am part of this organization.	15(5)	35(12)	165(55)	54(18)	31(10)	3.5767
I am very enthusiastic about my job	10(3)	40(13)	60(20)	160(53)	30(10)	4.2767
I feel bursting with energy at my work.	7(2)	8(3)	127(42)	139(46)	19(6)	3.5633
I find the work that I do full of meaning and purpose		30(10)	46(15)	183(61)	41(14)	3.7833
When I am working, I forget everything else around me	12(4)	153(51)	58(19.40)	66(22.0)	11(3.6)	3.9833
It is difficult to detach myself from my job.	30(10)	150(50)	95(32)	12(4)	13(4)	3.3633
At my work, I always persevere, even when things do not go well	16(5)	86(29)	154(51)	31(10)	12(4)	3.2767
When I get up in the morning, I really desire to go to work.	34(11)	63(21)	68(23)	112(37)	23(8)	3.8833
Grand mean (Grand mean is mean of the mean i.e.35.7666/10=3.5766)						3.5766

**Source: Survey result, 2020**

(SD=very little engagement, Disagree=little engagement, neutral=neither little nor much engagement, Agree=high engagement, SA=very high level of engagement)

The study sought to investigate the effect of work life balance on employee engagement in CBE in under North Addis Ababa District branches. To achieve this objective employee opinion was sought on whether there exists' written frequently make suggestions to improve the work of my team/department or organization in their organizations. Majority of (73%) agreed that there is a

written suggestions to improve the work of my team/department or organization, 15% disagreed and 11% indicated that they were not aware if the suggested policies exist or not.

Further, the respondents were asked in the above table 4.4 (item 2), the bank always does more than is actually required on my job. As per the respondents analyzed data, 47% of the respondents replies that weather exist or not in the bank. The remaining 28% agreed that the bank always engaged employees and do more emphasis than is actually required on the job. For analyzing the respond of the respondents in item 3, majority (55%) of the respondent's results indicated that 'the proud to tell others that I am part of this organization whether exist or apply or not. It was logical do not to consider the responses of those who know the existence of employee's engagement Policies in their organization. On the other hand, more than 50% of the respondents were much agreed the bank engaged employees for enthusiastic about the job.

As of the above table 4.4 (item 5), 52% of the respondents were agreed that the employees feel bursting with energy at his or her work place. The rest, 42% indicated that whether the employees feel about energy in the work place or not. In the same table in item 6, majority 78% respondents were agreed that the employees do full of meaning and purpose during engaged in the work. This result indicates employee engagements that find at the work and give a meaning and purposes. And, 55% of the respondents also replied in the above table 4.4 (in item 7) disagreed that the bank doesn't considered and forgotten everything in his or her work place. The rest, 25% agreed and the bank employees forgotten everything around the work place. In item 8, employee's engagement is not difficult to detach myself from his or her job and 60% of the respondents disagreed and supported this statement.

In the above table 4.4(item 10), the employees get up in the morning; I really desire to go to work. Based on this statement, 46% of the respondents were agreed and the employees get up during in the morning. Finally, the researcher understood that employee's engagement is an important tool that the employees feel passionate about their jobs, are committed to the organization and put discretionary effort in to their work. According to mean data analysis result in the above table implies that a respondent balancing work and personal life that means their personal and work life is not balanced without employee's engagement. The mean of 4.2767 indicated that during engagement employees very excited about his or her job area. So, employee's engagement is one factor for balancing work life in CBE.

The grand mean for the entire ten items raised in the above table related to employee’s level of engagement is 3.57666. Based on the range stated above, this figure indicates that respondents agree with the aggregate statement raised. According to Best, 1977, as cited by Birhanu, 2017 noted the grand mean place between 3.4 - 4.20 and the respondents agreed that Employee Engagement affected by the above identified statements.

#### 4.2.2. Descriptive Analysis for Work Life Policies

The first question raised to respondents was designed to assess whether there is a written policies on work life or not. All employees replied that there is a written work life policy. Given this fact, the next questions raised to respondents were designed to ask them to rate their level of awareness. The answer is summarized in the following table.

**Table 4.4** work life policies awareness level

“Are you well aware of about the following work life policies that help employees to balance work and personal life in CBE in the following area?”	Yes	No	I don’t know	Total
1. Flexible work schedules	10(3%)	18(6%)	8(3%)	36
2. Leave arrangements (paternity, maternity, pooled leave)	55(18%)	41(14%)	10(3%)	106
3. Telecommuting	5(2%)	3(1%)	0	8
4. Health care availability	75(25%)	35(12%)	4(1%)	114
5. Availability of recreational facilities	5(2%)	1(0%)	6(2%)	12
6. Flexibility for educational opportunities	17(6%)	5(2%)	2(1%)	24
Total				100

Source: Survey result, 2020

The above table (table 4.4) indicated that in the analysis, 25% agreed that health care policy exists in the organization, 18% of the respondents indicated that leave arrangement is available in the organization followed by 3% who were in the opinion that flexible work schedules exists in the organization. This was however followed by flexibility for educational opportunities at 5.67% and recreational facilities were at 2% and the rest at 2% were for the opinion that telecommuting policy exists in the organization. Therefore, this result indicated that majority of the respondents replied Health care availability policy that helps employees to balance work and

personal life in CBE. So, the bank should enhance its employees' health care policies for balancing work life and personal life. This implies that when the employees' health policies increase in the bank then the work life balance increase and also the productivity of the bank maximizes.

#### 4.2.2. Descriptive Analysis for Work Life Policies

**Table 4.5.** Summary of Rating of Practices of Work-life Balance Policies

Statements	SD	D	N	A	VA	Mean
	N (%)	N (%)	N (%)	N (%)	N (%)	
I can decide the start and finish times for specific tasks assigned (work place flexibility).	20(6)	56(19)	41(14)	87(29)	96(32)	2.4910
There are adequate health resources and services available for me in this company.	9(3)	40(14)	25(8)	139(46)	87(29)	3.5814
I can take some time off to develop my skills through university study or in-house training and this helps me to feel more empowered in this organization.	15(5)	35(12)	165(55)	54(18)	31(10)	3.1192
I am allowed to take time off for cultural/religious reasons.	10(3)	40(13)	60(20)	160(53)	30(10)	3.5090
Female workers are entitled to safety at work when expectant i.e. changing work to avoid long standing periods or lifting heavy objects.	50(17)	22(8)	72(24)	73(24)	83(28)	3.2210
My employer has social functions arrangements at times suitable for my family participation.		30(10)	46(15)	183(61)	41(14)	3.2840
Up skilling strategies are regularly arranged to enable employees perform their work better	58(19)	44(15)	104(35)	58(19)	36(12)	2.5776
I can pool my leave days to enable me	38(13)	33(11)	57(19)	105(35)	67(22)	3.2880
There is adequate provision of recreational facilities in this company like gymnasium.		9(3)	39(13)	154(51)	98(33)	2.8896
Professional counseling services are available to employees.	16(5)	27(9)	10(3)	154(51)	93(31)	3.2233
Grand Mean						3.1184

**Source: Survey result, 2020**

Based on the above table 4.5, the study sought to investigate the effect of work life balance on employee engagement in CBE in North Addis Ababa District at five selected branches. To

achieve this objective employee opinion was sought on whether there exists' written Work Place Policies in their organizations. Majority (61%) agreed that there is a written workplace polices in place, 25% disagreed and 14% indicated that they were not aware if the policies exist or not.

Furthermore, the respondents were asked whether the existing Work Life Policies are sufficient or not. For analyzing the respond of the respondents, it was logical to consider the responses of those who know the existence of Work Life Policies in their organization. By using a cross tab to know whether the existing Work Life Policies in the organization is sufficient or not among those respondents who knows that there is a Work Life Policies in the organization, the majority (67%) of the respondents replied that the existing Work Life Policies are not sufficient and the remaining 18% replied that the existing Work Life Policies are sufficient. Those who were not aware if the policies exist or not replied that though they don't know about the Work Life Policies existing in the organization, 81% of them replied that it is sufficient and the remaining 46% replied it is not sufficient for them.

Finally, the respondents were asked which Work Life Policies there are aware of. To make the analysis more valuable, those respondents who know the existence of Work Life Policies in their organization were taken in to consideration. To do the intended analysis a cross tab was used and the result indicated that majority (75%) of the respondents replied that they are aware of health care availability followed by leave arrangements (47%), flexibility for educational opportunities (16%) and flexible work schedules (6%). Among the listed work place policies, telecommunicating and availability of recreational facilities were not well known (in aggregate 51% of the respondents know about it) by the respondents who know that there is a Work Life Policies in their organization. According to the above grand mean 3.1184 result and the respondents agreed that employees in the work place need to feel that they belong and that they have co-workers they can rely on for support and advice including sharing personal/family issues.

### 4.2.3. Descriptive Analysis for Supervisor Support

**Table 4.6** Summary of Degree to which Supervisors' Support Work-life Practices

Statements	SD	D	N	A	SA	Mean
	N (%)	N (%)	N (%)	N (%)	N (%)	
Our managers understand employee's family responsibilities and this makes employees feel that the company cares about their welfare	93(31)	170(57)	11(4)	26(9)	-	2.2851
My immediate boss is sympathetic about my personal matters.	61(20)	104(35)	93(31)	36(12)	6(2)	2.3818
My Supervisors seem to care about me as a person and this fosters a good employment relation.	28(9)	120(40)	34(11)	80(27)	38(13)	3.1544
I can easily discuss personal matters with my supervisor	76(25)	97(32)	72(24)	40(13)	15(5)	3.3454
I receive adequate support from my supervisor which enables me to achieve more for the company and helps me on personal accomplishments.	14(5)	87(29)	29(10)	122(41)	47(15)	3.5941
My supervisor motivates me to achieve more on personal and career goals.	4(1)	40(13)	53(18)	133(44)	70(23)	3.2466
Grand mean						<b>3.0012</b>

**Source: Survey result, 2020**

Though, the study sought to investigate the relationship between supervisor support and employee engagement in CBE. To achieve this objective different questionnaire which is mainly segregated in to two categories (supervisor support in the job and supervisor support/involvement in their personal life) were prepared

As shown the above table 4.6(item 1), the bank managers understand employee's family responsibilities and this makes employees feel that the company cares about their welfare. Based on this statement majority 88% disagreed and the bank managers don't understand the employee's family responsibilities in order to makes employees feel about the company cares in their welfare.

As per the above table 4.6 stated statements, majority (55%) were disagreed that their supervisors were involved in their personal life or personal matters, 12% strongly agreed and 31% indicated that they are neither agreed nor disagreed (having neutral response). Supervisors seem to care about the employees as a person and this fosters a good employment relation is not as such good and the respondents supported by 49% replied that disagreed that the involvement of their supervisors in their personal life. The rest, 39% of the respondents are agreed that their supervisors were involved on their employee's personal life.

On the other hand, more than 50%) of the respondents agreed that employees receive adequate support from his or her supervisor which enables to achieve more for the company and helps on personal accomplishments in their day to day job activities. Whereas, 34% of the respondents were disagreed that adequate support cannot received from his or her immediate supervisors.

The last item in the above table 4.6, supervisor motivates employees to achieve more on personal and career goals. Based on this, more than 50% of the respondents were agreed and support of their supervisors on their day to day job activities. But 14% of the respondents disagreed that their supervisors are not supporting them on their job, and the remaining 18% neither agreed nor disagreed (having neutral feeling) on the support of their supervisors on their job.

According John Hall, 2019 argument 'employees who feel valued and appreciated and understand by their leaders or managers are infinitely more likely to go above and beyond for the company and hold themselves accountable for their part of a business. However, the respondents results indicate the bank managers don't considered the employee's family responsibilities and the employees feeling in general. On the other hand, 3.0012 grand mean result indicated that Supervisor Support significantly impact on employees engagement at work place. Therefore, supervisor support is a core aspect of work-life culture, or the shared assumptions, beliefs, and values regarding to the extent to which an organization supports and values the integration of employees' work and private lives.

#### 4.2.4. Descriptive Analysis for Co-worker Support

**Table 4.7.** Summary of Level of Co-worker Support Practice

Statements	SD	D	N	A	VA	Mean
	N (%)	N (%)	N (%)	N (%)	N (%)	
The people in my work environment are interested in what I do and this makes me want to always accomplish more for the team success.	10(3)	17(6)	8(3)	149(50)	116(39)	3.5596
My co-workers would cover for me if I needed to leave work to deal with an important non- work issue.	5(2)	20(7)	8(3)	139(46)	128(43)	3.8808
I feel a strong personal attachment to my peers in the work place.	10(3)	26(9)	23(8)	150(50)	91(30)	3.2782
My co-workers encourage my personal and career development	17(6)	30(10)	25(8)	160(53)	68(23)	3.2383
My co-workers are interested in how I manage my work and family affairs.	23(8)	34(11)	47(16)	133(44)	63(21)	3.4667
<b>Grand Mean</b> $17.4236/5=3.48472$						3.4847

**Source: Survey result, 2020**

The study sought to investigate the relationship between co-worker support and employee engagement in CBE. To achieve these objective respondents asked whether co-workers were supportive to one another when it comes to work life balance.

As per the above table 4.7 data analysis result, more than 50% of the respondents were agreed that co-workers are supportive each other. This was followed by 28% who neither agreed nor disagreed (having neutral opinion) that their co-workers are supportive or not. In addition, 9% of the respondents disagreed that their co-workers are not supportive. The grand mean for the entire five items raised in the above table related to Co-worker Support is 3.4847 and it implied that respondents were agreed in each variable of their co-worker's support s presented and significantly impact on employee's engagement.

According to (Ebrahimi, 2005) noted, Supportive co-workers assist employees engage with the team to which they belong and increase the levels of engagement among team members. In addition they have co-workers they can rely on for support and advice including sharing personal/family issues. Therefore, based on grand mean result co-workers support one to other and measured by how those in employees' immediate workgroups behave (team identification) and the adequacy of the recognition employees receive for the work they do (job recognition) in the work place.

#### 4.2.5. Descriptive Analysis for Corporate Culture

**Table 4.8 Summary of Level of Corporate Culture**

Statements	SD	D	N	A	VA	Mean
	N (%)	N (%)	N (%)	N (%)	N (%)	
Turning down a promotion or transfer for family related reasons will not hurt one's career progress in this organization.	30(10)	56(19)	40(13)	125(42)	49(16)	2.9793
Employees in this organization are not expected to put their jobs ahead of their families or personal lives to be viewed favorably by top management.	50(17)	130(43)	65(22)	41(14)	13(4)	2.5443
Decisions made in the human resources department like transfers take into account an employee's family/ personal situation.	10(3)	32(11)	34(11)	155(52)	70(23)	2.9887
I would feel comfortable in asking my boss for time off if an emergency arose.	86(29)	139(46)	10(3)	50(17)	17(6)	2.3626
Extra pay (over-time/call out) is supposed to be paid when you work over allotted hours.	20(7)	46(15)	35(12)	157(52)	43(14)	3.6470
Grand Mean (14.5219/5=2.90438)						2.90438

**Source: Survey result, 2020**

As shown the above table 4.8 first row, the result depicted that the majority (58%) of the respondents agreed that there is corporate culture in the organization through turning down a promotion or transfer for family related reasons will not hurt one's career progress in this organization, 29% disagreed and 13% of the respondents took a neutral stand. On the item number 2 of the above table (4.8) 61% of the respondents were disagreed that employees in the bank are expected to put their jobs ahead of their families or personal lives to be viewed favorably by top management. In general there is corporate culture in the organization and the rest 22% of the respondents were not agreed nor disagreed (neutral response) that there is corporate culture in the organization. On the other hand, the grand mean result indicated that the respondents were neither agreed nor disagreed that corporate culture insignificant impact on employee's engagement during work life balance and the result of grand average mean 2.90438 placed between 2.6 up to 3.4 i.e. neutral responses.

Finally, based on the above table 4.7 corporate culture statement, the analyzed data shown that the majority (50%) of the respondents agreed that there is corporate culture in the organization. Therefore, the researcher investigated that there is good relationship between corporate culture and employee engagement in CBE.

### **4.3. Correlation Analysis**

In this study, correlation analysis was conducted to understand the effect of work life balance (work place polices, supervisor support, corporate culture, co-worker support) on dependent variable employee engagement. Pearson's correlation coefficient was used to indicate the strength of the effect. In addition, the p-value was used to indicate the significance of the relationship.

**Table 4.9.** Variables Correlational Analysis Result

	<b>employees engagement</b>	<b>work place policies</b>
<ul style="list-style-type: none"> <li><b>Employees engagement</b> Pearson Correlation Sig. (2-tailed N</li> </ul>	1.000 300	.259** 0.000 300
<ul style="list-style-type: none"> <li><b>Work place policies</b> Pearson Correlation Sig. (1-tailed N</li> </ul>	.259 .000 300	1.000
	<b>employees engagement</b>	<b>Supervisor Support</b>
<ul style="list-style-type: none"> <li><b>employees engagement</b> Pearson Correlation Sig. (2-tailed N</li> </ul>	1.000 300	.550** .000 300
<ul style="list-style-type: none"> <li><b>Supervisor Support</b> Pearson Correlation Sig. (1-tailed N</li> </ul>	.550** .000 300	1.000 300
	<b>employees engagement</b>	<b>Co-Worker Support</b>
<ul style="list-style-type: none"> <li><b>Employee Engagement</b> Pearson Correlation Sig. (1-tailed N</li> </ul>	1.000 300	.391 <sup>a</sup> .000 300
<ul style="list-style-type: none"> <li><b>Co-Worker Support</b> Pearson Correlation Sig. (1-tailed N</li> </ul>	.391 <sup>a</sup> .000 300	1.000 300
	<b>employees engagement</b>	<b>Corporate Culture</b>
<ul style="list-style-type: none"> <li><b>Employee Engagement</b> Pearson Correlation Sig. (1-tailed N</li> </ul>	1.000 300	.428 <sup>a</sup> .000 300
<ul style="list-style-type: none"> <li><b>Corporate Culture</b> Pearson Correlation Sig. (1-tailed N</li> </ul>	.428 <sup>a</sup> .000 300	1.000 300

**Source: SPSS output, (2020)**

A. Dependent Variable: employee's engagement

b. Predictors: (Constant), work place policies, Supervisor Support, Co-Worker Support and Corporate Culture

Pearson correlation coefficient was used to gauge the relationship between work place policies and employee engagement. The results indicated that workplace policies have a significant effect positive effect (positive relationship) on employee engagement. The table below indicated that the p-value was at  $p=.000$  and this meets the threshold since  $p<0.05$ .

As we know if the Sig. value for a correlation is .05 or less, we can assume that the correlation is not the result of chance or random sampling error. That is why we would reject  $H_0$  and conclude that the correlation is a real one, and thus, one that can be generalized from the sample to the overall population in which we are interested. The positive relationship was represented by correlation coefficient of 0.239, and the number of respondents considered was 300. The result indicated that Work Place Policies influence employee engagement. The results corroborate with the findings of Shuck et al, (2011) which indicated that Work Place Policies influence employee engagement

Pearson correlation coefficient was used to gauge the relationship between supervisor support and employee engagement. The results indicated that supervisor support has a significant effect (positive relationship) on employee engagement. This was indicated by Table 4.9, which show that the precision under consideration was  $p=0.000$  and this meets the threshold since  $p<0.05$ . The positive relationship was represented by correlation coefficient of 0.550, and the number of respondents considered was 300. The results also indicated that supervisor support influence employee engagement. Supervisors support has significantly effect on employee engagement as it compared with other independent variables.

According to the above table 4.9 correlation result, the Pearson correlation coefficient was used to gauge the relationship between co-worker support and employee engagement. The results indicated that co-worker support have a significant effect (positive relationship) on employee engagement. This shown that the accuracy under consideration was at  $p=0.000$  and this meets the threshold since  $p<0.05$ . The positive relationship was represented by correlation coefficient of 0.391, and the number of respondents considered was 300. The results corroborate with the findings of Cohen (2007) which indicated that co-worker influence employee engagement.

Pearson correlation coefficient was used to measure the relationship between corporate culture and employee engagement. The results point out that corporate culture has a significant effect (positive relationship) with employee engagement. According to Thompson as cited by Kangure, (2014) argued that, Corporate culture is a particular aspect of the organizational culture that reflects the attitudes and values in the organization about work and non-work life and therefore, the work-life balance culture is the subset of the attitudes, relating directly to how supportive the organization is in allowing employees to balance their work and non-work lives. As per the above table 4.9, correlation analysis result shown that the precision under consideration was at  $p=0.000$  and this meets the threshold since  $p<0.05$ . The positive relationship was represented by correlation coefficient of 0.428, and the number of respondents considered was 300. The variable corroborates with the findings of Choi (2007) which indicated that family supportive corporate culture influence employee engagement.

#### 4.4. Regression Analysis

The study further carried out regression analysis to establish the statistical significance relationship between the independent variables notably, work life policies, supervisor support, co-worker support, corporate culture on the dependent variable which was employee engagement. Regression is a technique that can be used to investigate the effect of one or more predictor variables on an outcome variable. Regression allows you to make statements about how well one or more independent variables will predict the value of a dependent variable.

##### 4.4.1. Multiple Linear Regressions for all Variables

**Table 4.10** Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		Durbin-Watson
					R Square Change	df2	
1	.833 <sup>a</sup>	.694	.690	.78532	.694	295	1.744

a. **Predictors:** (Constant), workplace policies, supervisor support, co-worker support, and corporate culture on employee's engagement.

b. **Dependent Variable:** employees engagement

The study aimed at finding out the overall effect of the independent variables that is workplace policies, supervisor support, co-worker support, and corporate culture on employee's engagement. The model  $Y = \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$  explained 69.4% of the variations in employee engagement as shown in Table 4.14. This showed that workplace polices, supervisor support, co-worker support a corporate culture explained 69.7% of the variation in employee engagement

**Table 4.11** Analysis of variance (ANOVA)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	412.636	1	103.159	167.269	.000 <sup>b</sup>
	Residual	181.934	298	.617		
	Total	594.570	299			

a. **Dependent Variable:** Employee Engagement

b. **Predictors:** (Constant), Corporate Culture, Co-worker Support, Work-place policies, Supervisor Support

The analysis of variance results Table 4.15 indicates that the model fit is significant at  $p=0.000$ ,  $F=167.269$  with 299 degrees of freedom. This suggests that work place polices, supervisor support, co-worker support and corporate culture has a significant and positive combined effect on employee engagement.

**Table 4.12** Combined Coefficients

Model	Un-standardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.063	.606		0.648	.000
	Work place policies	1.116	.083	.514	13.473	.000
	Supervisor support	.233	.048	.182	4.878	.001
	Co-worker support	.740	.086	.332	8.609	.000
	Corporate support	1.001	.095	.384	10.508	.008

a. Dependent Variable: employee's engagement

The Coefficient in the above Table 4.16 indicated that even though the magnitude is not strong, all the independent variables are positive and significant at 1% significance level. Therefore, Pearson result shown that work place policies is the leading with the highest influence on employees engagement with a correlation of 1.116 and followed by Corporate support practice at 1.001. However, the study concluded that work place policies and corporate support practices were the most prominent indicators of employee's engagement at CBE.

## **CHAPTER FIVE**

### **SUMMARY OF FINDING, CONCLUSION AND RECOMMENDATIONS**

This chapter presents a summary of major findings of this study, and sets out the relevant conclusions and makes recommendations for practice and suggestions for further research based on the findings of this study. The study required to examine the effect of work life balance on employee engagement in CBE specially addressed 5 grade 4 branches those presented under north Addis Ababa District.

#### **5.1. Summary of Findings**

This section discussed the findings of the statistical analysis data that was gathered from the respondents and it would be presented in a summarized and informative manner. Based on the interpreted data, major findings were carried out; According to the respondent's gender issues in this study (53%) were male and the rest (47%) were females. The number of female employees in the organization is not far from male employees.

Regarding to the respondent's age category in the bank, (57%) of the total respondent's age category between 26-35 years. Based on the findings 77% of the respondents have good level of education. On the other hand, the employees work experiences in the bank indicated that into two categories 6-10 years (46.67%) and 11- 20 years (13.33%). In this result most of the employees have been working in CBE for more than 5 years.

#### **Relationship between Work Place Policies and Employee Engagement**

Descriptive statistics were used to analyze this research objective and other subsequent analysis was done. The result indicated that majority (73%) of the respondents agreed that there is a written workplace polices in CBE, 15% disagreed and 11% indicated that they were not aware if the policies exist or not.

Furthermore, the majority (47%) of the respondents stated that the existing Work Place Policies are not sufficient and the remaining 28% stated that the existing Work place Policies are sufficient.

The correlation analysis also indicated that there is a positive significant relationship between work place policies and employee engagement. The positive relationship was represented by correlation coefficient of 0.259, and the number of respondents considered was 300. The result indicated that Work Place Policies influence employee engagement.

Regression analysis was conducted to determine the significance relationship of Work Place Policies against employee engagement. The coefficient of determination indicates that 5.5% of the variation on employee engagement is influenced by work-life balance policies. The results and findings therefore conclude that there was slightly lower significant association between work place policies and employee engagement.

### **Relationship between Supervisor Support and Employee Engagement**

The study sought to investigate the relationship between supervisor support and employee engagement in CBE. To investigate this, the questionnaire is segregated in to two parts i.e. supervisors support in their day to day activities and supervisors support in their persona life. The collected response indicated that majority (55%) were disagreed that their supervisors were involved in their personal life, 12% agreed and 31% indicated that they are neither agreed nor disagreed (having neutral response) the involvement of their supervisors in their personal life.

On the other hand, majority (50%) of the respondents agreed that their supervisors were supported their day to day job activities, 34% disagreed that the support of their supervisors on their day to day job activities is not well done.

Pearson correlation coefficient was used to gauge the relationship between supervisor support and employee engagement. The results indicated that supervisor support has a significant effect (positive relationship) on employee engagement. Regression analysis results indicated that Supervisors support had a positive significant relationship with employee engagement. The results indicated that supervisor support explained 5.5% of employee engagement in CBE.

### **Relationship between Co-worker Support and Employee Engagement**

The level of co-worker support was measured on a five point Likert scale. The findings show that majority of the respondents agreed that co-workers are supportive. The correlation analysis also indicated that there was a positive significant relationship between co-worker support and

employee engagement. The positive relationship was represented by correlation coefficient of 0.391 and the number of respondents considered was 300.

Regression analysis was done whereby the results indicated that co-worker support had a goodness of fit of 25.9% indicating that co-worker support explained the variation in the employee engagement in CBE. The results and findings therefore conclude that there is highest significant association between co-worker support and employee engagement.

### **Relationship between Corporate Culture and Employee Engagement**

Majority of the respondents agreed that there is corporate culture in CBE. The correlation analysis also indicated that there was a positive significant relationship between corporate culture and employee engagement. The positive relationship was represented by correlation coefficient of 0.428, and the number of respondents considered was 300. Regression analysis was done whereby the results indicated that corporate culture had a goodness of fit of 42.8% indicating that corporate culture explained variation in the employee engagement in CBE. The results and findings therefore concluded that there was significant association between corporate culture and employee engagement.

The main objective of this study was to explore the relationship between work life balance and employee engagement in CBE. The study revealed that work life balance had a positive significant predictor of employee engagement. This study emphasizes the importance of employee engagement and also identifies various aspects that have a significant effect on it. It also shows that there was a strong and significant relationship between employee engagement and work life balance. There are three factors that came out with a strong and significant path validity or t value relating with employee engagement, which are co-worker relationship, supervisor support and work place policies.

## 5.2. Conclusions

The primary objective of this study was to examine the effect of work life balance on employee Engagement in CBE's staffs. Based on the finding of the study the following conclusions were drawn:

The number of female employees compared to male employees is insignificant variation in the bank

The findings of this study suggest that work-life balance is one significant area on employees engagement should give attention to when creating an environment in which the employees can become engaged. The findings of this research support the findings of previous researchers that employee wellbeing at work, positively contributes in organizational success by creating a family-friendly culture that eventually leads to employee engagement (Wildermuth&Pauken, 2008).

As indicated in the findings, Work Place Policies and Employee Engagement have a positive significant relationship between work place policies and employee engagement. Further it can be concluded that effectiveness of work-life balance policies and practices must incorporate the effects of workplace culture and supervisor support of employees' efforts to balance work and family responsibilities.

Based on the findings, supervisor support has a significant effect (positive relationship) on employee engagement. And it indicated that Supervisors support had a positive significant relationship with employee engagement. Therefore, work-life balance must be supported and encouraged at all levels of the organization. An organization which encourages work-life balance policies and practices will win the benefits of augmented employee engagement and also a positive outcome is dependent on a workplace culture that is supportive of using work-life initiatives. Accordingly, co-worker support had a goodness of fit and indicating that co-worker support explained the variation in the employee engagement in CBE. The results and findings therefore conclude that there is highest significant association between co-worker support and employee engagement.

The model can be used by organizations to focus on key aspects that could result in both employee and employer benefits. Support and mutual respect among team members is an essential ingredient in creating and maintaining an engaged workforce. Team Co-worker connection opens doors of communication and mutual work styles helping strengthen team member relationships. Team members and co-workers play a significant role in employee engagement and want to have an active role in the process.

Based on the analyzed data, the researcher conclude that work-life balance must be supported and encouraged at all levels of the organization by the managers and employers to provide a work environment that is conducive. The study thus rejects the null hypothesis (the variables were a positive relationship and significantly impact on employee's engagement).

### **5.3. Recommendations**

Based on the summary of the findings and conclusions the following recommendations were forwarded;

- Management of the Commercial bank should make sure that their strategies include different work life balance incentive that will encourage employees to be more productive on their job as well as on their personal life
- A supportive management system should be developed in the organization. This is required to maximize the balance between work and non-work life. It provides a countless of services, from drug and alcohol abuse counseling to addressing family and marriage problems, financial and legal difficulties, and stress-related problems. It is often shown by the level of support offered by the organization. It has to do with how much employees feel that the organization values their contributions and cares about their well beings. This contributed highly in creating a healthy, motivated workforce; enhance cooperation and individual productivity in the organization.
- Managers have to implement flexible working time arrangement in the organization. It significantly supports work life balance by enabling a balance between personal commitments and responsibilities and organizational roles and duties of an employee. Flexibility in working hours enhanced employee motivation and commitment to the organization.

- The Bank to facilitate enhanced co-worker relationship and provides an ambience where collegiality would thrive. Another key HR role is therefore to pay close attention to the selection, development and performance management of line managers to ensure they maximize their potential to be engaging leaders.
- The results and findings of this research suggest that the management of state corporations in Kenya need to incorporate ability of new recruits to work in a team since co- worker support is a very important factor in employee engagement. HR professionals should build a positive culture through regular communication of the organizational policies and code of conduct. This would continuously remind employees on how to relate with each other and provide a positive co- worker relationship.
- Commercial bank of Ethiopia should work their best to develop practices on work life balance issue that will insure WLB of employees.

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

#### **5.4. Areas for Further Research**

Despite the contributions made by this study, it highlights a few aspects to be considered by future researchers. Firstly, the propositions put forward in this study emphasize the importance of assessing the ability of a worker to work in a team during recruitment. The study focused on banking industry which is highly governed by policies. Subsequent studies should consider replicating this study in government organizations in order to enhance employee's engagement.

Secondly, future research may attempt to achieve more comprehensive understanding of influence of individual factors on work life balance having possible influences on the relationship between work life balance and employee engagement. Hence future researchers may concentrate on the development of a common tool of measurement for work-life balance taking individual personality factors also into consideration.

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# APPENDIX

## Questionnaire

Dear Respondent,

I am a final year MBA student at St Mary's University, School of Graduate Studies. As part of the requirements in completion of the MBA program, I am undertaking a research on the effect of work life balance on employee engagement in CBE. To this end, I will collect data from people working in the CBE. You will select as a valuable participant for this research. In order for the research to yield valid results, it is important that answer all questions as honestly and truthfully as possible.

Thank you in advance for your willingness to participate in this study.

- **N.B No need to write your name**
- Put (√) inside the box or table for an alternative you think is right.

### Part A: Demographic Information

**INSTRUCTIONS:** These parts of the questionnaire ask your personal and job-related information. Kindly answer the questions by ticking in the box that best describes your answer.

1. **Sex** A. Male  B. Female

2. **Age** A. 20-25  B. 26-35  C. 36-45  D. 46 and above

3. **Marital Status** A. Single  B. Married  C. Divorced  D. Widowed

4. **Number of service year in CBE** A. 0-5  B. 6-10  C. 11-20  D. 21-30   
E. 31-40  F. above 41

5. **Designation or job title** A. BBO  B. BOO  C. BBO

D. Operation Manager (Branch Manager)  E. Business Manager  F. Other

6. **Level of education** A. Secondary School level  C. University level (Degree)   
B. College Diploma level  D. Post-graduation level

**PART B: Work Life Policies**

1. Are there written policies that help employees to balance work and personal life in this organization.

- A. Yes  B. No  C. I don't know

2. Are the current Work Life Policies in your organization sufficient?

- A. Yes  B. No  C. I don't know

3. Which Work Life Policies exist in CBE? (Please tick)

A) Flexible work schedules

B) Leave arrangements (paternity, maternity, pooled leave)

C) Telecommuting

D) Health care availability

E) Availability of recreational facilities

F) Flexibility for educational opportunities

4.Using the following table and the scale provided below, please tick on the following statements which best describe your opinion of Work Life Policies in CBE; Scale: (Strongly agree=5, agree=4, Neutral=3, Disagree=2, strongly Disagree=1

	<b>Statement</b>	5	4	3	2	1
1	I can decide the start and finish times for specific tasks assigned (work place flexibility).					
2	There are adequate health resources and services available for me in this company.					
3	I can take some time off to develop my skills through university study or in-house training and this helps me to feel more empowered in this organization.					
4	There is a paid maternity/paternity leave in this Organization					
5	I am allowed to take time off for cultural/religious reasons.					
6	Female workers are entitled to safety at work when expectant i.e. changing work to avoid long standing periods or lifting heavy objects.					
7	My employer has social functions arrangements at times suitable for my family participation.					
8	Up skilling strategies are regularly arranged to enable employees perform their work better					
9	I can pool my leave days to enable me adequate time to attend to personal and family matters.					
10	There is adequate provision of recreational facilities in this company like gymnasium.					
11	Professional counseling services are available to employees.					

**How do you see your future?**

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**PART C: Supervisors Support**

Using the following Table, please tick your opinion on the following statements which best describe your level of supervisors' support; Scale: (Strongly agree=5, agree=4, Neutral=3, Disagree=2, strongly Disagree=1)

	<b>Statement</b>	5	4	3	2	1
1	Our managers understand employee's family responsibilities and this makes employees feel that the company cares about their welfare					
2	My immediate boss is sympathetic about my personal matters.					
3	My Supervisors seem to care about me as a person and this fosters a good employment relation.					
4	I can easily discuss personal matters with my supervisor.					
5	My supervisor talks to me about my work progress regularly.					
6	I receive adequate support from my supervisor which enables me to achieve more for the company and helps me on personal accomplishments.					
7	My supervisor motivates me to achieve more on personal and career goals					
8	My supervisor inspires me to do the best in my job.					

**Is there a strong relationship between employees and supervisor?**

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**PART D: Co-worker support**

Using the following Table, please tick your opinion on the following statements which best describe your level of co-worker's support; Scale: (Strongly agree=5, agree=4, Neutral=3, Disagree=2, strongly Disagree=1)

	<b>Statement</b>	5	4	3	2	1
1	The people in my work environment are interested in what I do and this makes me want to always accomplish more for the team success.					
2	My co-workers would cover for me if I needed to leave work to deal with an important non-work issue.					
	My co-workers encourage my personal and career development.					
3	When I talk about my co-workers, I usually say "we" rather than "they"					
4	My co-workers are interested in how I manage my work and family affairs.					
5	My co-workers offer support whenever they can.					
6	I feel a strong personal attachment to my peers in the work place.					
7	I am proud to work in my current team.					

**Ist here strong team work in your company?**

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**PART E: Corporate culture**

Using the following Table, please tick on the following statements which best describe your opinion of corporate culture in your organization; Scale :( Strongly agree=5, agree=4, Neutral=3, Disagree=2, strongly Disagree=1)

	<b>Statement</b>	5	4	3	2	1
1	Turning down a promotion or transfer for family related reasons will not hurt one's career progress in this organization.					
2	Employees in this organization are not expected to put their jobs ahead of their families or personal lives to be viewed favorably by top management.					
3	Decisions made in the human resources department like transfers take into account an employee's family/ personal situation.					
4	I would feel comfortable in asking my boss for time off if an emergency arose.					
5	Working long hours is not seen as sign of commitment in my organization.					
6	It is not difficult to get time off during work or take care of personal or family matters.					
7	To get ahead, employees are not expected to put their jobs before the family.					
8	Extra pay (over-time/call out) is supposed to be paid when you work over allotted hours.					

**If you have additional comments of corporate culture mention it below?**

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**PART F: Employee Engagement**

Using the following Table, please tick on the following statements which best describe your opinion on your engagement in your organization; Scale: (Very Much=5, Much=4, Neutral=3, Little=2, Very Little=1)

	<b>Statement</b>	5	4	3	2	1
1	I frequently make suggestions to improve the work of my team/department or organization.					
2	I always do more than is actually required on my job.					
3	I am proud to tell others that I am part of this organization.					
4	I am very enthusiastic about my job					
5	I feel bursting with energy at my work					
6	I find the work that I do full of meaning and purpose.					
7	When I am working, I forget everything else around me.					
8	It is difficult to detach myself from my job.					
9	At my work, I always persevere, even when things do not go well					
10	When I get up in the morning, I really desire to go to work.					

**What do you think about over all work life balance on engagement of employee in your company?**

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**Thank you very much for taking your time to participate in this study.**