



ST MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

**THE IMPACT OF QUALITY OF WORK LIFE AND
ORGANIZATIONAL COMMITMENT OF EMPLOYEE IN
COMMERCIAL BANK OF ETHIOPIA**

BY
Kibrom Habte Sibhatu

JULY, 2024
Addis Ababa, Ethiopia

ST MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
DEPARTMENT OF BUSINESS ADMINISTRATION (MBA)

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ADVISOR

DR.DESTA MULUGETA

JULY , 2024

Addis Ababa, Ethiopia

DECLARATION

This is to declare that the thesis entitled “quality of work life and organizational commitment of employee in commercial bank of Ethiopia”, submitted impartial Business administration, St Mary’s University, is a record of original work carried out by me and has never been submitted to any other institution to get any other degree or certificates. The assist a cleaned help I received during the course of this investigation have been duly acknowledged.

Name of the candidate_____ Date_____ Signature

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SCHOOL OF GRADUATE STUDIES
FACULTY OF BUSINESS**

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KIBROM HABTE SIBHATU**

APPROVED BY BOARD OF EXAMINERS

Dean, Graduate Studies

Dr.Desta Mulugeta
Advisor

Dr.Mahir
External Examiner

Ass.pr Shoa Jemal
Internal Examiner

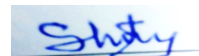
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List of Acronyms

QWL-QualityofWorkLife

OC- Organizational Commitment

CBE- Commercial Bank of Ethiopia

SPSS-StatisticalPackageforSocialSciences

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Abstract

In any country, banking sector plays a vital role for overall development of primary and industrial sectors. The employees in commercial bank of Ethiopia take painful effort to deliver the multiple needs of its customers. Banking industry is still emerging industry in our country; the entry of private banks laid foundation stone and passed a mile journey from its start. The study attempted to test the relationship between quality of work life and organizational commitment of employees in Commercial Bank of Ethiopia. The research is cross-sectional field survey and correlational study. Among a total of around 7100 employees currently working in CBE in Addis Ababa City, 120 employees were selected as the sample of the study. The standardized questions of Walton (1974) QWL and OC of Meyer et al. (1990) were adapted to undertake the study. Questionnaires were distributed to 120 employees but, 112 respondents filled and replied were found valid for analysis. Spearman correlation and Ordinal logistic Regression was used to analyse the gathered data. The results of the study indicate that QWL has a significant effect on organizational commitment of employees in CBE. the five dimensions of QWL have a significant relationship on OC of employees. Based on the regression result, it can be concluded that 96.5% of the change in OC is explained by QWL in CBE.

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

CHAPTER ONE

INTRODUCTION

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

1.1. Background of the study

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

There is an all-round demand for developing the humanized jobs which can satisfy workers' higher needs, employ their higher skills and make them better citizens, spouses and parents. The jobs need to be excellent both from the point of view of 2 technology and human needs. The traditional job design needs to be replaced by enriched job design. This demand for re-designing of jobs has come to be known as Quality of work life.

QWL is multi-faceted. It refers to the overall satisfaction with the work life leading to developing work life balance. It also involves a sense of belongingness to a working group, a sense of becoming oneself, and a sense of being worthy and respectable. In other words, it is the impact of the entire work situation on the individual (Morin et al., 2003). According to Guna et al., (2008), QWL is a

multi-dimensional construct, made up of a number of interrelated factors that need careful consideration to conceptualize and measure. It is associated with job satisfaction, job involvement, motivation productivity, health, safety and well-being, job security, competence 3 development and balance between work and non-work life and he concluded as QWL from the perspective of IT professionals is challenging both to the individuals and to organizations.

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

These days, for an organization to be successful and achieve its organizational objectives it is imperative that its employees are satisfied with their work, since work occupies an important place in many people's lives, such conditions are likely to affect not only their physical but also a high level of social, psychological and spiritual well-being. It is well established in the literature that employees with a high level of psychological well-being are better, more commitment, and more productive than employees with a low level of psychological well-being. Nonetheless, employees are likely to have higher well-being if they are satisfied with their work and organization and they perceive their quality of work life positively, since an employee's experiences in the work place and his/her QWL

influence his/her health and psychological well-being(Sinha,2012). As per to this researcher in CBE there were no empirical studies conducted on the relationship between QWL and organizational Commitment which were supported by formal and published research. For that reason, this study was conducted on CBE particularly on Addis Ababa city.

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

1.2. Statement of the problem

Quality of work life and organizational commitment are two of most important and fundamental subjects in today's organizational behaviour. QWL has become one of the essential concerns among contemporary employees and employers. Employees are the stimulus energy that is behind in every successful organization. Mere use of technology and techniques cannot bring success to the organization. Men is the supreme among the all 'M's utilized in the business concerns. Deficiency of services and benefits provided to the employee of a concern can led to detrimental results in all aspects. It is the utmost duty of the employer to provide QWL and quality of personal life to their employees (Normala, 2010). Nowadays, there are many organizations, which provide integrated systems of beneficial services, which include family benefits, to their staff. Nowadays, individuals spend a great part of their lives in adulthood trying to get higher education degrees, job, and success in life. They have even delayed making a family. These individuals might be precious for their organizations, but trying to face work-family problems and concentrating on a profession at the same time can reduce their efficiency at the work place. When employees are committed to the organization, they get their identity inside it and remain loyal to it (Asgari et al., 2011).

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

Despite the large number of studies on QWL (Rusell et al.,2009; Koonmee et al.,2010; Mosadeghred et al.,2011; Sirgy et al., 2012) and organizational commitment(Laschinger et al., 2011; DeConinck et al., 2011; Lo, 2012; Kang, 2012), the influence of quality of work life on organizational commitment. To date studies on QWL and its relationship to organizational commitment in our country have been somewhat limited.

The research in this area especially amongst employees in Commercial Bank of Ethiopia is very scarce. Therefore, the purpose of the present study is to find the relationship between Quality of work life and organizational commitment of employees of Commercial Banks of Ethiopia and fill the vacuum that currently exists in the areas of QWL and organizational commitment research.

1.3. Research question

- ✓ What does current level of employees' organizational commitment in CBE?
- ✓ What does existing level of employee's quality of work life in CBE?
- ✓ To what extent does Compensation affect employees' organization commitment at the CBE?
- ✓ What does the effects of employee's safety and health on organizational commitment at the CBE?
- ✓ To what extent does social of work affect organizational commitment of employees at CBE?

1.4. Research objective

1.4.1. General objective

The primary aim of this study is to investigate the effect of Quality of work life and the organizational Commitment of employee at the commercial Bank of Ethiopia (CBE).

1.4.2 Specific objective

- Examine current level of employees' organizational commitment in CBE
- Describe existing level of employee's quality of work life (Adequate and fair compensation, Safe and healthy working condition etc) in CBE
- Explain the effect of compensation on organizational commitment employees at CBE.
- Determine the effect of safety and healthy on organizational commitment of employees at CBE.
- Explain the effect of work life on organizational commitment of employees at CBE.
- Determine the effects of social significance of work on organizational commitment of employees at CBE.

1.5. Significance of the Study

The significances of this study lie in its contribution to the understanding of the relationship between quality of work life and employees organizational Commitment within the commercial Bank of Ethiopia. The findings of this Study can be utilized as a foundational reference and as supplementary data for future research endeavors in this Field. Moreover, the results will provide Valuable insights for the organizations decision- making processes, aiding in the

identification of critical Work Place issues and the development of strategies to enhance working condition and bolster Staff Commitment. Through this understanding bank management can devise methods to improve employee's productivity. Additionally, this Study will address a gap in the existing literature as previous research has predominantly focused on western environments thus enriching the understanding of quality of work life within the Ethiopian organizational context.

1.6. Scope of the Study

Various authors have proposed dimension of QWL, which include a wide range of factors it is difficult to best conceptualize elements of QWL. This study however, focuses on five dimensions (adequate and fair compensation, safe and healthy environment, development of human capabilities, work and total life space, and social relevance) of QWL based on Walton (1974) model. The study also delimit itself to CBE branches that exist in Addis Ababa, it does not focus on branches out of this capital city. Also, within Addis Ababa area branches, the study focused on employees in some selected branches of CBE.

1.7. Limitation of the study

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

1.8. Organization study

The study consists of five chapters in which each chapter has been discussed in detail. Chapter one is already discussed in the previous section.

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

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

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

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

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CHAPTER TWO

Review of Related Literature

This section of the study aims to explore key concepts, including Quality of work life and Organizational Commitment and their interrelationship. It offers an overview of these concepts drawing from existing research and relevant literature to provide insights in to the connection between Quality of work life and Organizational Commitment.

2.1. Concept of Quality of work life

The concept of Quality of work life emerged in 1972 during an international labor relations conference and gained further attention when the United Auto workers and General Motors implemented a QWL program for work reforms. According to Robbins(1989) QWL is a process by which an organization responds to employees needs by developing mechanisms to allow lives at work. This emphasizes the importance of creating a work environment that considers and addresses the need and allowing them to have a say in decision that affect their work lives. The term quality of work life was first used by employees of General Motors in the late 1960s to assess employee satisfaction. In the 1970s the concept of QWL was expanded to include values from earlier reform movement and was seen as broader in scope. QWL is not based on any specific theory but focuses on the overall workplace climate including reduced supervision and increased self-regulation and self-management. The concept is also influenced by theories of motivation and leadership with the idea that once low order needs are met people seek satisfaction for higher order needs.

The discipline of QWL began in 1972 due to two movements : a political movement in western Europe known as industry democracy and a movement in the US focused on humanization the work force .QWL is a recent topic in organizational behavior and element relevant to defining an individual's quality of work life include the task physical work environment social environment within the organization, administration system and the relationship between life on and off the job .the term QWL has different meanings for deferent people. According to Straw and Hecksher (1984) QWL is philosophy and a set of principles that emphasizes the importance of people as the most valuable resource in an organization. It

holds that people are trustworthy responsible and capable of making valuable contribution and they should be treated with dignity and respect.

2.2. Theoretical frame work of the study

The concept of quality of work life gained popularity in the 1990s, organizations have increasingly recognized its Potential to improve productivity in the modern era. For these studs the quality of work life will be assessed based on five dimensions Outlined in Walton's (1974) modern: include adequate and fair compensation, a safe and health work environment, development of human Capabilities, the total life space and social relevance of the work.

2.2.1. Adequate and fair compensation

The amount of money employees receives for their mental or Physical work, based on Social Standards, workload and Comparable positions is crucial for quality of work life. As human beings work to sustain their livelihood, the Success of other initiatives depends on meeting this Fundamental need. Given the central importance of money in meeting one's and one's Family's needs, it is highly likely that Inadequate incomes would be linked to health issues and dissatisfaction (War, 1987). it is important to have a consistent payment guideline for employees, especially for registered social employees. High-quality work life Jobs are perceived to have good benefits, Fair Pay, assistance in Career planning and exist in a work environment and context that employees see as equitable (Huang et al 2007).

2.2.2. Safe and Healthy working condition.

It is widely accepted in our Society as well as enforced be law that workers should not be exposed to Physical conditions that are unduly hazardous or detrimental to their health (Walton, 1975). Thurman (1977) also emphasized the importance of health and Safety in the work place. Unsafe and hazardous working conditions Can Cause problems for both employers and employees. While there may be short-term benefits for the employer. And long term it adversely affects productivity. It is comprehensively accepted that employees should not be exposed to working conditions that can Adversely Affect their physical and mental well-being. Employer concern, union action, and legislation have all contributed to improving working condition by addressing factors Such as noise, lighting, workspace design, accident prevention and setting reasonable work hours and age limits for potential employees Orpen 1981).

Creating a work environment that meets employee's personal needs is believed to have a positive impact on their quality of work life (Shahbazi et al 2011).

2:2.3. immediate opportunity of use and Development of human capacities

Opportunities for learning and skill development have Positively impact Job Satisfaction and reduce job stress, ultimately leading to an improved quality work life. The ability leading to an improved quality to utilize and develop skills is closely linked to learning opportunities. According Walton (1975), it is important to consider to Whether a job allows for significant Autonomy and self-control, as well as the opportunity to learn and apply a wide range of Skills, increased autonomy in a job can enhance the acquisition and application of knowledge, while greater Participation can promote cognitive growth through enhanced knowledge Sharing among employees (Scully at al., 1995). Such a work environment expands the knowledge base, enhances understanding of how the job relates to other organizational practices, and improves Problem-solving abilities. In this context, employees develop the cognitive and behavioral skills to predict, control, or cope with uncertain demands, reducing the likelihood of a poor quality of work life (Rethinam&Ismail 2008).

2.2.4. Work and total life space

The relationship between work and home life is a crucial aspect of quality of work life for both employees and employers in today's competitive environment; it is increasingly challenging to separate the two, leading to a desire among employees for a harmonious balance between their Career, Family life and leisure activities. This need has been recognized at the international level, leading to Calls for national policies in many countries to address this issue. Organizations play vital role in helping employees balance their work and non-work demands. (Lewis, 199) the study has shown that higher quality of work life is associated with lower work to family interference (Abdul Aziz et al 2011).

2.2.5. The social relevance of work life

The social relevance of work-life balance is significant as organizations that are perceived as not acting in a socially responsible manner Such as failing to uphold human rights, may lead to a decrease in the perceived value of work and careers among employees This can have a negative impact on their Self-esteem (walton, 1975). Socially responsible behavior be organizations encompasses a range of actions, including ethical conduct, Support for nonprofit

organizations, Fair treatment of employees, and efforts to minimize environmental damage (Markham, 2010).

2.3. Concepts of organizational commitment

Organizational commitment can take various forms and has the potential to drive organizational effectiveness and employee wellbeing. It is defined as an employee's level of identification and involvement in the organization (Connolly and Viswesvaran, 2000). According to Johns(2005) organizational commitment is the extent to which an individual accepts internalizes and aligns their role with the organizations value and goals. Similarly, Porter (1974) defines it as the relative strength of an individual's identification with and involvement in a particular organization. Meyer and Allen (1991) define organizational commitments as reflecting three broad themes: Affective, continuance and Normative this means that it encompasses emotional attachment to the organization a sense of obligation to stay with the organization due to perceived costs of leaving and a feeling of obligation to remain with the organization based on moral or ethical grounds. For the purposes of this study organizational commitment is define as the psychological attachment individuals have towards their organization marked by a strong identification with the organization and a willingness to actively contribute to achieving the organizational goals. This definition is in line with the conceptualization of organizational commitment put forth by (Meyer and Allen(1991).

According to Chow (1994), OC can be conceived as the degree to which employees identify with their organization and the managerial goals, and show a willingness to invest effort, participate in decision-making, and internalize organizational values. Commitment is a force that binds an individual to a course of action of relevance to one or more targets. This general description of commitment relates to the definition of organizational commitment by Arnold (2005) namely that it is "the relative strength of an individual's identification with and involvement in the organization". Miller (2003) also states that organizational commitment is "a state in which an employee identifies with a particular organization and its goals, and wishes to maintain membership in the organization". The person who, is committed towards his job works with sincerity and honesty and efficiently sustains hard work, which gives him internal satisfaction of pulling his optimum strength into work. Porter et al., (2005) saw organizational commitment as well-built belief in an organization's goals, and values, a willingness to put

forth considerable effort on behalf of an organization and a strong desire to stay a member of the organization. They suggested that employees who exhibit high organizational commitment are better off at their work, spend less time away from their jobs, and are less likely to leave the organization.

2.3.1. Affective Organizational Commitment of Employees

Affective organizational commitment, as defined by Meyer and Allen (1997), refers to an employee's emotional attachment identification with and involvement in the organization. Employees with strong affective organizational commitment are motivated to stay with the organization because they feel a personal connection to its goals and values. This level of commitment is influenced by factors such as work experience According to Beck and Wilson (2000), individuals with a strong affective commitment to the organization remain with the Company because they Perceive their personal employment relationship as aligned with the goals and Values of the Organization. Meyer and Allen (1997) also identified work experience as the most significant predictor of affective organizational commitment. Employees who have a strong alignment between their work knowledge and their expectations and whose basic needs within the organization are meeting tend to have a higher level of affective commitment to the organization. These employees are motivated to stay with the organization because they have no desire to leave. Research by Meyer (2001) has shown that affective Commitment is associated with various Positive outcomes including lower turnover intentions, better job performance, lower absenteeism and more organizational citizenship behavior.

Additionally, Angel and Lawson (1994) found that affective Commitment is linked to lower turnover intentions and higher job Satisfaction as well as better on-the-job behavior and Employee health and well-being. Meyer and Allen (1997) Further Suggest that affective Commitment is influenced by factors such as job challenge role clarity, goal clarity and difficulty, managerial Support peer relationships, Perceived fairness, Personal significance Feedback Participation in decision-making and trust worthiness.

2.3.2 Continuance organizational commitment of employees

Continuance organizational commitment is the understanding of the Potential costs associated with leaving the organization as described by Meyer and Allen (1997). Employees with a strong continuance organizational commitment are aware that leaving the organization could

have negative Financial consequences, such as limited job Opportunities and loss of savings Kanter (1968) also Supports this concept emphasizing that there are benefits to staying with the organization and costs associated with leaving Meyer and Allen (1991) Suggest that employees who are primarily committed to the organization due to continuance commitment remain in their roles out of necessity. They emphasize that accrued investments and limited employment alternatives compel individuals to maintain their commitment as they feel they need to stay. According to Meyer et al. (1990) individuals may stay in the organization because of the investments they have made over time, rather than because they genuinely want to.

2.3.3. Normative organizational commitment of Employees

Normative organizational commitment as defined by Meker and Allen (1997) represents a sense of obligation to continue employment. An employee with strong normative Organizational commitment believes they have a moral duty, to remain with the organization. This Commitment is driven by internalized beliefs of duty and obligation comparing individuals to maintain their membership within the organization (Meyer and Allen, 1990). The normative component of organizational commitment is perceived as the ethical Obligation employees feel to remain with the company, regardless of the level of Satisfaction or status enhancement they receive (Marsh & Manari, 1977).

According to Schneider (2003), normative organizational commitment develops when Employees feel a sense of duty to stay with the organization after it has invested time and resources in their development and training. This commitment is especially likely when individuals find it Challenging to reciprocate the organizations investment in them. Meyer and Allen (1997) conceptualize organizational Commitment in three dimensions. Affective, continuance, and normative commitments. They suggest that the models of commitment have primarily been developed and tested in western countries and there is a need for research to determine if these models Apply in order cultural contexts. Therefore, this Study aims to test the Applicability of the Model of Allen and Meyer in Ethiopia. The study will use their model as a basis for examining organizational commitment Variable.

The relationship between quality of work life and organizational commitment is a positive one. When employees have a high quality of work life, which includes factors such as job satisfaction, work-life balance, and a supportive work environment, they are more likely to feel

committed to their organization. This commitment can manifest in higher levels of engagement, loyalty, and willingness to go above and beyond in their work. On the other hand, when employees have a poor quality of work life, they may feel disengaged, unmotivated, and less committed to the organization. Therefore, organizations that prioritize improving the quality of work life for their employees are likely to see an increase in organizational commitment and overall performance.

2.4. Empirical review of studies

There are not much direct studies on QWL and organizational commitment. Most studies focus on the relationship of QWL with some of the result variables such as performance, productivity, job satisfaction, etc (Joshi, 2007). Hoque and Rahman (1999) found that QWL is important for job performance, job satisfaction, labour turnover, labour management relations which play a crucial role in determining the overall wellbeing of any industrial organization. OC is one of the most often researched variables in the area of Organizational behaviour, since it is assumed to influence just about any employee behaviour that is of benefit to the organization, including performance, attendance, and retention (Simone, 2003). In a study exploring the relationship between work-life and personal life of employee, Lowe et al. (2003) observed employees are likely to perceive their work place in a positive way if certain conditions such as high intrinsic and extrinsic rewards, good social support, influence over work place decisions and available resource exist. 26 Research by Koonmee (2007) suggests that ethical behaviour has an impact on QWL and can lead, both directly and indirectly to positive impacts on job-related outcomes. The overall focuses of research regarding QWL have been to connect it to employees' job outcomes such as productivity, job satisfaction, and employees' commitment. Lau and May (1998) suggest organizations with a high QWL will have high customer satisfaction, which in turn, will provide higher growth and profitability. A longitudinal study of QWL by May and Lau (1999) also confirmed a positive association between QWL and business performance. Likewise, Ghasemi (2000) studied the effect of QWL on productivity oh human force and the results showed that there is a direct and significant relationship between QWL and productivity of human force; that is, the more we invest on creation of QWL system, the more organizational productivity. In the validation of their need based measure of QWL, Lee et al.(2007) found QWL increases job satisfaction, organizational commitment and esprit de corps

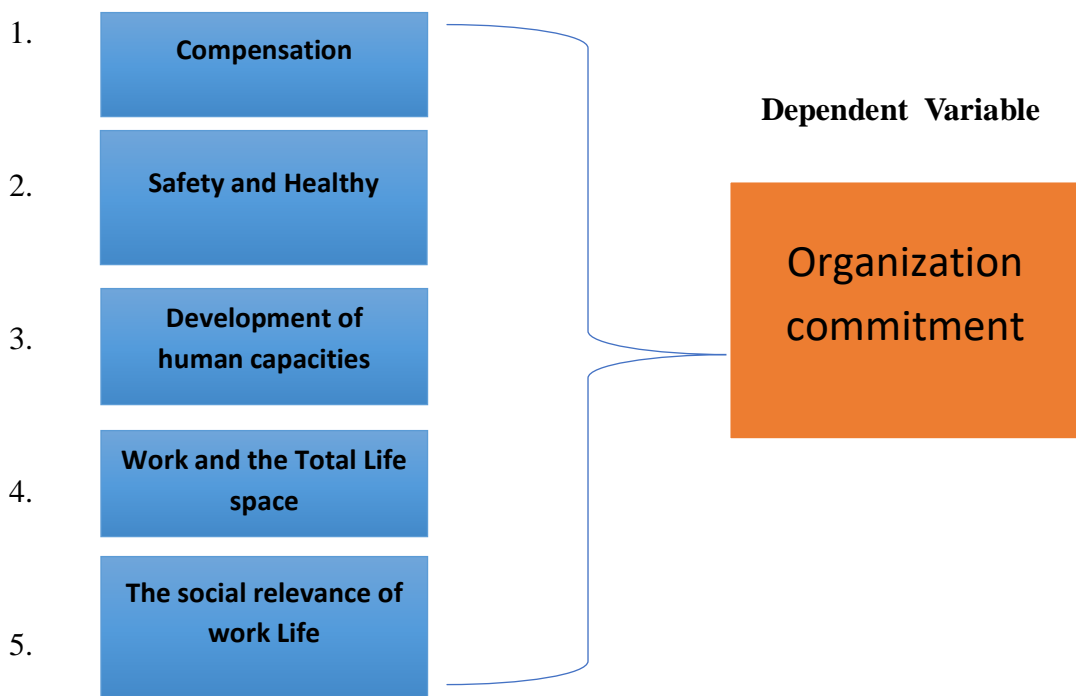
and noted that satisfaction of higher- order needs has a greater influence on the organizational commitment and esprit de corps than lower-order needs (health and safety ,and economic and family related needs). Huang et al. (2007) indicate that different dimensions of QWL result in distinctive effects on organizational and career commitment and turnover intentions. He also proves that there is significant effect compensation and benefits as an element of QWL, on career commitment. As individuals perceived that they have a better QWL, they become more attached to the organization. Hosseini and Musevi (2009) studied relationship between QWL with OC and its dimensions in the staff of Isfahan Body training organization. The results showed that 27 there is a significant relationship between QWL and OC; however, there is not a significant relationship between dimensions of life quality, fair and enough payment with affective commitment and normative commitment. Normala (2010) also investigated the relationship between quality of work life and organizational commitment amongst employees in Malaysian firms, results showed that there was a relationship between quality of work life and organizational commitment. Freyedon et al. (2012) in his study entitled “Survey of relationship between QWL and OC in public organization” found that the Quality of work life and Organizational commitment has been studied less than the average amount of time it was low organizational commitment and concluded that there is a meaningful and positive relationship between staff and the QWL with three dimensions of organizational commitment. It means that the Quality of work life in the organization is better, even higher levels of Organizational commitment is high too. Similarly, Huang et al. (2007), Koonmee et al. (2010), also found that a positive relation between QWL and work commitment. Many researchers have examined and established the importance of organizational commitment in their studies (Aizzat et al., 2001; NikMutassim et al., 2003; Rohani et al., 2004). The accumulated research findings on organizational commitment to date have linked this construct to various antecedents and outcomes. However, with the exception of Hussein and Musevi (2009); Normala (2010); Huang et al. (2007); Freyedon et al. (2012), little is known about the relationship between quality of work life and organizational commitment. Therefore, the present study is intended to test out the relationship between quality of work life and organizational commitment in Commercial Bank of Ethiopia and see the results in our country contexts.

2.5. Conceptual framework of the study

Based on the review of related literature and the theoretical Framework, the conceptual model for this study is developed. The literature suggests that Quality of work life (QWL) significantly impacts employee's organizational commitment. This study will focus on the individual level rather than the corporate level as QWL is commonly assessed through individual attitudes. Organization commitment will be the dependent variable while QWL will be the independent Variable. QWL will include five dimensions: Adequate and fair compensation, Safe healthy working Conditions, Development of human capacities, total life space and social relevance of work life. The relationship between the variables In this study is as follows.

Fig 2.1. Conceptual framework of the Study

Independent Variables



Source: Review of Literature and Theoretical Framework

2.6 Research hypothesis

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

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

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

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

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

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

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

CHAPTER THREE

RESEARCH METHODOLOGY

The research methodology encompasses the research design, data source, Sampling size, Sample techniques and data Collection tools which will be discussed in this chapter.

3.1. Research design

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

3.2. Research Approach

There are two methods that provide in the research method such as Quantitative and Qualitative. Both quantitative and qualitative research methods have their own strengths and weaknesses and the choice between them depends on how the researcher wants to conduct the Study (Ghauti&kjell, 2005). To meet the stated goals this Study were employ a purely quantitative and qualitative research Approach utilizing a questionnaire to gather primarily descriptive and quantifiable data. The quantitative method involves the analysis of data and information that is descriptive and measurable in nature (Sekaran, 2003).

3.3. Population, Sample Size and Sampling Techniques

All the items under consideration in any field of inquiry constitute a population. Sekeran (2001) defines a population as “the entire group of people, events, or thing of interest that the researcher wishes to investigate”. The target population for the study consists of all staff of CBE working in around 164 branches of Addis Ababa area zone of the bank with professional

employees of 7116. Quite often, we select only a few items from the population for our study purposes. The items so selected constitute what is technically called a sample. Sekeran, (2001) defines a sample as a portion of the population that has attributes as the entire population. CBE Addis Ababa area branches are categorized into four districts from which northern district have randomly selected. The total sample size will be comprised of 120 employees. In convenience sampling, there isn't a specific population size formula in the traditional sense because convenience sampling does not involve random selection of participants from a known population. Instead, participants are chosen based on their availability and accessibility to the researcher.

A convenience sample will used, which will according to Leary (2004) refers to a sample of participants that are readily available. The participants of the study was employees of those conveniently selected branches of Commercial Bank of Ethiopia who are junior and senior staff including manager at each branch. Moreover, due to time and financial limitations and the nature of the population sample determination method developed by Carvalho (1984), a sample of 120 employees will selected.

3.4. Data type measuring scale

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

3.5. Data collection instruments

Primary data were collected from the participants using survey questionnaire. Sekaran (2001) suggests that questionnaires are an efficient data collection mechanism provided the researcher knows exactly what is required and how to measure the variables of interest. Questionnaires can be administered personally, mailed to the respondents, or even electronically distributed depending on the situation (Sekaran, 2001). The instrument used in this study is a close-ended

questionnaire that have developed through the adaptation and modification of a questionnaire from previous studies (Walton's QWL questionnaire, 1974) and Allen- Meyer's organizational commitment questionnaire (1990). Quality of work life questionnaire includes 18 questions and the reliability coefficient measured by Cronbach's Alpha, is 63.3%. Allen- Meyer's organizational commitment questionnaire includes 20 questions, using all three aspects of commitment including affective, continuance, and normative was assessed and its Cronbach's Alpha reliability coefficient is 87%.

3.6. Data Analysis Method

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

3.7. Operationalization of variables and model specification

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

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

Section-two: Questions pertaining to QWL: - This section measures the five dimensions of QWL (adequate and fair compensation, safe and healthy working condition, immediate

opportunity to use and develop human capacities, work and the total life space, and the social relevance of work life) that influences organizational commitment of employees.

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

3.8. Instrument reliability and validity

Reliability differs from validity in that it relates not to what should be measured, but instead to how it is measured. Hair et al. (2007) defines reliability as the extents to which a variable or a set of variables is consistent in what it is intended to measure. To ensure the inner consistency of the present instrument, it was used the cronbach's alpha coefficient. Developed by Lee Cronbach in 1951, the cronbach's alpha coefficient is a statistical tool that evaluates the confusability through the inner consistency of a questionnaire.

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

Internal Validity: is how the findings of the research match reality and as the researcher measure the things that are aimed to measure. Moreover, the reality in quantitative research is an ongoing process; it always changes due to the fact that what is being studied is how people understand the job. This specific study is cross-sectional field survey and poor in internal validity because of the inability to manipulate the independent variable and because cause and effect are measured at the time. The other measure of internal validity is whether the finding is non-spurious or not.

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

Construct Validity: It examines how well a given measurement scale is measuring the theoretical construct that it is expected to measure. It can be classified as face validity and content validity. Face validity refers to the degree to which a test appears to measure what it purports to measure. We use content validity when we want to find out if the entire content of the behaviour/ construct/ area is represented in the test. We compare the test task with the content of the behaviour.

Statistical Conclusion Validity: It examines the extent to which conclusions derived using a statistical procedure is valid. Because qualitative research designs do not employ statistical test, statistical conclusion validity is not applicable. Since this specific study is quantitative it is worthy full to consider the issue of statistical conclusion validity. This type of validity is addressed through selection of the right statistical method used for hypotheses testing.

3.9. Reliability of the Questionnaires

Reliability differs from validity in that it relates not to what should be measured, but instead to how it is measured. Hair et al. (2007) defines reliability as the extents to which a variable or a set of variables is consistent in what it is intended to measure. To ensure the inner consistency of the present instrument, it was used the cronbach's alpha coefficient. Developed by Lee Cronbach in 1951, the cronbach's alpha coefficient is a statistical tool that evaluates the confusability through the inner consistency of a questionnaire. For the utilization of this coefficient, it is a requirement that all the items of an instrument use the same measurement scale. The cronbach's alpha is obtained by the variance of individual components and by the variance of the components sum of each evaluated, aiming to

investigate the possible relations between the items. This way, the variance used at cronbach's coefficients calculus is: the number of question of the instrument (K), the variance of each question (S^2), and the total variance of the instrument (S^2). The cronbach's alpha coefficient can be calculated through the following equation.

As stated by MasdiaMasri (2009), the closer the reliability coefficient to 1.00 is the better.

In general, reliabilities less than 0.60 are considered poor; those in the range of 0.60 to 0.80 are considered good and acceptable. In this study, all the independent variables and dependent variable organizational commitment, met the above requirement. The alpha value for each question is identified and summarized in Table- 4 as shown below.

Table: 3.1 AlphacoefficientsforeachsectionofQuestionnaire

s/n	Variables of the study	No. Items	Alpha Value
1	Adequate and fair compensation	3	0.726
2	Safe and healthy working condition	4	0.713
3	Immediate opportunity to use and develop human capacities	3	0.713
4	Work and total life space	4	0.836
5	Social relevance of work life	4	0.714
6	Affective organizational commitment	8	0.882
7	Continuance organizational commitment	6	0.870
8	Normative organizational commitment	6	0.842

Source: own survey, 2024

3.10. Research ethics

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

CHAPTER-FOUR

DATAPRESENTATION, ANALYSIS, ANDINTERPRETATION

As indicated in the preceding chapters, this research study attempted to examine the relationship between Quality of work life and Organizational commitment of employees in Commercial Bank of Ethiopia. A total of 120 questionnaires were distributed to employees and 112(93.3%) useable questionnaires were obtained valid and used for analysis. The data collected were presented, analyzed and interpreted using SPSS 27 software version. Given that all of the independent and dependent variables of the study have been measured in ordinal scale, and given that the aim of investigation and testing is the relationship between independent and dependent variable of the study; therefore, the most appropriate statistical testing for testing the hypothesis of the study is spearman correlation testing and ordinal logistic regression.

4.1 Response rate

s/n	Respondents	No of respondents	Frequency
1	Returned	112	93.3%
2	Not Returned	8	6.7%

A total of 120 questionnaires were distributed to employees and 112(93.3%) useable questionnaires were obtained valid and used for analysis.and 8(6.7%) were not returned.

4.2 Respondents personal profile

Table 4.2 Respondents personal profile

s/n	Background	Distribution	Sample	Frequency
1	Gender	Male	68	60.7%
		Female	44	39.2%
2	Age	19-28	32	28.5%
		29-39	65	58%
		40-55	15	13.3%
		56andabove	----	----
3	Marital status	Married	35	31.2%
		Single	67	59.8%
		Divorced	7	6.3%
		Widowed	3	2.6%
4	Levels of Education	Diploma	13	11.6%
		Degree	79	70.5%
		Master's Degree	20	17.8%
		PhD and above	----	----
5	Years of service	1-3	43	38.3%
		4-6	54	48.2%
		7-10	11	9.8%
		11andabove	4	----

Source: Research Questionnaire, 2024

Table-4.2, the background of employees varying in age, gender, marital status, level of education, and year of services in the bank. Accordingly, item-1 of the table indicates out of 112 respondents of the study, 60.7% is male and the rest 39.2% is female. Based on the information, we can infer that the majority of employees currently working in Commercial Bank of Ethiopia are male. Item-2 of the table specifies age distribution of the respondents. As the result the greatest number, 58% of their respondents are in their 29 to 39 age group, followed by respondents aged 19 to 28, 40 to 55; 28.5% and 13.3% respectively.

There are no respondents to 56 and more than this year old. Therefore, almost of the current sample employees of the bank are less than age group of 40 years. So, the majorities of the respondents are young and mature productive. Item-3 of the table is concerning the marital status of the respondents. Accordingly, 31.2% of the respondents currently working in the bank are married where as 59.8% of them are single. There are (6.25%) divorced and (2.6%) widowed individuals in the respondents.

Item-4 of the table also points toward the educational levels of the respondents. Consequently, the largest numbers of the respondents are 70.5% first degree holders followed by master's holders 17.8% and diploma holders are 11.6%. There are no respondents who are PhD qualified. Item-5 of the table is regarding the working experience or years of service in a bank. It indicates that 38.3% of respondents have been working for 1 to 3 years, for 4 to 6 years (48.9%), for 7 to 10 years (8.8%) and no respondents of 11 and above years. Therefore, the majority of the respondents have been working in a bank for 4 to 6 years and significant for the soundness of the data that provided by the respondents since those who have more stayed in the organization know more about and assumed to be they can offer precise information.

4.3. Descriptive Analysis of study

In this part of the analysis the characteristics of the collected data is presented in a more meaning full and understandable way such as percentage, mean and standard deviation. The study is composed of independent variables which are Adequate and fair compensation, Safe and Healthy working condition, immediate opportunity of use and Development of human capacities, work and total life space, the social relevance of work life and OC.

Table 4.3 Respondent opinion on adequate and fair compensation

Statements	Frequency percentage						
	Strongly Agree	Agree	Neutral	Dis agree	Strongly disagree	mean	Standard deviation
Being paid according to individual capabilities, knowledge, and experience	40 (36%)	59 (53.2%)	6 (5.4%)	4 (3.6%)	2 (1.8 %)	4.18	0.833
Extra benefit of employees	37 (33%)	63 (56.3%)	5 (4.5 %)	4 (3.6%)	3 (2.7%)	4.13	0.865
The facility of contributory provident fund to employees	22 (19.6%)	74 (66.1%)	6 (5.4%)	7 (6.3%)	3 (2.7%)	3.94	0.862
Aggregate mean and standard deviation						4.08	0.692

Source: own survey (2024)

As it depicted table 4.3.above respondents in variable one was adequate and fair compensation variable one which included being paid according to individual capabilities, knowledge and experience, extra benefits and the facility of contributory provident fund item 1, 1.8% strongly agree,4.5% disagree,5.4%neutral but,53.2%agree and 36% strongly agree. item 2 strongly disagrees 2.7% disagree 3.6% neutral 4.5% agree 56.3% and strongly agree 33%. item 3 strongly disagrees 2.7%, disagree 6.3%, neutral 5.4%, agree 66.1% and strongly agree 19.6% Mean and standard deviation value also shows that 4.08% and 0.692% respectively. Based on the data provided for respondent opinions on adequate and fair compensation, I can observe the following trends.

For Q A1, which pertains to the statement "Adequate and fair compensation," 89.2% of respondents either strongly agreed or agreed with the statement. The mean score for this statement is 4.18, indicating a relatively high level of agreement.

For Q A2, the percentage of respondents who strongly agreed or agreed decreased slightly to 89.3%. The mean score for this statement is 4.13, which is slightly lower than the mean for Q A1.

For Q A3, the percentage of respondents who strongly agreed or agreed decreased further to 85.7%. The mean score for this statement is 3.94, which is lower than the mean for Q A2.

The aggregate mean for all three statements is 4.08, with a standard deviation of 0.692. This suggests that there is relatively low variability in responses across the three statements, and overall, there is a high level of agreement with the importance of adequate and fair compensation.

In conclusion, there is a high level of agreement among respondents regarding the importance of adequate and fair compensation, with only a slight decrease in agreement as we move from Q A1 to Q A3. This indicates that respondents generally perceive the importance of fair compensation consistently across the three statements.

Table 4.4 Respondent opinion on safe and healthy working condition

Statements	Frequency percentage						
	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	mean	Standard deviation
Existence of workload for employees	57 (50.9%)	43 (38.4%)	8 (7.1%)	2 (1.8%)	2 (1.8%)	4.22	0.802
The safety of worker is a high priority with management where I work for employees	37 (33%)	65 (58%)	5 (4.5 %)	4 (3.6%)	1 (0.9%)	4.19	0.754
The safety and health conditions where I work are good	25 (22.3%)	75 (67%)	8 (7.1 %)	4 (4.5%)	- (0.9%)	4.18	0.819
Conditions on my job allow me to be about as productive as I could be.	41 (36%)	57 (50.9)	8 (7.1%)	5 (4.5%)	1 (0.9%)	4.18	0.819
Aggregate mean and standard deviation						4.17	0.558

Source: own survey (2024)

As it depicted table 4.4, above respondents in variable one which included variable two which included existence of work load, the safety of worker is a high priority with management where I work, the safety and health conditions where I worked are good and conditions on my job allow me to be about as productive as I could be item 1, 50.9% strongly agree, 1.8% disagree, 7.1% neutral but, 38.4% agree and 1.8% strongly disagree. item 2 strongly disagrees 0.9% disagree 3.6% neutral 4.5% agree 58% and strongly agree 33%. item 3 strongly disagrees 0%, disagree 3.6%, neutral 7.1%, agree 67% and strongly agree 23.3 item 4, 36.6% strongly agree, 0.95% disagree, 7.1% neutral but, 50.9% agree and 36.6% strongly agree Mean and standard deviation value also shows that 4.17% and 0.558% respectively. Based on the data provided, it is clear that the majority of respondents value safe and healthy working conditions. Across all four statements (QS1, QS2, QS3, and QS4), the percentage of respondents who agree (combining "Strongly Agree" and "Agree" responses) is consistently high, ranging from 88.3% to 92.9%.

The aggregate mean for all four statements is 4.17, indicating a high level of agreement with the importance of safe and healthy working conditions. The relatively low standard deviation of 0.558 suggests that the responses are clustered closely around the mean, indicating a high level of consensus among the respondents.

In conclusion, the data strongly suggests that the respondents prioritize safe and healthy working conditions, with an overwhelming majority expressing agreement across all four statements. This highlights the importance of providing a work environment that prioritizes the health and safety of employees.

Table 4.5 Respondent opinions on immediate opportunity of use and develop human capacity

Statements	Frequency percentage						
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	mean	Standard deviation
Provision of self-improvement for employees.	37 (33%)	56 (50. %)	11 (9.8%)	5 (4.5%)	3 (2.7%)	4.06	0.923
Employees' participation in technical planning	25 (22.3%)	63 (56.3%)	11 (9.8 %)	9 (8%)	4 (3.6%)	3.86	0.976
Fair attitude Treatment of employees	16 (14.3%)	73 (65.2%)	11 (9.8 %)	11 (9.8%)	3 (0.9%)	3.82	0.830

Aggregate mean and standard deviation	3.91	0.727
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Source: own survey (2024)

Respondent opinion on immediate opportunity of use and develop human capacity As it depicted table 4.5 above respondents in variable three which included provision of self-improvement for employees, employee's participation in technical planning, fair attitude of supervisor and equitable treatment item 1, 33% strongly agree,4.5% disagree,,9.8%neutral but,50%agree and 2.7% strongly disagree. Item 2 strongly disagrees 3.6% disagree 8% neutral 9.8% agree 56.3% and strongly agree22.3%. item 3 strongly disagrees 0.9%, disagree 9.8%, neutral 9.8%, agree 65.2% and strongly agree 14.3% Mean and standard deviation value also shows that 3.91% and 0.727% respectively.

Based on the data provided for respondent opinions on the immediate opportunity to use and develop human capacity, I can see that there is a decreasing trend in agreement as we move from QI1 to QI3.

For QI1, which pertains to the immediate opportunity to use and develop human capacity, 83% of respondents either strongly agreed or agreed with the statement. The mean score for this statement is 4.06, indicating a relatively high level of agreement.

For QI2, the percentage of respondents who strongly agreed or agreed decreased to 78.6%. The mean score for this statement is 3.86, which is slightly lower than the mean for QI1.

For QI3, the percentage of respondents who strongly agreed or agreed further decreased to 79.5%. The mean score for this statement is 3.82, which is slightly lower than the mean for QI2.

The aggregate mean for all three statements is 3.91, with a standard deviation of 0.727. This suggests that there is some variability in responses across the three statements, but overall, there is a moderate level of agreement with the importance of immediate opportunities to use and develop human capacity.

In conclusion, while there is general agreement among respondents regarding the immediate opportunity to use and develop human capacity, there is a slight decrease in agreement as we move from QI1 to QI3. This indicates that respondents may perceive different levels of opportunity or importance in this area.

Table 4.6 Respondent opinion on work and the total life space

Statement	Frequency percentage						
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	mean	Standard deviation
Sufficient time to spend with family.	5 (4.5 %)	3 (2.7.%)	6 (5.4 %)	72 (64.3%)	26 (23.2%)	2.01	0.895
Flexible leave policy.	3 (2.7 %)	7 (6.3%)	3 (2.7 %)	79 (70.5%)	20 17.9%)	2.05	0.837
Flexible working hours.	2 (1.8%)	6 (5.4%)	7 (6.3 %)	73 (65.2%)	24 (21.4%)	2.01	0.811
Effect of energy and time spent on the job on workers life.	3 (2.7%)	10 (8.9%)	8 (7.1%)	79 (70.5%)	12 (10.7%)	2.22	0.856
Aggregate mean and standard deviation						2.07	0.478

Source: own survey (2024)

As it depicted table 4.6, above respondents in Variable four which included sufficient time to spend with family, flexible leave policy, flexible working hours and effect of energy and time spent on the job on workers life, item 1, 23.2% strongly agree, 64.3% disagree, 5.4% neutral but, 6.3% agree and 4.5% strongly agree. item 2 strongly disagrees 17.9% disagree 70.5% neutral 2.7% agree 6.3% and strongly agree 2.7%. item 3 strongly disagrees 21.4%, disagree 65.2%, neutral 6.3%, agree 5.4% and strongly agree 1.8% item 4, 10.7% strongly disagree, 70.5% disagree, 7.1% neutral but, 8.9% agree and 2.7% strongly agree Mean and standard deviation value also shows that 2.07 and 0.478% respectively. Based on the data provided for respondent opinions on work and the total life space, we can observe the following trends:

For QW 1, which pertains to the statement "Work occupies a small part of my total life space," only 4.5% of respondents strongly agreed, while 64.3% disagreed or strongly disagreed with the statement. The mean score for this statement is 2.01, indicating a general disagreement with the idea that work occupies a small part of their total life space.

For QW 2, the percentage of respondents who disagreed or strongly disagreed increased to 70.5%, while only 2.7% strongly agreed with the statement. The mean score for this statement

is 2.05, which is consistent with the overall trend of disagreement with the notion that work occupies a small part of their total life space.

For QW 3, a similar pattern is observed, with 65.2% of respondents disagreeing or strongly disagreeing with the statement. The mean score for this statement is 2.01, aligning with the previous responses indicating disagreement.

For QW 4, the percentage of respondents who disagreed or strongly disagreed remains high at 70.5%. The mean score for this statement is slightly higher at 2.22, suggesting a slightly stronger disagreement with the idea that work occupies a small part of their total life space.

The aggregate mean for all four statements is 2.07, with a relatively low standard deviation of 0.478. This indicates that there is a consistent level of disagreement among respondents regarding the statement that work occupies a small part of their total life space.

In conclusion, the data shows that respondents generally do not agree with the idea that work occupies a small part of their total life space. The majorities of respondents disagrees or strongly disagree with this statement across all four questions, as reflected in the mean scores and percentage distributions.

Table 4.7 Respondent opinion on the social relevance of work life

Statement	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Mean	Standard deviation
Social responsibility of the organization.	26 (23.28%)	74 (66.1%)	8 (7.1%)	3 (2.7%)	1 (0.9%)	4.08	0.699
Contribution towards the improvement of the culture of the society	19 (1.8%)	81 (72.3%)	11 (9.8%)	1 (0.9%)	-	4.05	0.551
Nature of pricing services by the organization from social point of view	13 (11.6%)	84 (75%)	11 (9.8%)	2 (1.8%)	2 (1.8%)	3.93	0.667
Matching of	78	11	18	4	1	3.84	0.679

work life and social life.	(69.6.8%)	(9.8%)	(16.1%)	(3.6%)	(0.9%)		
Aggregate mean and standard deviation						3.98	0.478

Source: own survey (2024)

As it depicted table 4.7 above respondents in Variable five which included social responsibility of the organization, contribution towards the improvement of the culture of the society, nature of pricing services by the organization from social point of view and matching of work life and social life item 1, 0.9% strongly disagree,2.7%disagree,7.1%%neutral but,66.1%agree and 23.2% strongly agree.item 2 strongly disagrees 0% disagree 0.9% neutral 9.8% agree 72.3% and strongly agree 17%. item 3 strongly disagrees 1.8%, disagree 1.8%, neutral 9.8%, agree 75% and strongly agree 11.6% item 4, 0.9% strongly disagree,3.6% disagree,16.1% neutral but,9.8% agree and 69.6% strongly agree Mean and standard deviation value also shows that 3.98% and 0.478% respectively

Based on the data provided, I could be analyzed and interpreted as follows:

For QS1, 66.1% of respondents agreed (A) that work life has social relevance, with a mean response of 4.08 and a standard deviation of 0.699. The majority of respondents had a positive opinion about the social relevance of work life.

For QS2, 72.3% of respondents agreed (A) that work life is socially relevant, with a mean response of 4.05 and a standard deviation of 0.551. This question also received a generally positive perception from respondents.

For QS3, 75% of respondents agreed (A) on the social relevance of work life, with a mean response of 3.93 and a standard deviation of 0.667. The data shows a positive opinion about the social relevance of work life, although slightly less positive than in QS1 and QS2.

For QS4, 69.6% of respondents strongly agreed (SA) that work life is socially relevant, with a mean response of 3.84 and a standard deviation of 0.679. This question received a slightly less positive perception compared to the previous questions.

The aggregate mean for all questions is 3.98, indicating a generally positive perception of the social relevance of work life among respondents. The standard deviation of 0.478 suggests relatively low variability in responses across the questions

4.4 Dependent variables

Can be categorized in to three parts these are affective organizational commitment scale, continuance organizational commitment scale and normative organizational commitment.

Table 4.8 Respondents on affective organization commitment scale

Statement	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Mean	Standard deviation
I would very happy to spend the rest of my career with this organization.	4 (3.6%)	9 (8%)	1 (0.9%)	75 (67%)	23 (20.5%)	2.07	0.927
I enjoy discussing People outside it.	3 (1.8%)	3 (1.8%)	6 (1.8%)	81 (1.8%)	19 (1.8%)	2.02	0.759
I really feel as if this organization's problems are my own.	5 (1.8%)	10 (1.8%)	10 (1.8%)	62 (1.8%)	25 (1.8%)	2.18	1.024
I think that I could easily become as attached to another organization as I am to this one	2 (1.8%)	11 (1.8%)	9 (1.8%)	63 (1.8%)	27 (1.8%)	2.09	0.935
I do not feel like 'part of the family' in my organization.	1 (1.8%)	6 (1.8%)	9 (1.8%)	85 (1.8%)	11 (1.8%)	2.12	0.681

I do not feel 'emotionally attached' to this organization.	2 (1.8%)	6 (1.8%)	7 (1.8%)	77 (1.8%)	20 (1.8%)	2.04	0.787
This organization has a great deal of personal meaning for me.	8 (7.1%)	3 (2.7%)	6 (5.4%)	79 (70.5%)	16 (14.3%)	2.18	0.961
I do not feel a strong sense of belonging to my organization	3 (12.7%)	6 (5.4%)	8 (7.1%)	84 (75%)	11 (9.8%)	2.16	0.778
Aggregate mean and standard deviation						2.11	0.639

Source: own survey (2024)

As it depicted table 4.8.above respondents in which included I would very happy to spend the rest of my career with this organization, I enjoy discussing my organization with people outside it.really feel as if this organization's problems are my own, I think that I could easily be come as attached to another organizational as am to this one, I do not feel like 'part of the family' in my organization, I do not feel 'emotionally attached' to this organization, this organization has a great deal of personal meaning for me and I do not feel a strong sense of belonging to my organization.

For QAOCS1, which pertains to the statement "I really feel as if this organization's problems are my own," 67% of respondents disagreed or strongly disagreed. The mean score for this statement is 2.07, indicating an overall disagreement with feeling a strong personal connection to the organization's problems.

For QAOCS2, the percentage of respondents who disagreed or strongly disagreed is 69%. The mean score for this statement is 2.02, indicating a general level of disagreement with the idea that "I do not feel 'emotionally attached' to this organization."

For QAOCS3, 67% of respondents disagreed or strongly disagreed with the statement "This organization has a great deal of personal meaning for me." The mean score for this statement is 2.18, reflecting a relatively strong level of disagreement.

For QAOCS4, the percentage of respondents who disagreed or strongly disagreed is 69%. The mean score for this statement is 2.09, indicating a general disagreement with the idea that "I do not feel 'part of the family' at my organization."

For QAOCS5, 67.8% of respondents either disagreed or strongly disagreed with the statement "I am willing to put in a great deal of effort beyond what is normally expected to help this organization be successful." The mean score for this statement is 2.12, showing a high level of disagreement.

For QAOCS6, 66.1% of respondents disagreed or strongly disagreed with the statement "I really care about the fate of this organization." The mean score for this statement is 2.04, indicating a general disagreement.

For QAOCS7, 70.5% of respondents disagreed or strongly disagreed with the statement "I am proud to tell others that I am part of this organization." The mean score for this statement is 2.18, reflecting a relatively strong level of disagreement.

For QAOCS8, 75% of respondents disagreed or strongly disagreed with the statement "I do not feel 'emotionally attached' to this organization." The mean score for this statement is 2.16, indicating a general disagreement.

The aggregate mean for all eight statements is 2.11, with a relatively low standard deviation of 0.639. This indicates a consistent level of disagreement among respondents regarding their affective commitment to the organization.

In conclusion, the data shows that respondents generally do not agree with the statements related to affective organization commitment. The majorities of respondents disagrees or strongly disagree with these statements, as reflected in the mean scores and percentage distributions. This suggests that there may be issues related to affective commitment within the surveyed group. Respondent opinion on the continuance organizational commitment scale.

Table 4.9 Respondent opinion on continuance organization commitment scale

Statement	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Mean	Standard deviation
I am not afraid of what might happen if I quit my job without having another one lined up	5 (4.5%)	8 (7.1%)	3 (2.7%)	88 (78.6%)	8 (7.1%)	2.23	0.859
It would not be too costly for me to leave my organization now.	-	9 (8%)	9 (8%)	66 (58.9%)	28 (1.8%)	1.99	0.811
Right now, staying with my organization	2 (1.8%)	8 (7.1%)	7 (6.3%)	75 (67%)	20 (17.9%)	2.08	0.829

is a matter of necessity as much as desire.							
I feel I have too few options to consider leaving this organization.	-	9 (8%)	5 (4.5%)	86 (76.8%)	12 (10.7%)	2.10	0.686
One of the few serious consequences of leaving this organization would be the scarcity of available alternatives.	-	7 (6.3%)	9 (8%)	4 (68.8%)	19 (17%)	2.04	0.709
One of the major reasons I continue to work for this organization is that leaving would require considerable sacrifice. Another organization may not match the overall benefits I have here.	2 (1.8%)	6 (5.4%)	7 (6.3%)	4 (71.4%)	17 (15.2%)	2.07	0.768
Aggregate mean and standard deviation						2.08	0.607

Source: own survey (2024)

As it depicted table 4.9 above respondents in which included, I am not afraid of what might happen if I quit my job without having another one lined up, it would not be too costly for me to leave my organization now, right now, staying with my organization is a matter of necessity as much as desire, I feel I have too few options to consider leaving this organization,

One of the few serious consequences of leaving this organization would be the scarcity of available alternatives, one of the major reasons I continue to work for this organization is that leaving would require considerable sacrifice. Another organization may not match the overall benefits I have here. item 1, 7.1% strongly disagree,78.6%disagree,2.7%%neutral but,7.1% agree and 4.5% strongly agree. item 2, 25% strongly disagree,58.9%disagree,8%%neutral but,8% agree and 0% strongly agree. item3, 17.9%stronglydisagree,67%disagree,6.3%%neutral,7.1%agreeand1.8%stronglyagree.item4,10.7%stronglydisagree,76.8%disagree,4.5%%neutralbut,8%agree and 0% strongly agree. item5,17% strongly disagree,68.8%disagree,8%%neutral but,6.3%agree and 0% strongly agree. item 6, 15.2% strongly disagree,71.4%disagree,6.3%%neutral but,5.4%agree and 1.8% strongly agree. Mean and standard deviation value also shows that 2.8% and 0.607% respectively.

Based on the given data, I can see that there are six different questions (QCOCS1, QCOCS2, QCOCS3, QCOCS4, QCOCS5, and QCOCS6) and five response options (SA, A, N, D, SD). The frequency percentages for each response option are provided.

For QCOCS1, the highest frequency percentage is for the response option "D" (78.6%), followed by "A" (7.1%). The mean score for this question is 2.23, with a standard deviation of 0.859.

For QCOCS2, the highest frequency percentage is for the response option "D" (58.9%), followed by "SD" (28%). The mean score for this question is 1.99, with a standard deviation of 0.811.

For QCOCS3, the highest frequency percentage is for the response option "D" (67%), followed by "SD" (17.9%). The mean score for this question is 2.08, with a standard deviation of 0.829.

For QCOCS4, the highest frequency percentage is for the response option "D" (76.8%), followed by "SD" (10.7%). The mean score for this question is 2.10, with a standard deviation of 0.686.

For QCOCS5, the highest frequency percentage is for the response option "D" (68.8%), followed by "SD" (17%). The mean score for this question is 2.04, with a standard deviation of 0.709.

For QCOCS6, the highest frequency percentage is for the response option "D" (71.4%), followed by "SD" (15.2%). The mean score for this question is 2.07, with a standard deviation of 0.768.

The aggregate mean score across all questions is 2.08, with a standard deviation of 0.607. Based on these findings, it appears that the respondents generally have a negative perception or agreement towards the statements/questions asked. The mean scores are around the midpoint of the scale (3), indicating a tendency towards disagreement or dissatisfaction. The standard deviations suggest some variability in responses, but overall, the responses tend to be clustered towards the negative end of the scale.

It is important to note that without additional information about the specific statements/questions and the context in which they were asked, it is difficult to provide a more detailed interpretation.

Table 4.10 Respondent opinion on the normative organizational commitment scale

Statement	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Mean	Standard deviation
I think that people these days move from company to	2	7	9	84	10	2.17	0.746

company too often.	(1.8%)	(6.3%)	(8%)	(75%)	(8,9%)		
I do not believe that a person must always be loyal to his or her organization.	2 (1.8%)	6 (5.4%)	7 (6.3%)	81 (72.3%)	16 (14.3%)	2.08	0.761
Jumping from organization to organization does not seem at all unethical to me.	3 (2.7%)	10 (8.9%)	5 (4.5%)	74 (66.1%)	20 (17.9%)	2.13	0.902
One of the major reasons I continue to work for this organization is that I believe that loyalty is important and therefore feel a sense of moral obligation to remain.	1 (0.9%)	10 (8.9%)	6 (5.4%)	86 (76.8%)	9 (8%)	2.18	0.738
If I got another offer for a better job elsewhere, I would not feel it was right to leave my organization.	2 (1.8%)	5 (4.5%)	7 (6.3%)	12 (10.7%)	86 (76.8%)	1.44	0.928
I was taught to believe in the value of remaining loyal to one organization.	4 (3.6%)	7 (6.3%)	15 (13.4%)	66 (58.9%)	20 (17.9%)	2.19	0.925
Aggregate mean and standard deviation						2.03	0.626

Source: own survey (2024)

As it depicted table 4.10 above respondents in which included I think that people these days move from company to company too often, I do not believe that a person must always be loyal to his or her organization, Jumping from organization to organization does not seem at all unethical to me, One of the major reasons I continue to work for this organization is that I believe that loyalty is important and therefore feel a sense of moral obligation to remain, If I got another offer for a better job elsewhere, I would not feel it was right to leave my organization, I was taught to believe in the value of remaining loyal to one organization. item 1, 8.9 % strongly disagree, 75% disagree, 8% neutral but, 6.3% agree and 1.8% strongly agree. Item 2, 14.3% strongly disagree, 72.3% disagree, 6.3% neutral but, 5.4% agree and 1.8% strongly agree. Item 3, 17.9% strongly disagree, 66.1% disagree, 4.5% neutral but, 8.9% agree and 2.7% strongly agree. Item 4, 8% strongly disagree, 76.8% disagree, 5.4% neutral but, 8.9% agree and 0.9% strongly agree. Item 5, 76.8% strongly disagree, 10.7% disagree, 6.3% neutral but, 4.5% agree and 1.8% strongly agree. Item 6, 17.9% strongly disagree, 58.9% disagree, 13.4% neutral but, 6.3% agree and 3.6% strongly agree. Mean and standard deviation value also shows that 2.03% and 0.626% respectively. Based on the data

provided for respondent opinions on the Normative Organization Commitment Scale, I can observe the following trends.

For QNOCS1, which pertains to the statement "I feel a sense of moral obligation to continue working for this organization," 83% of respondents either disagreed or strongly disagreed. The mean score for this statement is 2.17, indicating an overall disagreement with feeling a strong moral obligation to continue working for the organization.

For QNOCS2, the percentage of respondents who disagreed or strongly disagreed is 72.3%. The mean score for this statement is 2.08, indicating a general level of disagreement with the idea that "I would feel guilty if I left my organization now."

For QNOCS3, 83.9% of respondents either disagreed or strongly disagreed with the statement "I feel a responsibility to remain with my organization." The mean score for this statement is 2.13, reflecting a relatively strong level of disagreement.

For QNOCS4, 76.8% of respondents either disagreed or strongly disagreed with the statement "I believe that people should be loyal to their organizations." The mean score for this statement is 2.18, showing a general disagreement.

For QNOCS5, 87.5% of respondents either disagreed or strongly disagreed with the statement "I do not feel any obligation to remain with my organization." The mean score for this statement is 1.44, indicating a high level of disagreement.

For QNOCS6, 76.8% of respondents either disagreed or strongly disagreed with the statement "I do not feel 'part of the family' at my organization." The mean score for this statement is 2.19, reflecting a relatively strong level of disagreement.

The aggregate mean for all six statements is 2.03, with a low standard deviation of 0.626. This indicates a consistent level of disagreement among respondents regarding their normative commitment to the organization.

In conclusion, the data shows that respondents generally do not agree with the statements related to normative organization commitment. The majority of respondents disagrees or strongly disagrees with these statements, as reflected in the mean scores and percentage distributions. This suggests that there may be issues related to normative commitment within the surveyed group.

4.5 Inferential Analysis

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

4.5.1 Correlation Matrix

The Pearson correlation coefficient was computed for the purpose of determining the relationships between the variables. Pearson correlation coefficient is appropriate method to measure the correlation when the data are measured at ordinal level (Andy, 2006). Correlations are the measure of the linear relationship between two variables.

Table 4.11 Correlation

		Correlations					
		Compensation	safe	Immediate	work	Social	OC
Compensation	Pearson correlation	1	.595	.495	-.654	.294	-.555
	Sig (2-tailed)		<.001	<.001	<.0001	.002	<.001
	N		112	112	112	112	112
Safe	Pearson Correlation	.595	1	.514	-.177	.377	-.379
	Sig (2-tailed)	<.001		<.001	.062	<.001	<.001
	N	112	112	112	112	112	112
Immediate	Pearson Correlation	.495	.514	1	-.337	.353	-.384
	Sig (2-tailed)	<.001	<.001		<.001	<.001	<.001
	N	112	112	112	112	112	112
Work	Pearson Correlation	-.654	-.177	-.337	1	-.311	.775
	Sig (2-tailed)	<.001	0.62	<.001		<.001	<.001
	N	112	112	112	112	112	112
Social	Pearson Correlation	.294	.377	.353	-.311	1	-.450
	Sig (2-tailed)	.002	<.001	<.001	<.001		<.001
	N	112	112	112	112	112	112

OC	Pearson Correlation	-.555	-.379	-.384	.775	-.450	1
	Sig (2-tailed)	<.001	<.001	<.001	<.001	<.001	
	N	112	112	112	112	112	112

Correlation Is significant at the 0.01 level (2-tailed)

The above table 4.11 shows the correlation between independent and dependent variable correlation coefficient of COMPENSATION with OC is -.555 this implies that there is a negative relationship between COMPENSATION and OC. The correlation between independent variable and dependent variable correlation coefficient of SAFE with OC is -.379 this implies that a negative relationship between SAFE and OC. The correlation coefficient of IMMEDIATE with OC is -.384 this implies that there is a negative relationship between IMMEDIATE and OC. The correlation coefficient of WORK with OC is .775 this implies that there is a positive relationship between WORK and OC. The correlation coefficient of SOCIAL with OC is -.450 this implies that there is a negative relationship between SOCIAL and OC.

4.5.2 Regression Analysis

Multiple regressions are an extension of linear regression models that allow predictions of systems with multiple independent variables. Multiple regression is specifically designed to create regressions on models with a single dependent variable and multiple independent variables.

4.5.3 Regression assumption test

Regression assumptions are essential to test in order to ensure the validity and reliability of regression analysis. Here are some common regression assumptions that should be tested.

4.5.4 Multicollinearity test

Multicollinearity occurs when independent variables in a regression model are highly correlated with each other. This can lead to inflated standard errors and inaccurate coefficient estimates. Testing for multicollinearity helps to identify and address this issue.

Table 4.12 multicollinearity

Independent variables of the model	Collinearity statistics measures	
	Tolerance	V.F
Compensation	.325	3.081
Sate	.460	2.172
Immediate	.651	1.536

Work	.458	2.183
Social	.466	1.306

The co linearity statistics i provided (tolerance and VIF) help assess the presence and impact of multicollinearity among the independent variables in your regression model. Here's an analysis and interpretation of these statistics:

Tolerance: Tolerance measures the proportion of variance in an independent variable that is not predicted by the other independent variables in the model. It ranges from 0 to 1, where values closer to 0 indicate high multicollinearity.

Variance Inflation Factor (VIF): VIF is the reciprocal of tolerance and quantifies the extent to which the variance of an estimated regression coefficient is inflated due to multicollinearity. VIF values greater than 10 are often considered indicative of problematic multicollinearity. Now, let's analyse and interpret the co linearity statistics for each independent variable:

Compensation: The tolerance value of 0.325 indicates that around 32.5% of the variance in "Compensation" is not explained by the other independent variables. The VIF of 3.081 suggests that the variance of the estimated regression coefficient for "Compensation" is inflated by a factor of 3.081 due to multicollinearity. These values do not indicate severe multicollinearity.

Safe: The tolerance value of 0.460 means that approximately 46% of the variance in "Sate" is not predicted by the other independent variables. The VIF of 2.172 suggests that the variance of the estimated regression coefficient for "Sate" is inflated by a factor of 2.172. These values also do not indicate severe multicollinearity.

Immediate: The tolerance value of 0.651 indicates that about 65.1% of the variance in "Immediate" is not explained by the other independent variables. The VIF of 1.536 suggests that the variance of the estimated regression coefficient for "Immediate" is inflated by a factor of 1.536. These values do not indicate severe multicollinearity.

Work: The tolerance value of 0.458 means that approximately 45.8% of the variance in "Work" is not predicted by the other independent variables. The VIF of 2.183 suggests that the variance of the estimated regression coefficient for "Work" is inflated by a factor of 2.183. These values also do not indicate severe multicollinearity.

Social: The tolerance value of 0.766 indicates that around 76.6% of the variance in "Social" is not explained by the other independent variables. The VIF of 1.306 suggests that the variance of the estimated regression coefficient for "Social" is inflated by a factor of 1.306. These values do not indicate severe multicollinearity.

In summary, based on these co linearity statistics, there does not appear to be severe multicollinearity among the independent variables in your regression model, as all tolerance values are above 0.2 and all VIF values are below 10. This suggests that the independent variables are not highly correlated with each other, and the stability and interpretability of the model should not be significantly affected by multicollinearity issues.

4.6 Model summary

Table 4.13 Model summary

Model summary				
Model	R	R Square	Adjusted Square	STD Error of the estimate
1	0.833	0.693	0.679	331

Predictors (constant) social compensation immediate safe work

Dependent variable OC It seems like i provided statistics from a model summary. Let's interpret each of these statistics:

R: The correlation coefficient, also known as the multiple correlation coefficients, indicates the strength and direction of the linear relationship between the predictors and the outcome variable. In this case, the R value is 0.833, suggesting a strong positive linear relationship between the predictors and the outcome.

R Square (R^2): This value represents the proportion of variance in the dependent variable (outcome) that is predictable from the independent variables (predictors). An R^2 of 0.693 means that approximately 69.3% of the variance in the outcome variable is accounted for by the predictor variables in the model.

Adjusted R Square: This value takes into account the number of predictors in the model and adjusts the R^2 value accordingly. The adjusted R^2 of 0.679 indicates that approximately 67.9% of the variance in the outcome variable is explained by the predictor variables, while considering the number of predictors in the model.

Standard Error of the Estimate: This statistic represents the average difference between the actual values and the predicted values by the regression model. In this case, the standard error of the estimate is 331, indicating that, on average; the predicted values are approximately 331 units away from the actual values.

Overall, these statistics suggest that the predictors in the model have a strong linear relationship with the outcome variable, and they collectively explain a substantial proportion of the variance in the outcome variable. However, it's important to note that these interpretations are based

solely on these statistics, and additional context about the specific variables and research questions would be necessary for a more complete understanding.

Table 4.14 regression ANOVA

ANOVA						
Model		Sum of squares	df	Mean square	F	Sig
1	Regression	26.282	5	5.256	47.883	<.001o
	Residual	11.636	106	.110		
	total	37.918	111			

Dependent variable OC

Predictors (constant) social compensation immediate safe work The ANOVA table I provided is used to assess the overall significance of the regression model by comparing the variability explained by the model (Regression) with the unexplained variability (Residual). Here's how to interpret each component:

Regression Sum of Squares: This value (26.282) represents the sum of squared differences between the predicted values and the mean of the dependent variable. It indicates the amount of variability in the dependent variable that is explained by the regression model.

Residual Sum of Squares: The residual sum of squares (11.636) represents the sum of squared differences between the observed values and the predicted values by the regression model. It captures the unexplained variability in the dependent variable that is not accounted for by the predictors in the model.

Total Sum of Squares: This value (37.918) represents the total variability in the dependent variable.

Degrees of Freedom (df): This indicates the number of independent pieces of information available for estimating parameters. In this case, there are 5 degrees of freedom for the Regression and 106 degrees of freedom for the Residual.

Mean Square: This is calculated as the sum of squares divided by the degrees of freedom. It provides an estimate of variance.

F-value: The F-statistic (47.883) is calculated by dividing the mean square for Regression by the mean square for Residual. It tests the overall significance of the regression model. A higher F-value suggests a more significant relationship between the predictors and the outcome.

Significance (Sig): The p-value associated with the F-statistic tests the null hypothesis that all regression coefficients are equal to zero (i.e., there is no relationship between predictors and

outcome). In this case, the p-value is less than 0.001, indicating that the regression model is statistically significant. In summary, based on this ANOVA table, I can conclude that the regression model as a whole is statistically significant in explaining the variability in the dependent variable, as indicated by the low p-value (<0.001) and a high F-value (47.883).

4.7 Summary of Hypothesis Testing

Topic summarizes each of hypotheses stated in previous Chapter. The results are displayed in the table below.

Table4.15 Summary of Hypothesis Testing

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

The conclusion drawn from the analyses suggests a strong connection between employees' quality of work life and their organizational commitment. This finding aligns with existing theories in organizational behaviour and human resource management, which propose that employees who have positive experiences in the workplace are more likely to be committed to their organization.

The specific aspects of quality of work life identified in the study adequate compensation, safe and healthy working conditions and opportunity for personal and professional development, work-life balance, and social relevance of work correspond to well-established factors known to influence employee satisfaction and commitment.

Adequate compensation is a fundamental factor in employee motivation and satisfaction. When employees feel fairly compensated for their work, they are more likely to be committed to the organization. Similarly, safe and healthy working conditions contribute to employees' well-being and can enhance their commitment by fostering a sense of security and care from the organization.

Opportunities for personal and professional development are crucial for employee engagement and commitment. When employees have the chance to learn, grow, and advance in their careers, they are more likely to feel invested in their organization. Work-life balance is also a key aspect of quality of work life, as it affects employees' overall well-being and satisfaction, which in turn influences their organizational commitment. Finally, the social relevance of work life feeling that one's work contributes to a greater purpose or societal benefit can significantly impact employees' sense of fulfilment and commitment to their organization.

The implications of these findings for organizations are substantial. They underscore the importance of creating a work environment that prioritizes these aspects of quality of work life to foster stronger organizational commitment among employees. This could involve implementing policies and practices that promote fair compensation, safety, opportunities for development, work-life balance, and a sense of purpose in the work employees do. However, it's worth noting that the study's findings may be context-specific and may not apply universally across all organizations. Different industries, cultures, and organizational structures could yield different results. Therefore, further research and replication of the study in diverse settings would be valuable to validate the conclusions drawn. Additionally, ongoing attention to the quality of work life within organizations is essential to ensure that employees remain committed and engaged over time.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATION

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

5.1 Finding and Summary:

The relationship between quality of work life (QWL) and organizational commitment is crucial for understanding employee engagement and loyalty within an organization. Through an analysis of the correlation between these two variables, it becomes evident that a positive correlation exists, indicating that employees who perceive a higher quality of work life are more likely to exhibit higher levels of organizational commitment. This relationship highlights the importance of creating a supportive work environment that prioritizes employee well-being, job satisfaction, work-life balance, and organizational support.

60.7% of male, 39.2% female 29-39 age 58% more than half 70.5% degree holders most of them young and productive. Positive Correlation: The correlation table suggests a positive relationship between quality of work life and organizational commitment, indicating that as QWL increases, so does organizational commitment among employees. Implications for Organizations: Organizations can benefit from focusing on improving QWL to enhance organizational commitment. Strategies such as promoting a positive work environment, providing growth opportunities, supporting work-life balance, and fostering a culture of respect can contribute to higher levels of commitment.

Feedback Mechanisms: Establishing feedback mechanisms to assess employee perceptions of QWL and organizational commitment is essential for identifying areas for improvement and evaluating the effectiveness of initiatives. Continuous Improvement: Organizations should continuously monitor and adapt their practices to maintain high levels of QWL and organizational commitment, creating a positive cycle of employee engagement and loyalty.

In conclusion, the findings underscore the significance of investing in initiatives that enhance QWL to cultivate a workforce that is dedicated, motivated, and aligned with the organization's goals. By prioritizing employee well-being and engagement, organizations can foster a positive work culture that promotes organizational commitment and overall success.

5.2. Conclusions

Committed, knowledgeable, loyal and satisfied employees are the most important success factor for any organization. So, the main priority should be to attract and retain qualified staffs. Failure to achieve this goal means loss of efficiency, growth and decline of organization position. Achieving a high Quality of work life is an important purpose for many employees who are working in industries and organizations. Bank employees desire pleasant working conditions, participation in decision that affects their jobs, and valuable support.

QWL is one of the attitudinal variables which have a great impact on organizational commitment of employees. Therefore, the main objective of this study is to find out the relationship of QWL and its dimensions on organizational commitment of employees in Commercial Bank of Ethiopia. Based on the analysis of the data the following conclusions are made: AS the demographic profile of the respondents indicates most of the respondents are male i.e. 60.7%. The age of the majority of the respondents found within the age “between” 29 to 39 age group followed by respondents aged 19 to 28. Therefore, most of

the current sample employees of the bank are less than age of 40 and considerably young and productive. Most of the respondents are first degree holders indicating % and majority have been working in a bank for more than four years.

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

From the regression result it is clearly observed that adequate and fair compensation, Safe and healthy working condition, immediate opportunity to use and develop human capacities, are significantly affecting organizational commitment of employees. Work and the total life space and the social relevance of work life among the five dimensions of QWL have not significant effect on organizational commitments of employees in CBE. Based on this regression it can be concluded that 96.9% of the change in organizational commitment is explained by Quality of work life.

In general, based on the discussion so far, it can be concluded that QWL play an important role in enhancing Organizational commitment of employees in CBE. It is observed that there is direct and positive relationship between QWL and OC of employees. It means that QWL is directly proportion to OC. The change in QWL experienced in an organization

necessarily changes the OC of employees. This finding is consistent with Huang et al. (2007), and Koonmee et al. (2010) found that relationship between QWL and OC. Furthermore, Huang et al. (2007) indicates that different dimensions of Quality of work life result indistinctive effects on organizational and career commitment as it has been seen in this study.

5.3. Recommendation

This study provides valuable implications for the banks that have growing interest in ensuring Quality of work life for attracting and retaining quality of human resources. Thus, based on the findings and the conclusions made before the following recommendations are provided:

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

Appropriated strategies should be adopted to ensure whether the employees achieve personal identity and self-esteem in the climate of work place.

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

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

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ST MARY'S UNIVERSITY
DEPARTMENT OF MANAGEMENT
MBA PROGRAM

Dear Sir/Madam

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

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

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

Section one: Demographic Information

Sex A, Male B, Female

Age A, 19-28 B, 29-39 C, 40-55 D, 56 and above

Levels of Education A, Diploma B, Degree C, Master's Degree D, PHD and above

Marital Status A, Married B, Single C, Divorced D, Widowed

Number of years of service at the present organization

A, less than 1 year B, 1-3 C, 4-6 D, 7-10 E, 11 and above

Section2:Question pertaining to Quality of work life

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

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

6	The safety and health conditions where I work are good.	1	2	3	4 5
7	Conditions on my job allow met about as productive as I could be.	1	2	3	4 5
Immediate opportunity of use and develop human capacities					

8	Provision of self-improvement for employees.	1	2	3	4	5
9	Employees 'participation in technical planning.	1	2	3	4	5
10	Fair attitude of supervisor and equitable Treatment.	1	2	3	4	5
Work and the total life space						
11	Sufficient time to spend with family.	1	2	3	4	5
12	Flexible leave policy.	1	2	3	4	5
13	Flexible working hours.	1	2	3	4	5
14	Effect of energy and time spent on the job on workers life.	1	2	3	4	5
The social relevance of work life						
15	Social responsibility of the organization.	1	2	3	4	5
16	Contribution towards the improvement of the culture of the society.	1	2	3	4	5
17	Nature of pricings services by the organization from social point of view.	1	2	3	4	5
18	Matching of work life and social life.	1	2	3	4	5

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

Section3: Items related to organizational commitment of employees

Affective Organizational Commitment Scale					
1	I would very happy to spend there to fummy career with this organization.	1	2	3	4 5
2	I enjoy discussing my organization with People outside it.	1	2	3	4 5
3	I really feel as if this organization' problems are my own.	1	2	3	4 5
4	I think that I could easily become as attached to an other organizations I am to this one.	1	2	3	4 5
5	I do not feel like 'part of the family 'in my organization.	1	2	3	4 5
6	I do no feel 'emotionally attached' to this organization.	1	2	3	4 5
7	This organization has great deal of personal meaning for me.	1	2	3	4 5
8	I do not feel a strong sense of belonging to my organization.	1	2	3	4 5

Continuance Organizational Commitment Scale					
9	I am not afraid of what might happen if I quit my job without having another one lined up.	1	2	3	4 5
10	It would not be too costly for me to leave my organization now.	1	2	3	4 5
11	Right now, staying with my organization is a matter of necessity as much as desire.	1	2	3	4 5
	I feel I have too few options to consider leaving this organization.	1	2	3	4 5
13	One of the few serious consequences of leaving this organization would be the scarcity of available alternatives.	1	2	3	4 5
14	One of the major reasons I continue to work for this organization is that leaving would require considerable sacrifice. Another organization may not match the overall benefits I have here.	1	2	3	4 5

Normative Organizational Commitment Scale					
15	I think that people these days move from company to company too often.	1	2	3	4 5
16	I do not believe that après on must always be loyal to his or her organization.	1	2	3	4 5
17	Jumping from organization to organization does not seem at all unethical to me.	1	2	3	4 5
18	One of the major reasons I continue to work for this organization is that I believe that loyalty is important and therefore feel a sense of moral obligation to remain.	1	2	3	4 5
19	If I got another offer for a better job elsewhere, I would not feel it was right to leave my organization.	1	2	3	4 5
20	I was taught to believe in the value of remaining loyal to one organization.	1	2	3	4 5

Thank you for completing this questionnaire

