



**EFFECT OF WORK-LIFE BALANCE ON EMPLOYEES’
JOB PERFORMANCE: THE CASE OF COMMERCIAL
BANK OF ETHIOPIAIN HOSSANA DISTRICT**

MASTER OF BUSINESS ADMINISTRATION

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This is to certify that the thesis entitled "**The Effect of Work-Life Balance on Employees Job Performance : In the Case of Commercial Bank of Ethiopia in Hossana District.**" submitted in partial fulfillment of the requirements for the degree of Master's with specialization in Business Administration, the Graduate Program of the Department/School of business and economics, Wolkite University, Ethiopia, and has been carried out by Elfinesh Mulugeta Id. No BEGR/013/12, under my/our supervision. Therefore, I/we recommend that the student has fulfilled the requirements and hence hereby can submit the thesis to the department.

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ABSTRACT

The objective of the study was to determine effect of work life balance on employee performance in commercial bank of Ethiopia at Hossana district. This study was supported by three theories which are; component theory, spillover theory and work-family border. The study adopted survey research design using both quantitative and qualitative approaches. The target population was 977 employees from 13 commercial bank of Ethiopia at Hossana district with a sample size of 284 respondents. Sample was selected using multi-stage sampling techniques. Structured questionnaire was used for data collection. Descriptive and inferential statistics were used to analyze and process the obtained data. The data obtained was analyzed using SPSS software of version 20. The influence of WLB on EP was determined using multiple regression analysis. The study found that flexible work-arrangement, leave programs, wellness programs and employee assistance programs concerns were more strongly related to performance of the Commercial Bank of Ethiopia. Flexible work-arrangement has strong predictor of job performance. Leave programs, wellness programs and employee assistance program are influenced employee performance. The study recommends that organizations should offer flexible work arrangements and wellness programs to its employees for increased performance.

Key words: *Work-life balance, Employee's Performance, Flexible work-arrangement, Leave programs, Wellness programs, Employee Assistance programs*

TABLE OF CONTENTS

ACKNOWLEDGMENTS	iv
ABSTRACT.....	v
LIST OF TABELES.....	ix
LIST OF FIGURES	x
ACRONYMS.....	xi
CHAPTER ONE	1
INTRODUCTION	1
1.2. Statement of the Problem.....	3
1.3. Objectives of the study.....	5
1.3.1. General Objectives.....	5
1.3.2. Specific Objectives.....	5
1.4. Research Hypotheses	5
1.5. Significance of the Study	6
1.6. Scope of the Study	6
1.7. Limitations of this Study.....	7
1.8. Organization of the Study	7
1.9. Definition of Terms.....	7
CHAPTER TWO	9
REVIEW OF RELATED LITERATURE	9
2.1. Introduction.....	9
2.2. Work Life Balance Definitions	9
2.3. Theoretical Framework	10
2.3.1. Component Theory	10
2.3.2. Spill-Over Theory	11
2.3.3. Work/Family Border Theory.....	11
2.4. Work-Life Balance Factors and Job Performance	12
2.4.1. Flexible Work Arrangements.....	12
2.4.2. Leave Policy.....	13
2.4.3. Employee Assistance Program.....	14
2.4.4. Wellness programs	14

2.4.5. Employee Performance	15
2.4.6. Work-Life Balance and Employee Performance	16
2.5. Empirical Literature Review	16
2.6. Research Gap	19
2.7. Conceptual Framework	20
CHAPTER THREE.....	21
RESEARCH METHODOLOGY.....	21
3.1. Introduction.....	21
3.2. Research Design.....	21
3.3. Population of Study.....	21
3.4. Sampling Procedures and Sample Size Determination	21
3.4.1. Sampling Technique.....	21
3.4.2. Sample Size.....	22
3.5. Sources of Data and Tools of Data Collection	24
3.6. Measurement and Scale of Variables	25
3.6. Validity and Reliability of the Instrument.....	26
3.7. Method of Data Analysis	26
3.7.1. The Pearson Product Moment Correlation Analysis.....	27
3.7.2. Multiple Regression Analysis	27
3.7.3. Analysis of variance (ANOVA).....	27
3.7.4. Model Specification	28
3.7.5. Regression Functions	28
3.8. Ethical Considerations	29
CHAPTER FOUR.....	30
DATA ANALYSIS AND PRESENTATION.....	30
4.1. Introduction.....	30
4.2. Survey Response Rate.....	30
4.3. Screening Missing Data	31
4.4.1. Gender Category	31
4.4.2. Age bracket	32
4.4.3. Level of Education	33

4.4.4. Position in the Company	33
4.5. Descriptive Statistics for Study Variables.....	33
4.5.1. Flexible Work Arrangements	33
4.5.2. Leave Policy.....	35
4.5.3. Wellness Programs.....	36
4.5.4. Assistance Programs	37
4.5.5. Performance	38
4.6. Multicollinearity.....	39
4.7. Correlation Analysis.....	40
4.8. Results from Model Evaluation	42
4.9. Hypotheses Testing Results	44
4.9.1. Flexible Work Arrangement.....	45
4.9.2. Leave Programs.....	46
4.9.3. Wellness Programs.....	48
4.9.4. Assistance Programs	49
5. SUMMARY CONCLUSION AND RECOMMENDATION	52
5.1. Summary of Findings.....	52
5.2. Conclusion	54
5.3. Recommendations	55
APPENDIX 1	61

LIST OF TABELES

<i>Table 3.1: - Employment in the Banking Sector-January 2021</i>	23
<i>Table 4.1: - Response Rates for Observed Samples</i>	30
<i>Table 4.2: - Final Number of Useable Cases</i>	31
<i>Table 4.3: - Respondents demographic characteristics</i>	31
<i>Table 4.4: - Descriptive statistics for the flexible work arrangements and summated scale</i>	33
<i>Table 4.5: - Descriptive statistics for the leave policy and summated scale</i>	35
<i>Table 4.6: - Descriptive statistics for the wellness programs and summated scale</i>	36
<i>Table 4.7: - Descriptive statistics for the assistance programs and summated scale</i>	37
<i>Table 4.8: - Descriptive statistics for the performance and summated scale</i>	38
<i>Table 4.9: - The VIF and Tolerance Values for the Independent Variable</i>	40
<i>Table 4.10: - The relationship between work life balance organizational factors and job performanc</i>	41
<i>Table 4.11: - Model Summary</i>	42
<i>Table 4.12: - Analysis of Variance (ANOVA)</i>	43
<i>Table 4.13: - Coefficients of WLB factors</i>	43
<i>Table 4.14: - Model Summary of flexible work arrangement</i>	45
<i>Table 4.15: - ANOVA result of flexible work arrangement</i>	45
<i>Table 4.16: - coefficients result of flexible work arrangement</i>	46
<i>Table 4.17: - Model Summary of leave programs</i>	47
<i>Table 4.18: - ANOVA result of leave programs</i>	47
<i>Table 4.19: - coefficients of leave programs</i>	47
<i>Table 4.20: - Model Summary of wellness programs</i>	48
<i>Table 4.21: - ANOVA result of wellness programs</i>	49
<i>Table 4.22: - coefficients of wellness programs</i>	49
<i>Table 4.23: - Model Summary of assistance programs</i>	50
<i>Table 4.24: - ANOVA result of assistance programs</i>	50
<i>Table 4.25: - coefficients of assistance programs</i>	51

LIST OF FIGURES

Figure 1: - The Conceptual Framework of Employee Performance	2020
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ACRONYMS

CBE	Commercial Banks of Ethiopia
EP	Employee Performance
EAP	Employee Assistance Program
FWA	Flexible Work Arrangement
ILO	International Labor Office
LP	Leave Program
WP	Wellness Program
WLB	Work Life Balance

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

Work life balance(WLB) refers to adjusting the working patterns to allow employees to combine work with their other responsibilities such as caring for children or elderly relatives (Higgins et al., 2010) it is a very important concept that concerns today different employees in both the public and private industry. WLB is influencing a person's mental, social, economic, as well as psychological well-being (Abdulkadir, 2018); all these issues impact employee performance.

According to (Lazar, 2010) work-life balance practices are changes in the organization that is intentionally made by company leaders in the form of new programs or organizational culture to improve employee performance and reduce conflicts between personal life and work-life.

The competition for market leadership in the banking sector, may lead to bank managers giving their employees excessive work load in order to meet up with their target (Orogbu and Onyeizugbe, 2015). In the other hand, employees try their best to be retained in the organization by putting in more time at work which may be at detriment of their personal life (Orogbu and Onyeizugbe, 2015).

A review of the work-life literature reveals that Work Life Balance initiatives can be broadly divided into four dominant categories which include flexible working arrangement (home working, compressed hours); leave arrangement (annual leave, Parental leave); dependent care assistance (Child care arrangements and Crèche) and general services (Employment assistant programs) (Orogbu and Onyeizugbe, 2015).

According to Hamidi (2005) Work-life balance may have achieved the status of a defining employment issue and some progress has undoubtedly been made toward the introduction of flexible work time arrangements.

Performance is achievement as a result of work or what is produced (outcomes) of a job and their contribution to the organization (Mungania, 2017). The disturbed life of present times in search of job and then in retention and excelling in the job has put various pressures on an

individual's life. According to (Obiageli, et al., 2015) employee performance is a key determinant in the achievement of organizational goals in today's business world.

Many theories have been established by different scholars to clarify Work-Life balance, among that have meshed as follows: Spill over theory explains that energy behavior and time is very unfavorable if the work-to -family relations are designed for both time and space (Abdulkadir, 2018). It explains that Work-Life Balance occurs when there is high level of flexibility that enables individuals to integrate and overlap family as well as other work responsibilities (Redmond et.al, 2006). The relevance of Spill over theory to this study is that organizations are expected to adopt positive work life balance policies which will make them be effectively committed to achieving the organization's goals (Orogbu and Onyeizugbe, 2015). The work-family border theory explains how an individual manages and negotiates the work and family domains and the borders between them in order to attain balance (Mulanya&Kagiri, 2018). According to (Clark, 2000) the outcome of interest in this theory is work-family balance, which refers to satisfaction and good functioning at work and at home, with a minimum of role conflict.

According to (Grzywacz and Carlson, 2007) work life balance consists of multiple facts that precede balance and give meaning to it. (Greenhaus, et al., 2003) assert that work life balance consists of time balance, involvement balance and satisfaction balance. The advantage of the component approach over the overall appraisals approach to work life balance is that one can use conceptually based measures of balance that tap into the different aspects of work life balance (Mulanya&Kagiri, 2018).

The study was examined the effect of work-life balance on employee's job performance in commercial banks in Hossana district. Specifically, the study seeks to determine the extent to which flexible work schedules, employee leave, and employee assistance and employee wellness programs affect employee performance in the selective commercial banks in Hossana district.

1.2. Statement of the Problem

According to (Gakii, 2017) work life balance is a relatively new human resource management practices that conflict a balance between work, life and family spheres of an employee. He further mentioned that employees are faced with two aspects associated with work-life balance –the first is lack of or limited time and scheduling conflicts, and the other is feeling overwhelmed, overloaded or stressed by the pressures of multiple roles. This is because of changes in the workplace factors such as long working hours and the demand of work, transformation in family structures (Suhaimi and Seman, 2019). Most organizations will adopt to provide their employees with work-life balance practices so as to avoid the implications which may hinder employee performance through the increase of employee morale and job satisfaction (Mulanya&Kagiri, 2018).

Ethiopian public and private banks are desired to develop new strategy that entails expansion, increasing capital base and customer base; these will lead to managers having higher expectation of employees' performance, banks target compensate by employees' interest that affect personal life.

According to commercial bank Yejoka branch manager (2021), employees in the banking sector in Ethiopia and particularly banks in Hossana district are more involved in their jobs, working longer hours more than 46 hours in a week this was difficult to find a balance between their social life and responsibilities at the workplace.

According to commercial banks branch managers; commercial bank has not strong flexible working arrangement management, leave, and assistance and wellbeing programs. According to the persons, most of their time is spent at work event out of working hours and this result in mismanagement of their own life, family relationship. Furthermore, the persons indicate that they face work-life imbalance, decrease performance due to unsettled attention. All these factors were affect the health of employees, increase stress level and increase turnover and which is an adverse effect on employee's performance.

(Mwebi and Kadaga, 2015) found that flextime work arrangement has positive relation with employee's performance. This research adapted a descriptive design; the target population was all the 1074 Nairobi CBD commercial banks employees where proportionate stratified

sampling method was used to get a sample of 291 respondents. (Kamau et al., 2013) found that majority of the employees agree that flexible working hours have allowed them to balance their work and life commitments. Employees Assistance Program (EAP) would also help them to handle their personal commitment without affecting their performance (Chiang et al., 2010). (Orogbu and Onyeizugbe 2015) reveal that, leave programs has strong significant correlation with employee's performance. (Mungania, 2017) in his study concluded that wellness programs increased performance.

(Muleke et al., 2013) on their study work life balance practices on employee job performance in Eco bank, found correlation between WLB and employee performance. This study was found a significant increase in performance when programs to assist the employees in achieving a balanced work life were introduced. (Suhaimi and Seman, 2019) established that work-life balance practices are positive relationship with employees' job performance in banking sector.

The researchers have not worked on the effect of work-life balance on employees' job performance areas in Ethiopian banking industry and Hossana district. In particular, and only few theses were found that limiting their study to female employee's job performance, these were Tihut (2016) and (Wondu and Sergwork, 2019) on their studies indicate that effect in an employee performance are due to work-life balance.

(Elsabeth, 2019), also mentioned that banks timing is mostly from 8 a.m to 7 p.m in Ethiopia, but there is no time limit employees' have to work for longer hours due to unpredictable workflows, and urgent duty's with tight deadlines compared to other jobs, which is also a reason of concern.

However, the adoption of work life balance program, branches are facing a number of problems which create a gap between the theory and the practice. For instance, in the branches understudy, even though some factors of work life balance such as flexible work arrangements are being conducted, leave, assistance and wellness program are not being undertaken. There is no sufficient evidence to show the relationship between the existence of Work Life Balance and performance and the application of these Work Life Balance policies in Ethiopian banking industry and Hossana district in particular.

This study provides another opportunity to knowing effect of work-life balance on employees' job performance. The researcher was considering the limitations of the previous studies. Therefore, the focus of this study was the effect of work-life balance on employee's job performance in commercial bank in Hossana district by using Spillover theory, Work-family border theory and Component theory.

1.3. Objectives of the study

1.3.1. General Objectives

The major objective of this study was to determine the effect of work-life balance on employee's job performance in commercial bank of Ethiopia at Hossana district.

1.3.2. Specific Objectives

- ✓ To examine the effect of flexible work hour on employee's job performance in commercial bank of Ethiopia at Hossana district.
- ✓ To examine the effect of leave programs on employee's job performance in commercial bank of Ethiopia at Hossana district.
- ✓ To determine the relationship between wellness programs on employee's job performance in commercial bank of Ethiopia at Hossana district.
- ✓ To examine the relationship between assistance programs on employee's job performance in commercial bank of Ethiopia at Hossana district.

1.4. Research Hypotheses

Based on the review of literature and the conceptual model, the following four hypotheses were developing to achieve the objectives of the study; investigate the effect of work-life balance on employee's job performance in commercial bank of Ethiopia at Hossana district. The study test was present as alternative hypothesis.

H1: Flexible work hour has positive significant effect on employee's job performance.

H 2: Leave programs have positive significant effect on employee's job performance.

H3: Wellness programs have positive significant effect on employee's job performance.

H 4: Assistance programs have positive significant effect on employee's job performance.

1.5. Significance of the Study

Work-life balance issue recently recognized as a rising phenomenon, which plays a major role in the development of a highly committed workforce in the organization leading to increased performance through depth understanding of work life factors. The knowledge produced from the study findings was applicable outside of the research setting with implications that go beyond the researcher. Therefore, the study anticipates that the results of this study have the following significance: In academia this study can contribute to contemporary debates on work-life balance and existing literature and it was become a motivator factor for scholars in the area to conduct scientific research in relation to work-life balance policies and practices in Ethiopia; hence, this area was not studied by local scholars. Most important, the findings from the study might provide further insights that could be instrumental in assessing job effectiveness among organizational workers and reducing employee absenteeism and turnover. The data from this study might provide bank with the foundational knowledge to implement and maintain different work-life balance policies and programs and further assess whether organizational leaders and professionals current workplace policies and programs improve employee quality of work life. Again the published research findings of the study was known to the global community hence they may be useful to human resource managers and administrators' commercial bank in Ethiopia to appreciating the importance of research in identifying organizational strengths and weaknesses in areas of work life balance and performance.

1.6. Scope of the Study

So as to critically examine the objectives of the study in some details, the study has focused on investigating effect of work-life balance on employee's job performance in commercial bank of Ethiopia at Hossana district. The study has covered 13 branches in commercial bank of Ethiopia focusing on Hossana district, which was selected based on large number of employees in the banks. International labor organizations global report on work life balance of 2010 rates Ethiopia among those with the highest prevalence of long working hours more than 46 hours per week (ILO, 2009). The banking sector in Ethiopia is said to be the most affected

by work life imbalances (ILO, 2009). Specifically, the study was sought to investigating effect of flexible work hour, leave programs, assistance programs and wellness program on performance in commercial bank of Ethiopia at Hossana district. The study adopted survey research design using both quantitative and qualitative approaches and a multiple regression model was used to analyze the data.

1.7. Limitations of this Study

The study was conducted in the commercial bank in Hossana district that was used as primary source of data are only from managerial and professional employees. The respondent in the selected district was nine hundred seventy-seven respondents which may not represent the total population of commercial bank, so it is difficult to show the whole image of effect of work-life balance on employee's job performance in commercial bank in Hossana district.

1.8. Organization of the Study

This study contains five chapters. The first chapter comprises general introduction such as introduction of the study, statement of the problem, objective of the study, significance of the study, research hypothesis, and scope of the study. The second chapter, deals with relevant literatures in the field is reviewed as theoretical and empirical evidences from past studies. Chapter three, was discussed the methodology of the study such as the general research design, population of study, sample size and sampling technique, data type and sources, research instrument and methods of data analysis. Chapter four presents data analyses and presentation. Finally, conclusion and recommendations is included in this study.

1.9. Definition of Terms

Work-life balance

1. *Conceptual definition:* As (Villiers & Kotze, 2003), the concept "work-life balance" had different meanings for different individuals. However, there seems to be agreement that work-life balance entails three characteristics. In the first instance it creates the opportunity to control one's own time ("Work-life balance is about timing: the amount of time at work, versus amount of time at home versus the amount of time at home spent on work"). The second characteristic ascribed to such balance is that it gives equal importance to all life roles.

2. **Operational definition:** Perception of employees towards their work-life balance and how the work-life balance factors influence their level of job performance. The perception of the overall performance of employees is looked at the how work-life balance factors affects the employees' job performance.

Employees' job performance

1. **Conceptual definition:** Performance is defined as the record of outcomes produced on a specified job function or activity during a specified time period (Bernadrin and Russel, 1998). According to this definition performance is set of outcomes produced during a certain time period. (Johns, 1992) defined job performance as the degree to which the members of the organization contribute to reach the organizational objectives.

2. **Operational definition:** Perception of employees towards their job performance and on the other hand how work-life balance factors influence their level of job performance. The perception of the overall performance of employees is looked at and how work – life balance factors affects the employees' job performance.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1. Introduction

This chapter reviews previous study and literature in the effect of work-life balance on employee's job performance. Specifically, under theoretical literature review begins with a general definition of work life balance, followed by theoretical framework in the framework of Component Theory, Spill over Theory and Work/Family /Border Theory/ and finally, a review of prior literature on effect of work-life balance on employee's job performance and conceptual framework.

2.2. Work Life Balance Definitions

Vyas and Shrivastava (2017) defined Work-life balance refers to people having enough time to have balance in their job and home life. As (Avgar et al., 2011) defined work-life balance is an individual taking control over his or her personal and professional responsibilities by reflecting on both areas of his or her life fairly.

There are as many definitions of work-life balance for purpose of this study some of them are listed as follows: Chang et al. (2010) defined WLB as the daily management of an individual's job and activities outside of the job, which signifies balance. Darcy et al. (2012) referred to WLB as organizational initiatives intended at increasing individual's knowledge of work and non-work domains. Other researchers argued that work-life balance does not even mean to have an equal balance (Sandhya et al., 2011). Fouche and Martindale (2011) indicated that sometimes the perception of work-life balance is negative (stressor) and sometimes viewed as a strategy for using policies or programs. Dash et al. (2012) articulated work-life balance is no longer an issue that only women face but an issue for men as well, because, just as women, they are equally finding it difficult to balance work and their personal time. Such work-life balance definitions are just an indication that researchers continue to disagree on a concrete definition for WLB, and as a result, the concept remains ambiguous.

Work Life Balance (WLB) is a proper balance of work and life. The term WLB is occasionally used interchanging with the term Work Family Balance (WFB). On the other hand, the later term is very limited in its scope with only the response of work and family.

Practices that are meant help employees better manage their work and no work times are called in the literature as work-family policies, family-friendly or family-responsive policies.

2.3. Theoretical Framework

Mungania (2017) and Guest (2002) identified typically three main models used to explain the relationship between work and life balance of an employees.

2.3.1. Component Theory

According to (Edwards &Bagozzi, 2000), the theory emphasizes balance as a direct formative latent construct, that consists of multiple facts that precede balance and give. According to (Greenhauset al., 2003), work life balance consists of time balance, involvement balance and satisfaction balance of which time balance refers to equal time devoted, involvement balance refers to equal psychological effort and satisfaction balance defined as equal satisfaction expressed across work and family roles. Work life balance consists of work life conflict and work life facilitation; corresponding with role conflict and enhancement respectively (Frone, 2003). According to (Mungania, 2017), the advantage of the component approach over the overall appraisals approach to work life balance is that one can use conceptually based measures of balance that tap into the different aspects of work life balance.

According to (Greenhauset al., 2003) work family balance is a continuum where imbalance in favor of the work role lies at one end and imbalance in favor of the family role lies at the other end and in other hand balance lies in the middle favoring neither work nor family role. In the above conceptualization, work life balance and imbalance are not seen as inherently beneficial or detrimental, respectively, for psychological well-being and quality of life. Instead, (Green hauset al., 2003) states that it should be empirically tested whether equal time, involvement and satisfaction balance is better for an individual than imbalance in favor of either work or family role. In their study it turned out that among individuals with high level of engagement across roles, those reporting the highest quality of life were those who invested more in the family than the work role that is they showed an imbalance in favor of family. In regard to their level of engagement, the equally balanced individuals scored lower in quality of life than those favoring work over family over work, but higher than those favoring work over family. The theory informed all the objectives; one, two three and four in that equal balance,

satisfaction and work life facilitation is required for wellness program, flexible work arrangement, family responsibility to avoid work life conflict.

2.3.2. Spill-Over Theory

Spillover theory is one of the influential theories in work life balance after (Pleck, 1977). In this theory there is similarity between what happen in the family environment and what happen in the work environment Sidin et al. (2010). The theory concerns the trend of the worker to transmit their behaviors, emotions, attitudes and skills they establish at work into their family life and vice-versa(Sidin et al., 2010).

Spillover theory by Guest (2002), argued that spillover between the micro family condition and micro work condition will happened either negative or positive. Spillover composed behavior, energy and time is unfavorable if the work-to-family relations are firmly designed for both space and time. Conversely, positive spill over-instrumental in provide healthy WLB takes place when there is flexibility that show people to integrate and overlap family as well as work responsibilities.

According to (Mulanya, C., &Kagiri, A., 2018), the spillover process can be either positive or negative, where the negative spill over prompts stress in individuals and the positive spillover can lead to high levels of satisfaction and performance. Dex and Bond (2005) say that extensive research into the field of WLB has shown that employees who continuously work for long hours have greater degree of work life conflict. Lewis (2003) observes that the border between work and home is relatively weak and tend to spill over positive or negative spills into the home or work environment.

2.3.3. Work/Family Border Theory

The pioneer of work-family border theory was Clark in the year 2000. In order to achieve work and family balance, the theory manages and negotiates the domains. The core concept of work and family border in different spheres was influence each other. (Clark, 2000) defined work-family balance theory is satisfaction at work and at home, with a minimum of role conflict.

According to (Mungania, 2017), the theory aims at explaining how individuals manage and negotiate the work and family spheres and the borders between them in order to attain balance.

The theory states that each person's role takes place within a specific domain of life, and these domains are separated by borders that may be physical, temporal, or psychological. The theory addresses the issue of "crossing borders" between domains of life, especially the domains of home and work (Mungania, 2017). Hence, this theory shows that there should be a proper balance between work and non-work activities like social life, family life, and health and so on.

(Clark, 2000) defines balance as satisfaction and good functioning at work and at home with a minimum role conflict stating that although many aspects of work and home are difficult, to alter, individuals can shape to some degree the nature of the work and home domains and the borders and bridges between them in order to create a desired balance.

However, work/family border theory is a useful way of conceptualizing work life balance, it has been critiqued. (Emsline & Hunt, 2009) noted that the border between work and family may be of more importance to men than women because women may be more frequently border crossers than men in the cases of caring for children and elderly relatives. With respect to outcomes of people's daily lives based on the concept of the border theory, concern about women's double burden due to the blurring of the boundary between work and family (Jacobs & Gerson, 2004).

2.4. Work-Life Balance Factors and Job Performance

2.4.1. Flexible Work Arrangements

According to (Carlson, & Shulkin, 2008) flexible work arrangements is defined as an alternative to the standard working day where employees are able to choose when they work and where they work from so long as they fulfill their working obligations in doing so. (Tihut, 2016) indicate that to have flexible working hour in an organization significantly influence employee job performance by enabling a balance between, personal commitment, responsibilities and organizational roles, duties of an employee.

As (Rau et al., 2002; Hartelet al., 2007), the common flexibility arrangements include; flexi-time, permanent part-time work, absence autonomy, job sharing, compressed work weeks, reduced schedule, flexible holidays and keeping with the schedule.

(Galinsky et al., 2008) indicate that flexible work arrangements are connected to a number of positive outcomes for employees who access them including better mental health and reductions in stress, burnout, loyalty, job satisfaction, innovation, creativity and productivity.

(Nabe-Nielsen, 2012) indicate that scheduling programmed for full-time employees allows workers to choose their starting and finishing times daily, provided the tasks that are supposed to be done are completed in those number of stipulated hours.

According to (Glass & Finley, 2002) flexible career arrangements could be policies perceived by individuals' necessary to enhance their ability to achieve WLB. Kakkos and Trivellas (2011) suggested that banks should introduce WLB program to develop a unified and consistent organizational culture, instead of fringe benefits employees should be rewarded by a fair personal growth scheme and suitable training program should be offered to ensure career development of employees. He concludes that if the organization encourages healthy workplace, then the stress will be controlled and job performance will be high.

2.4.2. Leave Policy

According to (Obiageli, 2015) Leave is the amount of hours'/days employees of an organization are permitted to be away from their employment position within a period of time without consequences. It also gives the ability for employee to release themselves from work stress and create a balance between work and their family activities (Obiageli, 2015). This type of work life balances helps employees to perform other duties outside work, which creates a balancing effect between work activities and life activities. Most of the employees will feel driven after taking leaves (Kamau et al. 2013). According to (Obiageli, 2015) there are different types of leave policy which are:

- I.** Annual leave: Annual leave can define as paid leave for the purpose of recreation to which employees become entitled after a period of qualifying service (Work Place Information, 2002).
- II.** Career's leave: Career's leave is an official permission for an employee to take time off to take care for an immediate family sick and injured (Obiageli, 2015).

- III.** Paid Family and Medical leave: Paid Family and Medical leave are relating with an officially granted leave of absence from work to attend to dependent care challenges (Olumuyiwa et. al 2015).
- IV.** Sick leave: Sick leave is time off from work that an employee can use to address their health and safety needs without losing pay.
- V.** Study leave: Study leave is given to any staff member who is undertaking an approved study course and training leave is given to an employee for self-development and organization development.

2.4.3. Employee Assistance Program

Employees Assistance Program (EAP) is a program to identify problems that will affect their employee's well-being negatively. EAP offers health, outside work-related issue such as counseling for depression problems assessment program in workplace.

Furthermore, organization also offers and advisory services such legal and financial services (Lekgothoana and Schultz, 2014). According to (Adigun and Bello, 2014) the EAP was positively influence employee commitment in the manufacturing companies. They stated that organization should understand the needs of their employees in order to provide adequate working conditions.

2.4.4. Wellness programs

Workplace wellness concern for employers, marking occupational health and safety focus on injury and disease prevention Programs designed to promote employee health and well-being (Mungania, 2017).

According to (Mungania, 2017) wellness programs as a way of promoting maintenance of good health rather than correction of poor health. He includes fitness programs, recreational opportunities, social activities and intellectual and spiritual development programs which in turn impacts on company bottom line where the employees' wellbeing is seen to greatly affect overall productivity Taylor and Don (2010).

(Mungania, 2017) indicate that apart from the obvious advantage of allowing employees more time for other commitments including family responsibilities. Job sharers can learn from each

other while providing mutual support. This can benefit employers as well by providing staff retention, increasing productivity and combining a wider range of skills and experience in a single job.

According to (Lingard& Lin, 2003) indicate that supportive managers are also a key factor for achieving work life balance. Managers play an important role in the success of work life balance programs because they make significant choices regarding the adoption of work place practices. Some of the other ways to support employees by managers include eliminating unnecessary meetings and reports, communicating expectations clearly to the staff, encouraging information sharing amongst staff and between management and employees, allowing staff to control their own priorities as much as possible, promoting employee participation in decision making, reducing unnecessary work related travels and identifying champions at all levels that will promote work life balance initiatives(Mungania, 2017).

Therefore, employers desired to progress the work life balance policies provide to employees' in order to promote job satisfaction, improve staff commitment and in return performance will be increased.

2.4.5. Employee Performance

Employee performance is how a worker behaves towards his/her job. (Rivai et al, 2011) stated that performance is the real behavior as the achievement which is generated by the employees in accordance with their roles in the organization. (Ahmad and Shahzad, 2011) noted that perceived employee performance represents the general belief of the employees about his behavior and contribution in the success of organization.

According to (Rivai et al, 2011) employee performance in a firm is a very important area in the workplace. They describe to achieve this organization need to make polices that will encourage employee performance. According to (Ferris et al., 1998) an employee's job performance depends on or is a consequence of some combination of ability, effort, and opportunity. According to (Bernadrin and Russel, 1998) performance is defined as the record of outcomes produced on a specified job function or activity during a specified time period. They further described, performance is set of outcomes produced during a certain time period. As they concluded the working definition of employee performance for study purpose is that, "achievement of targets of the tasks assigned to employees within particular period of time".

Performance is related to the action, judgment and evaluation process (Ilgen and Schneider, 1991). According to Campbell (1993) performance is related to the individual that is hired do in fulfilling his / her duties and the activities. An organization needs high performance of its employees to archive goal (Frese, 2002). The organization success depends on the employee performance. According to (Frese, 2002) the commercial banks are service industry and their main aim is to satisfy their customer. He further described when employees provide excellent customer service, they are exceeding job expectations.

2.4.6. Work-Life Balance and Employee Performance

Among Work-Life balance factor flexible hours gives the control for employees to coordinate their work and life duties. According to (Altindag&Siller (2014) found that flexible working hours' factor have contributed to high employees' performance. Flexible working schedule was the most significant factor and had a positive relationship with employee's productivity (Gachunga and Muchiti 2015). Leave policy has played an important role to the productivity of employees. Therefore, work-life balance factor of leave policy improves employee's performance and positively significant to employees' performance (Obiageli et al., 2015). According to (Kamau et al., 2013) employee assistance program has positive employees' performance in banking sector. A balance between work and personal well-being has played significant role to employee performance.

2.5. Empirical Literature Review

(Suhaimi&Seman, 2019) carried out a study on Work-Life Balance Practices on Employees Job Performance of Selected Banking Sector in Malaysia. The purpose of this study was to investigate the influence of work-life balance practices on employee's job performance in banking sector; the variables included in this study are flexible working options, employee assistance program, and leave programs. In this study data were collected from 100 samples, collected through online surveys from selected banks and were analyzed through statistical software. In this study Pearson correlation analysis was conducted between independent variables and dependent variable. They found that work-life balance practices have positive relationship with employees' job performance in banking sector.

(Mulanya, C., &Kagiri, A., 2018), in their study determine the effect of flexible work schedules, job sharing among employees, employee breaks and employee assistance programs on employee performance. This study used descriptive survey and case study design. All the 68 employees of the target population were considered in this study. They found that the organization lacked effective flexible working arrangements that assisted in the performance improvement. This study also found that employee breaks has effect on employee performance. They recommended that the leave package should be enhanced to suit the current life styles.

(Mwebi&Kadaga, 2015) found evidence of flextime work arrangement influences employee performance in Nairobi central business district commercial banks. This research adopted a survey descriptive design. The population of this study was all the 1074 Nairobi CBD commercial banks employees. Proportionate stratified sampling method was used in this study to get a sample of 291 respondents from different strata (management, supervisory, clerical and secretarial as well as the support staff). They recommend that the need for banks and other sectors to improve the use of flextime work arrangement has positively affect employee performance in commercial banks based within Nairobi central business district.

(Muleke et.al., 2013) in this study analyses effect of work life balance practices on employee job performance at ECO bank Kenya. This study was used quota sampling method, responded to survey questionnaires. This study was used Spearman's Correlation Analysis to test the work life balance. He found that FWA's improve employee job performance.

(Wolor et. al.,2020) in this study look the effect of the influence of work-life balance on employee performance. This study adopted a qualitative method in a systematic review. This study finding show that work-life balance affects the performance of millennial generation employees.

(Abdulkadir, 2018) carried out a study on influence of work life balance on the performance of employees in Cabinet Affairs Office, Kenya. This research has used descriptive research design. Simple random sampling method was used in this study to come up with 70 respondents. This study covered only middle and lower-cadre level of employees. In this study primary data was collected by use of semi-structured questionnaire while the inferential and descriptive statistics was applied to analyze and process the obtained data. This research found

that supervisors' regular commends on outstanding employees resulted in increased performance above the average. He recommends that the organization should come up with work life balance related policies that should be implemented at departmental level.

Obiageli et al (2015) investigate work life balance and employee performance in selected commercial banks in Lagos state. This research adopted a descriptive survey research design. The population of this study was 759 and the sample size was 262. This study used Pearson product moment correlation and regression analysis was used. This study found that work life balance is significant effect on employee performance. They recommended that managers of commercial banks better to prioritize inciting different work life balance incentives to improve employee performance.

(Mukerjee, &Sestero 2001) in (Mungania, 2017), a study of the '100 Best Companies for Working Mothers' argue that organizations offering work-life balance practices enjoyed increased profit rates. This was applicable in the case of family sick leave and tale work which strongly increased profits which were related most.

Kamau et al (2015) assessed the effects of corporate wellness practices on employee's performance in commercial banks in Kenya. Financial wellness, environmental wellness, physical wellness and social wellness were covered in this study. The population was 43 commercial banks in Kenya where heads of human resource were targeted in this study. Census sampling method was used in this study to collect data as sampling method omitted important population. This study used qualitative analysis techniques and descriptive methods to analyze data collected from the organization of study. They found that financial, intellectual, environmental, social and physical wellness programs improved employee's performance.

Kipkemoi et al (2016) found that EAP have a significant effect on employee's performance. The presence of employee assistance program will give positive employees' performance in banking sector (Kamau et al., 2013).

Mukanzi, et al (2014) assessed leadership and work life balance on employee commitment in the banking industry in Kenya. In this study questionnaire surveys were used, 333 questionnaires successively collected out of 380 sent to 38 banking institutions. They were uses hierarchical regression analysis. This study found that perceived managerial support

moderated the relationships between burnout, stress, and absenteeism and employee commitment. This study recommends visible support to employees such as childcare provision, recreation facilities, and flexible work arrangements but the provision should be tailored to the needs of specific individual employee.

(Tihut, 2016) examine the effect of work life balance factors on job performance in different branch of Commercial Bank of Ethiopia within Addis Ababa. This research adopted an explanatory study design with a descriptive design in interpretation of the data collected through questionnaire and structured interview. The target population was Commercial Bank of Ethiopia constitutes the universe and a whole sample of 289 women administrative staffs were participated in this study. This study was use descriptive statistics analysis, Pearson correlation, multiple regression model and ANOVA. The findings of this study showed that assistance program and working time arrangement and leave program is significant predictor of job performance. He was recommended to the organization to improve assistance program and working time arrangement and to give more focus to WLB incentives and factors and suggestions for other researchers are also forwarded.

2.6. Research Gap

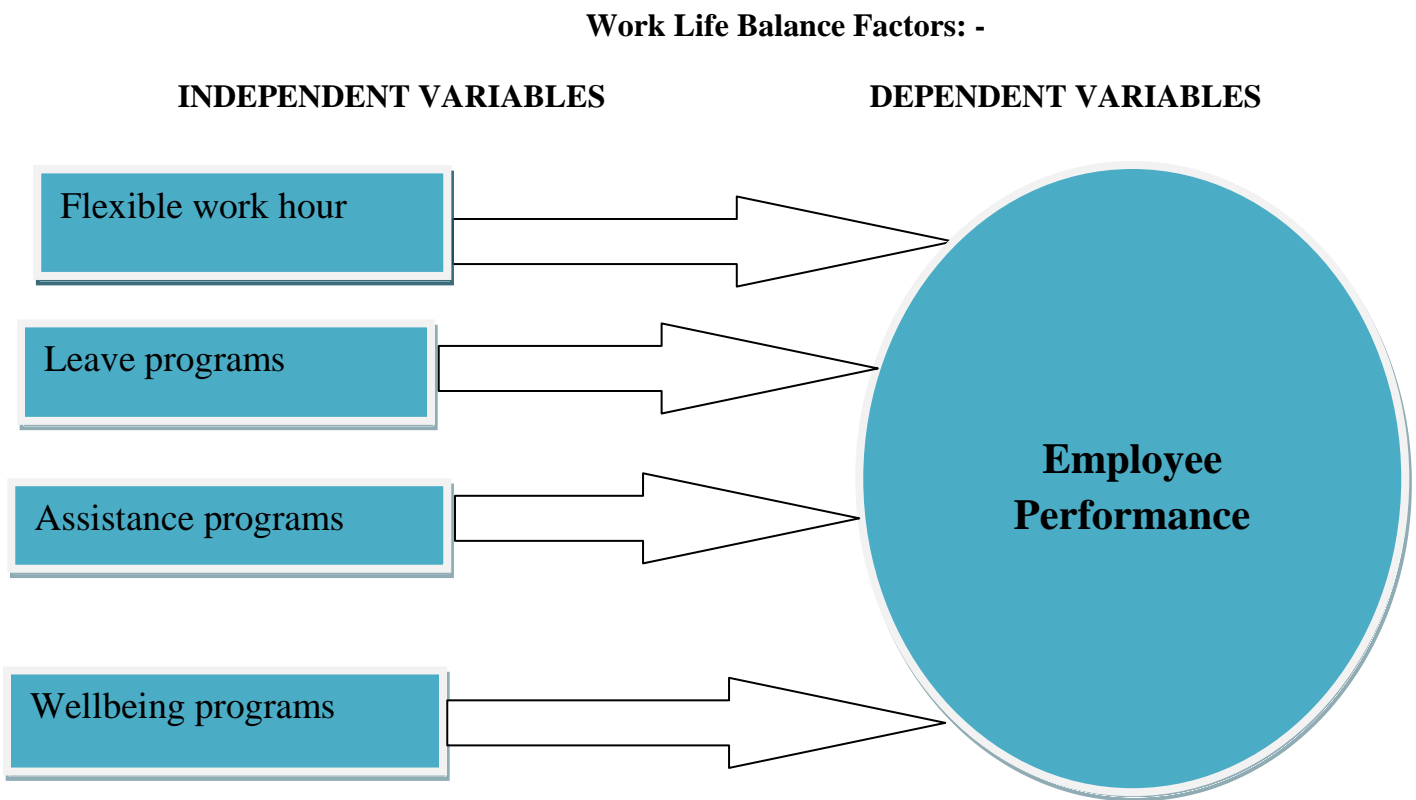
Though there is a wealth of knowledge in the area of work life balance research, the findings are inconsistent. Some variables are significant in one study and insignificant in another study. Furthermore, the previous empirical research found that explaining work life balance effect on employee performance found to differ between countries. This means no universal findings are highlighted by researchers pertaining to genuine work life balance determinants among countries sharing similar cultures.

Specifically, more local studies on work life balance and understanding the work life balance factors is very much important to solve problems associated with employee performance. This is an endeavor to fill the literature gap regarding to explaining the effect of work-life balance on employee's job performance in commercial bank of Ethiopia at Hossana district and contribute to the body of knowledge.

2.7. Conceptual Framework

This section summarizes the framework of the study in terms of variables relationships. The main variables of the study were; flexible work hour, leave programs, assistance programs and wellbeing programs to employee performance. The variables were considered in the study as independent variables which influence the employee performance.

Figure 1: - The Conceptual Framework of Employee Performance



Source: Adapted from (Mungania, 2017) and (Tihut, 2016)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Introduction

This chapter presents the research method that was used to generate data for analysis. It discusses the research design, target population, sample and sampling techniques, data collection instruments, procedures and finally data analysis.

3.2. Research Design

In this study explanatory type of research design with quantitative and qualitative approaches was used. Explanatory type of research design attempts to clarify why and how there is a relationship between two or more aspects of situation so that, in this study the explanatory research design was explain, understand and predict the cause-and-effect relationship between variables (Tihut, 2016).

3.3. Population of Study

The population of this study was managers and employees of commercial bank of Ethiopia in Hossana district. The target population was consisting of 13 branches in commercial banks of Ethiopia. This bank consisted of CBE branches located in Hossana district. The target population of the study is 977 employees (Bank Supervision Report, 2021). Therefore, sample size is 284 respondents.

3.4. Sampling Procedures and Sample Size Determination

3.4.1. Sampling Technique

For the purpose of this study, the researcher has utilized multi-stage sampling techniques. First, to select CBE branches in Hossana district judgmental (purposive) sampling technique was applied. Yejoka, Butajira, Wolkite, Worabe, Batena, Hossaena, Seleme, Wachamo, Sechduna, Gubrye, Eresha, Bekur and Bobicho branches were considered purposefully that have the largest population size. This decision was very helpful to get large number of respondents, to collect the data with relatively short period of time and less cost without compromising the data quality.

Second, this study has used stratified random sampling. The choice of this technique is based on employees in these banks are classified into two categories; managerial and professional employees to select the required sample from the target population. Stratified random sampling technique guarantees that each stratum is represented in the sample and is more accurate in reflecting the characteristics of the population (Mugenda&Mugenda, 2003).

Finally, simple random sampling technique was applied to select individual participants. Simple random sampling technique was used for each and every item in the population has an equal chance of inclusion in the sample.

3.4.2. Sample Size

In this study 13 branches of CBE at Hossana district have participated in the study with the large population of employees in the Hossana district being 977 according to banks supervision annual report (2021), and then a sample size was draw.

The sample was consisting of managerial and professional employees to select the required sample from the target population of employees, present in table 3.1.

For this study, 284 sample respondents were selected in CBE branch employees in Hossana district was determine by using (Yemane, 1967) formula; A 95 percent confidence level assumed. Error is assumed to be 0.05 percent.

$$n = \frac{N}{1 + N(e)^2}$$

Where; n =sample size; N=Population; e= error

$$\text{Employees (n)} = \frac{977}{1 + 977(0.0025)} = 284$$

Table 3.1: - Employment in the Banking Sector-January 2021

	CBE branches	Title	Population	Proportion	Samples
1	Yegoka	Managerial	3	11	2
		Professional employees	20	89	17
		Total	23	100	19
2	Butajira	Managerial	4	17.3	4
		Professional employees	23	82.7	19
		Total	27	100	23
3	Wolkite	Managerial	4	14	4
		Professional employees	30	86	25
		Total	34	100	29
4	Worabe	Managerial	3	10	2
		Professional employees	21	90	18
		Total	24	100	20
5	Batena	Managerial	3	11	2
		Professional employees	20	89	17
		Total	23	100	19
6	Hossaena	Managerial	4	11.4	4
		Professional employees	37	88.5	31
		Total	41	100	35
7	Seleme	Managerial	3	11	2
		Professional employees	20	89	17
		Total	23	100	19
8	Wachamo	Managerial	4	16.6	4
		Professional employees	25	83.3	20
		Total	29	100	24
9	Sechduna	Managerial	3	12	2
		Professional employees	17	88	15
		Total	20	100	17

10	Gubrye	Management,	3	11	2
		Professional employees	19	89	17
		Total	22	100	19
11	Eresha	Management,	3	12.5	2
		Professional employees	17	87.5	14
		Total	20	100	16
12	Bekur	Management,	3	11	2
		Professional employees	19	89	17
		Total	22	100	19
13	Bobicho	Management,	4	16	4
		Professional employees	25	84	21
		Total	29	100	25
Sub Total		Management,	44	26.5	36
		Professional employees	293	73.5	248
		Total	337	100	284

Source: Researcher own computation (banks supervision annual report, 2021)

3.5. Sources of Data and Tools of Data Collection

Sekaran (2003) defines data collection as the whole procedure of obtaining information regarding a concept by use of certain tools designed for gathering the information.

The study has used primary sources of data which was collected through structured questionnaires and interview in order to gather required information from targeted employees that can help the researcher in addressing the objective of the study. The questioners were distributed for the managers and professional employees of CBE branches located in Hossana district. The questionnaires were structured in close-ended questions by which the respondents choose one of the alternatives. According to (Bryan and well 2003) close-ended questions enhances the comparability of answers, easy to code and analyze and easy to show the relationship between variables.

The survey questionnaires were prepared in English. The questionnaire included demographic status of the respondents' and questions determine the respondents' response about the selected dependent and independent variables.

The questioners adapted from (Mwebi and Kadaga, 2015); (Orogbu and Onyeizugbe, 2015) and thesis conducted by (Abdulkadir, 2018); (Gakii, 2017); (Mungania, 2017); and (Tihut, 2016) under related research title.

3.6. Measurement and Scale of Variables

i) Work Life Balance Practices

The benefit of work life balance practices is improved performances, reduced absenteeism, increased productivity and performance, improved morale and working relationships, decreased stress, attracting new employees and helping retain current employees. Work life balance practices for this study were adopted from the study by (Mukanzi, 2012) and include organizational support for family responsibilities, flexible work options, and leave, assistance, and wellness programs and how to balance these roles and responsibilities at work, home and at a personal level. A five point Likert scale was used to measure items ranging from “strongly disagree” to “strongly agree “.

ii) Performance

Performance has several outcomes including growth, survival, success and competitiveness whereby it is a multidimensional construct that consists of four elements (Alam, Raza, &Akran, 2011). Customer focused performance measurements in terms of customer satisfaction and product and or service performance; human resource performance in terms of employee satisfaction and commitment and organizational effectiveness in terms of meeting the target.

In this study performance was measured by perceived employee satisfaction, target standards and customer satisfaction. For target standards, it is measured in terms of whether goals set were being achieved or not. For employee satisfaction this was measured in terms of employees who had left the organization and those who were retained in the organization within a specified period of time. For customer service this was measured in terms of customer loyalty to products and services and customers who had remained in the organization due to

good products and good service from employees. The researcher also used five point responses scale, measured by six items which are strongly agree, agree, neutral, disagree to strongly disagree to measure the control variables; age, gender, marital status, education level and dependent persons as well as the independent variables and dependent variable.

3.6. Validity and Reliability of the Instrument

Validity of the Instrument: Content validity focuses on the accuracy of the measurement (John et.al, 2007). To insure the content validity of the research instrument the researcher will provide opinions of experts in the field of study, especially the advisors in the department of business administration. All measures used to construct the instruments have shown acceptable level of construct and content validity in previous studies and was used in this study with slight modification.

Reliability of the Instrument: According to Kothari (2004), a measuring instrument is reliable if it provides consistent results. Cronbach's alpha is a coefficient of reliability. He further state that, it is commonly used as a measure of the internal consistency or reliability of a psychometric test score for a sample of examinees. For testing the reliability of the data instrument, Cronbach's Alpha was calculated to test the reliability of the research instrument.

According to (Zikmund et al. 2010) scales with coefficient alpha between 0.8 and 0.95 are considered to have very good quality, scales with coefficient alpha between 0.7 and 0.8 are considered to have good reliability, and coefficient alpha between 0.6 and 0.7 indicates fair reliability.

3.7. Method of Data Analysis

In order to ensure logical completeness and consistency of responses, data editing and coding was carried out by the researcher. After data are edited data was analyzed quantitatively. Data from questionnaires was analyzed through both descriptive and inferential statistics. The descriptive statistics (frequency distribution, percentile, mean and standard deviation) which was help the researcher to examine the general level of job performance and the selected effect of performance.

Inferential statistics using Statistical Package for Social Science (SPSS) software for version 20 to analyze and present the data through the statistical tools was used for this study, namely

descriptive analysis, multicollinearity, Pearson's product-moment correlation coefficient, multiple regression analysis, and analysis of variance (ANOVA). The following inferential statistical methods were used on this research.

3.7.1. The Pearson Product Moment Correlation Analysis

Cohen and Swerdlik (2002) posit that the Pearson Product Moment Correlation Coefficient is a widely used statistical method for obtaining an index of the relationships between two variables when the relationships between the variables is linear and when the two variables correlated are continuous. To assure exists of a statistically significant relationship of variables that is between work life balance factors (work arrangement, organizational support and leave program) and job performance the Product Moment Correlation Coefficient was used.

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

3.7.2. Multiple Regression Analysis

Multiple regression analysis considers the inter-correlations among all variables involved. Multiple regression analysis more than one predictor is jointly regressed against the criterion variable (Cohen & Swerdlik, 2002). This method was used to investigate the effect of work life balance factors (work arrangement, organizational support and leave policy) and job performance.

3.7.3. Analysis of variance (ANOVA)

To establish the appropriateness of the regression, ANOVA was used in giving reliable result. The regression model is appropriate when the confidence level is above 95%.

3.7.4. Model Specification

This study has considered the following multiple linear regression model with four independent variables and one dependent variable. The model element under explain effect of WLB factors on job performance in sample study.

3.7.5. Regression Functions

The equation of multiple regressions on this study is generally was built around two sets of variables, namely dependent variables (job performance) and independent variables (flexible work hour schedule and leave program, assistance program and wellness program). The basic objective of using regression equation on this study was the researcher more effective at describing, understanding, predicting, and controlling the stated variables.

This study employed the following regression model: -

Job Performance = f (flexible work hour schedule and leave program, assistance program and wellness program).

$$JP = \beta_0 + \beta_1FWH + \beta_2LP + \beta_3AP + \beta_4WP + e$$

Where;

JP = Job Performance

FWH = Flexible Work Hour

LP = Leave Program

AP = Assistance Program

WP = Wellness Program

e = model error term

Mathematically;

Where; Y is the dependent variable- Job Performance

β_0 = Intercept of the regression line

β_1 to β_4 =slope coefficient of the regression line

X1, X2, X3 and X4 are the explanatory variables;

β_0 is the mean or average effect on Y of all the variables excluded from the equation, although its mechanical interpretation is the average value of Y when the stated independent variables are set equal to zero. β_1 , β_2 , β_3 , and β_4 refer to the coefficient of their respective independent variable which measures the change in the mean value of Y, per unit change in their respective independent variables.

Inferential and descriptive statistics was applied to analyze and process the obtained data. Descriptive statistics comprised of frequencies, means, standard deviations, and percentages. The influence of WLB on EP was determined using simple linear regression analysis.

The study further made use of multiple regression analysis to determine the strength of relationship existing between independent variables (flexible work arrangement, job live program, wellness program and employee assistance programs) and dependent variable (employee performance).

3.8. Ethical Considerations

Confidentiality– The respondents were assured that they will not be confused and that their response will remain confidential and used for academic purpose only.

Organizational approval– A written letter that explains the research idea had been provided to study the site. The researcher had obtained approval prior to any research activity at the specified location that the research had been carried out.

Informed consent – Cover letters explained the purpose of the questionnaire and the right to accept or refuse to participate in the research activities had been given to the respondents of this study. As well as explaining the purpose of the study and for what purpose the study is conducted.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION

4.1. Introduction

This chapter presents results of study based on the data and information that was collected through questionnaires. Out of 284 questionnaires 265 questionnaires were returned. This worked out to a 93 percent response rate for the respondent further, the chapter analyses and interprets the findings on the effect of work-life balance on employee's job performance in commercial bank of Ethiopia in Hossana district. The research objectives were addressed by discussion.

4.2. Survey Response Rate

Table 4.1: Questionnaire Response Rates

Number of questioners return	Respondent	
	Number	Percentage
Total delivered	284	100
Total received	265	93
Response rate		93%

Source: Survey, 2021

The response rate of respondent was calculated as the percentage of participants who completed and returned the survey questioner to those who received the survey instrument. A total of 284 survey packages were delivered, with the sample randomly selected respondent from the commercial bank of Ethiopia at Hossana district. A total of 265 survey packages were returned. This worked out to a 93 percent response rate for the respondent. According to Mugenda (2003), a response rate of 50% is adequate for analysis and reporting. Therefore, the samples are more adequate for the selected analytical approach adopted for this study.

4.3. Screening Missing Data

To ensure the data in the data matrix accurately reflects the respondents' views, it was necessary to screen all data before proceeding with the analysis. According to Meyers et al., (2006) the screening of data included checking for coding errors, patterns in the missing data, unusual or extreme responses and ensuring that the data satisfied the required statistical assumptions.

Table 4.2: - Final Number of Useable Cases

Cases	Respondent
Total cases received	265
Total cases deleted	11
Total usable cases	254

Source: Survey, 2021

A total of 11 cases were deleted from the sample because of respondent coding errors and patterns in the missing data as Meyers et al., (2006) recommended. The above process reduced the respondents' data-set to 254 cases. This reduced data-set was used in all further analysis undertaken for this study.

4.4. Demographic Information

The study started by analyzing the respondent's background information. The areas sought under this category included age group, gender category, level of educational and position in the organization.

4.4.1. Gender Category

Survey participants were required to indicate their gender. This was sought in view of ensuring fair enjoyment of male and female respondent's. The findings on this assessment are presented in table 4.3 below.

Table 4.3:- Respondents' demographic characteristics

Parameters	Frequency	Percent
-------------------	------------------	----------------

Gender	Male	226	89.0
	Female	28	11.0
	Total	254	100.0
Age	Below 30	142	55.9
	31-39	102	40.2
	40-49	5	2.0
	50-59	5	2.0
	Total	254	100.0
Education level	Diploma	5	2.0
	Degree	211	83.1
	Masters	38	15.0
	Total	254	100.0
Position in the Company	Managers	65	25.6
	Employees	189	74.4
	Total	254	100.0

Gender by participation in the survey has a higher percentage of male's 89 percent compared to female's 11 percent of respondent. Therefore, it could be concluded that most respondents of commercial banks of Ethiopia at Hossana district are concentrated by males (table 4.3).

4. 4.2. Age bracket

Respondents were required to indicate their age group. This was sought in view of capturing view held by participants from different age sets.

The findings show that most of the respondents (96%) were aged below 30 years (55.9) and between 31 to 39 years (40.2%). (2%) of the respondents was aged between 40 to 49 years and the rest (2%) of the respondents was aged between 50 to 59 years. This implies that respondents of various age groups were fairly involved in this study and therefore the findings of this study did not suffer from age group bias.

4.4.3. Level of Education

Finding in the above table-4.3 shows that most of the respondents (83.1%) held bachelor's degree education level, (15%) held post graduate (masters) whereas (2%) held college diploma certificates education. This implies that all of the respondents were well educated and therefore they were in a position to articulate the required information with ease.

4.4.4. Position in the Company

Table-4.3 showed that respondent's position of the survey result 74.4 percent of respondents were employees and the remains 25.6 percent of respondents were managers. Therefore, the respondents have the accessed to provide better data about the issue.

4.5. Descriptive Statistics for Study Variables

The purpose of this study was to investigate the effect of work-life balance on employee's job performance in commercial banks of Ethiopia in Hossana district. The researcher analyzed descriptive statistics for the following observed variables: flexible work arrangements leave policy, wellness programs and assistance programs on performance of commercial banks of Ethiopia in Hossana district.

4.5.1. Flexible Work Arrangements

The study sought to determine the extent to which respondents agreed with the following statements assessing on flexible work arrangements.

Table 4.4: - Descriptive statistics for the flexible work arrangements and summated scale

Flexible Work Arrangements Summated scale (alpha=0.927)	N	Mean	Std. Deviation
My company always gives us time off to attend	254	4.5315	.59394

to critical personal matters

Flexible work schedule has enabled me want to work for this organization	254	4.7402	.46562
The organization provides flexible career planning to its employees which encourages me to stay.	254	4.3268	.55481
The organization has mechanisms that guide employees on their future careers in the organization	254	4.6496	.49430
Jobs allows to change working hours	254	4.4843	.58788
Flexitime reduced settling-in time wastage	254	4.5551	.55070
Flexitime coordinated & supervised	254	4.7244	.47344
Flexitime allows covering colleagues	254	4.2638	.49234
Flexitime improves duty attendance	254	4.7047	.45707
Over all Mean and SD	254	4.09804	0.46701

Source: Survey, 2021

The majority of respondents agreed that flexible work schedule has enabled employees want to work for this organization (M = 4.74, SD=0.46), respondents also agreeing that flexitime coordinated & supervised (M = 4.72, SD=0.47) and flexitime improves duty attendance (M = 4.70, SD=0.45). In addition, respondents agreed that the organization has mechanisms that guide employees on their future careers in the organization (M = 4.64, SD=0.49), flexitime reduced settling-in time wastage (M = 4.55, SD=0.55), my company always gives us time off to attend to critical personal matters (M = 4.53, SD=0.59). Again respondents agreed that jobs allow to change working hours (M = 4.48, SD=0.58), the organization provides flexible career

planning to its employees which encourages me to stay (M = 4.32, SD=0.55) and flextime allows covering colleagues (M = 4.26, SD=0.49). Flexible work arrangements toward the performance had strong alpha value of .927; this represents a high consistency and reliability among statements in questioners. This is consistency with (Zikmund et al. 2010).

4.5.2. Leave Policy

The study sought to determine the extent to which respondents agreed with the following statements assessing on leave programs.

Table 4.5: - Descriptive statistics for the leave policy and summated scale

Leave Policy Summated scale(alpha=0.949)	N	Mean	Std. Deviation
My organization give me leave to care and support my dependents	254	4.7598	.51977
Sick leave helps me to take care of my emotional health	254	4.7717	.49804
Annual leave helps me to reduce work related stress	254	4.8268	.45500
Leave improves employee attendance rate	254	4.7638	.51008
Leave helps to handle personal commitments	254	4.7717	.49804
Leave helps to balance working and personal life responsibilities effectively	254	4.8268	.45500
Over all Mean and SD	254	4.786767	0.489322

Source: Survey, 2021

Majority of respondents agreed that leave helps to balance working and personal life responsibilities effectively and annual leave helps me to reduce work related stress (M = 4.48, SD=0.55).In addition, respondents agreed that leave helps to handle personal commitments

and Sick leave helps me to take care of my emotional health (M = 4.77, SD=0.49). Furthermore, respondents agreed that leave improves employee attendance rate (M = 4.76, SD=0.51) and my organization give me leave to care and support my dependents (M = 4.75, SD=0.51). Leave program toward the performance had strong alpha value of .949; this represents a high consistency and reliability among statements in questioners. This is consistence with (Zikmund et al. 2010).

4.5.3. Wellness Programs

The study sought to determine the extent to which respondents agreed with the following statements assessing on employee wellness programs.

Table 4.6: - Descriptive statistics for the wellness programs and summated scale

Wellness Programs summated scale(alpha=0.944)	N	Mean	Std. Deviation
Employee Wellness programs' are available in my organization	254	4.8268	.45500
You are conscious of personal health You take rest occasionally	254	4.7638	.51008
You get enough sleep as required	254	4.7717	.49804
You manage your time well by prioritizing work	254	4.8110	.46595
I manage to keep stress levels under control while at work	254	4.8543	.36448
The organization often organizes regular employee health support programs	254	4.7835	.42217
Over all Mean and SD	254	4.80185	0.45262

Source: Survey, 2021

Majority of respondents agreed that employees manage to keep stress levels under control while at work (M = 4.85, SD=0.36). In addition, respondents agreed that employee wellness program are available in my organization (M = 4.82, SD=0.45), employees manage time well by prioritizing work (M = 4.81, SD=0.46) and the organization often organizes regular employee health support programs (M = 4.78, SD=0.42). Furthermore, respondents agreed that employees get enough sleep as required (M = 4.76, SD=0.49) and employees take rest occasionally (M = 4.76, SD=0.51). Wellness program toward the performance had strong alpha value of .944; this represents a high consistency and reliability among statements in questioners. This is consistent with (Zikmund et al. 2010).

4.5.4. Assistance Programs

The study sought to determine the extent to which respondents agreed with the following statements assessing on employee assistance programs.

Table 4.7: - Descriptive statistics for the assistance programs and summated scale

Assistance Programs summated scale(alpha=0.953)	N	Mean	Std. Deviation
Counseling program in the organization helps in improving job performance	254	4.7992	.42991
Counseling helps me cope better with work and personal issues hence be more productive in the organization	254	4.8465	.36122
I experience less stress because my organization has employee assistance program	254	4.7913	.43530
I experience less stress because my organization has immediate family employee program	254	4.7992	.42061
My organization's holistic approach to wellness has helped reduce stress.	254	4.6929	.46220

Over all Mean and SD	254	4.78582	0.421848
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Source: Survey, 2021

Results presented in table-4.7 show that majority of the respondents agreed that individual employee counseling helps better with work and personal issues hence be more productive in the organization (M = 4.84 SD= 0.36). In addition, respondents agreed that employees experience less stress because organization has immediate family employee program and counseling program in the organization helps in improving job (M = 4.79 SD = 0.42). Furthermore, respondents agreed that organization’s holistic approach to wellness has helped reduce stress (M =4.69 SD=0.46). Assistance program toward the performance had alpha value of .953; this represents a high consistency and reliability among statements in questioners. This is consistence with (Zikmund et al. 2010).

4.5.5. Performance

Respondents were required to indicate extent to which each of the following statements relates to employee performance.

Table 4.8: - Descriptive statistics for the performance and summated scale

Performance and summated scale(alpha=0.862)	N	Mean	Std. Deviation
Due to flexible work arrangement, I am satisfied to work for the organization	254	4.8071	.40524
I would have reached my best performance if I had flexible work arrangement	254	4.7559	.44839
I am able to meet customers’ needs by the end of the day because of flexible work arrangements	254	4.8189	.38586
My manager allows me time to attend to family and personal concerns hence am able	254	4.8031	.40820

to attain my targets

I am able to serve customers with ease because of provisions of good health programs	254	4.9055	.29308
Over all Mean and SD	254	4.8181	0.388154

Source: Survey, 2021

Results presented in table-4.8 show that majority of the respondents agreed that individual employee able to serve customers with ease because of provisions of good health (M = 4.90 SD= 0.29), individual employee meet customers’ needs by the end of the day because of flexible work arrangements (M = 4.81 SD = 0.38), due to flexible work arrangement, individual employee satisfied to work for the organization (M = 4.80, SD=0.40), manager allows employees time to attend to family and personal concerns hence employees able to attain targets (M =4.80 SD=0.40) and employees would have reached best performance if employees had flexible work arrangement (M =4.75 SD=0.44). Performance had alpha value of .862; this represents a high consistency and reliability among statements in questioners. This is consistence with (Zikmund et al. 2010).

4.6. Multicollinearity

(Ramadan et al., 2017) multicollinearity relates to the level to which the independent variables employed in a multiple regression analysis have correlation. Multicollinearity causes the capacity in assessing the specific significance of each independent variable. When there are high levels of multicollinearity, the likelihood that a good predictor of the outcome will be deemed as non-significant and rejected from the model is increased (Hair et al., 2010).

The values of VIF for the independent variables that this study employs are highlighted in Table 4.9 and as shown, the values fall within the range of 5.09 to 10.00, also, to the tolerance values which ranged from 0.093 to 0.196. As can be construed by these results, the dimensions of the independent variable show no multicollinearity issue which is evidenced by all the VIF values being lower than 10 while all values of tolerance are greater than 0.10.

The evaluation of multicollinearity employs indicators of Variance Inflation Factor (VIF) and tolerance. In this regard, a common below value of 0.10 for acceptance, and a value above 10 for VIF were used to determine whether the present study has multicollinearity issue. These values have been proposed in the work of Sekaran and Bougie (2013).

Table 4.9: - The VIF and Tolerance Values for the Independent Variable

Variables	Co linearity Statistics	
	Tolerance	VIF
EMPASSISTANCE	.196	5.090
WELLNES	.158	6.312
LEAVEPOLICY	.093	10.00
FLIXIBILITY	.100	10.00

Source: SPSS (Version 20) output

4.7. Correlation Analysis

As observed from the total respondents' response. Work-life balance factors have an effect on employees' performance. So as to determine whether there are significant relationships between the factors of work life balance and job performance, Pearson's Product Moment Correlation was computed.

Correlation coefficient is always between -1 and +1 (Fitsum, 2019). According to (Fitsum, 2019) a correlation coefficient of +1 indicates that the two variables are perfectly related in a positive linear sense; while a correlation coefficient of -1 indicates that two variables are perfectly related in a negative linear sense and a correlation coefficient of 0, indicates that there is no linear relationship between two variables.

The correlation matrix in table 4.10 produced statistical evidence that flexible work arrangements, leave, assistance and wellness program are significantly and positively linear relationship with performance at 0.05 significant levels with correlation coefficient of 0.454, 0.278, 0.652 and 0.507 significant relationships.

Therefore, Table-4.10 below presents the results of Pearson correlation on the relationship between work life balances selected factors and job performance.

Table 4.10: - The relationship between work life balance organizational factors and job performance

Control Variables		ASSISTA NCE	FLEXIBL ETY	LEAVE PROGR M	WEL LNES PROG RM	PERFOR MANCE
ASSISTANCE	Correlation	1.000	.373**	.258**	.404* *	.652**
	Significance (2-tailed)	.	.000	.000	.000	.000
	N	0	254	254	254	254
FLEXIBLETY	Correlation	.373**	1.000	.345**	.460* *	.454**
	Significance (2-tailed)	.000	.	.000	.000	.000
	N	254	0	254	254	254
LEAVEPROG RAM	Correlation	.258**	.345**	1.000	.810* *	.278**
	Significance (2-tailed)	.000	.000	.	.000	.000
	N	254	254	0	254	254
WELLNES	Correlation	.404**	.460**	.810**	1.000	.507**

PROGRAM	Significance (2-tailed)	.000	.000	.000	.	.000
	N	254	254	254	0	254
PERFORMAN CE	Correlation	.652**	.454**	.278**	.507*	1.000
	Significance (2-tailed)	.000	.000	.000	.000	.
	N	254	254	254	254	0

** . Correlation significant at the 0.05 level (2-tailed) Pearson correlations.

Source: SPSS (Version 20) output

4.8. Results from Model Evaluation

Table 4.11: - Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.937 ^a	.879	.877	.25300

a. Predictors: (Constant), FLIXIBILITY, EMPASSISTANCE, WELLNES, LEAVEPOLICY

b. Dependent Variable: PERFORMANCE

Source: SPSS (Version 20) output

According to (Abdulkadir, 2018) adjusted R squared is coefficient of determination which is the variation in the dependent variable explained by the independent variable. Regression analysis findings in the table 15 the value of adjusted R squared was 0.877 and indication that there was variation of 87.7 percent in employees' performance, due to work life balance

factors (Flexible work arrangements, Leave policy, Wellness programs and employee assistance programs) at 95 percent confidence interval. R is the correlation coefficient which shows the relationship between the study variables (Abdulkadir, 2018). From the findings shown in the table 15, R value of 0.937 that show strong positive relationship between the study variables.

Table 4.12: - Analysis of Variance (ANOVA)

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	115.409	4	28.852	450.748	.000 ^b
Residual	15.938	250	.064		
Total	131.348	254			

a. Dependent Variable: PERFORMANCE

b. Predictors: (Constant), FLIXIBILITY, EMPASSISTANCE, WELLNES, LEAVEPOLICY

Source: SPSS (Version 20) output

The F-ratio in the ANOVA table 16 tests whether the overall regression model is a good fit for the data. From the ANOVA statics, the regression model was found to be significance F (4, 249) =450.748, P<0.05 which is an indication that the goodness of fit model explaining the variations in the dependent variable.

Table 4.13: - Coefficients of WLB factors

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		

	(Constant)	.332	.092		3.596	.000
	EMPASSISTANC E	.081	.041	.100	2.005	.046
1	WELLNES	.536	.048	.618	11.151	.000
	LEAVEPOLICY	.621	.064	.698	9.649	.000
	FLIXIBLITY	.905	.070	.899	12.841	.000

a. Dependent Variable: PERFORMANCE

Source: SPSS (Version 20) output

From the data in table 4.13, the established regression equation is: -Employees Performance = $0.332 + 0.905FWA + 0.621LP + 0.536WP + 0.081EAP$ The Table 4.16 revealed that, the unstandardized coefficients Beta column, gives us the coefficients of the independent variables in the regression equation including all the predictor variables as indicated below:

From the regression equation, holding flexible work arrangement, leave policy, wellness program and employee assistance program to a constant zero, employee performance would be 0.332. A unit increase in flexible work arrangement would lead to an increase in employee performance by 0.905 units, a unit increase in leave policy would lead to increase employee performance by 0.621, a unit increase in wellness program would lead to an increase in employee performance by 0.536, a unit increase in employee assistance programs would lead to an increase in employee performance by 0.081. Flexible work arrangement had the highest effect on employee performance ($p < 0.05$).

4.9. Hypotheses Testing Results

The effect of Work-life balance (flexible work arrangement, leave programs, wellness programs and assistance programs) on employee performance in Commercial Banks in Hossana District is the focus of this study. Hence, multiple regressions were used in the study to test the established hypotheses.

4.9.1. Flexible Work Arrangement

The results of regression analysis revealed that there is a significant positive relationship. The data's F-value was 946.999 which demonstrates significance at $p < 0.05$ ($sig = 0.000$). The coefficient of flexible work arrangement was 0.895 which was the highest coefficient. This means that a unit changes in flexible work arrangement will cause a change in employee performance by a factor of 0.895 at 5% significant level which is the greatest contribution to the model. The results of regression analysis revealed there was significant positive relationship ($r=0.889$, $p<0.05$) between flexible work arrangement and performance. The alternative hypothesis, H1 was accepted which stated there is positive significance effect of flexible work arrangement on employee performance in the banking industry. The findings of this study are in line with the results of Tihut, Z. (2016) and Mungania (2017), who found significant relationship between flexible work arrangement and employee performance. Similar results were reported by Mulanya&Kagiri (2018) in their study.

Table 4.14: - Model Summary of flexible work arrangement

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.889 ^a	.790	.789	.33098

a. Predictors: (Constant), FLIXIBILITY

Table 4.15: - ANOVA result of flexible work arrangement

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	103.742	1	103.742	946.999	.000 ^b
	Residual	27.606	252	.110		

Total	131.348	253			
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a. Dependent Variable: PERFORMANCE

b. Predictors: (Constant), FLIXIBILITY

Table 4.16: - coefficients result of flexible work arrangement

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.320	.121		2.656	.008
	FLIXIBLITY	.895	.029	.889	30.773	.000

a. Dependent Variable: PERFORMANCE

4.9.2. Leave Programs

In tables 17, 18, 19 below show the amount of variation on the dependent variable explained by the independent variable. Regression analysis yield coefficient R value of 0.787 and $R^2=0.619$ which means that 61.9% of corresponding variations in organization performance can be explained by leave programs. The remaining 38.1% is to be explained by other variables explained in the model. The model was found to be significant ($F(1,252) = 409.276$, $p=0.000$) which was large enough to support the goodness of fit model explaining the variations in the dependent variable. The results of regression analysis revealed that there was a significant positive relationship ($\beta =0.701$, $p= 0.000$) between leave programs and employee performance. H2 was accepted of the study is supported which states that there is significance influence of leave programs on employee performance, Therefore, accepted the alternative

hypothesis. The findings of this study are in line with the results of Tihut, Z. (2016) and Mungania (2017), who found significant relationship between flexible work arrangement and employee performance.

Table 4.17: - Model Summary of leave programs

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.787 ^a	.619	.617	.44568

a. Predictors: (Constant), LEAVEPOLICY

Table 4.18: - ANOVA result of leave programs

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	81.293	1	81.293	409.276	.000 ^b
	Residual	50.054	252	.199		
	Total	131.348	253			

a. Dependent Variable: PERFORMANCE

b. Predictors: (Constant), LEAVEPOLICY

Table 4.19: - coefficients of leave programs

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		

1	(Constant)	.997	.150		6.646	.000
	LEAVEPOLIC Y	.701	.035	.787	20.231	.000

a. Dependent Variable: PERFORMANCE

4.9.3. Wellness Programs

Table 4.20, 4.21, 4.22 below shows that, Regression analysis yield coefficient R value of .89 and $R^2 = 0.793$ which means that 79.3% of corresponding variations in performance can be explained by wellness program. The remaining 20.7% is explained by other variables included in the model. The model was found to be significant ($F(1,252) = 963.254, p < 0.05$) which was large enough to support the goodness of fit model explaining the variations in the dependent variables. The results of regression analysis revealed that there was a significant positive relationship ($\beta = 0.771, p < 0.05$) between wellness programs and performance. Therefore, H3 of the study is supported which states that there is significance influence of wellness programs on employee performance of the Commercial Banks in Hossana District; hence accept alternative hypothesis. The findings of this study are in line with the results of Tihut, Z. (2016) and Mungania (2017)

Table 4.20: - Model Summary of wellness programs

Mode	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.890 ^a	.793	.792	.32876

a. Predictors: (Constant), WELLNES

Table 4.211: - ANOVA result of wellness programs

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	104.111	1	104.111	963.254	.000 ^b
	Residual	27.237	252	.108		
	Total	131.348	253			

a. Dependent Variable: PERFORMANCE

b. Predictors: (Constant), WELLNES

Table 4.22: - coefficients of wellness programs

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.757	.106		7.155	.000
	WELLNES	.771	.025	.890	31.036	.000

a. Dependent Variable: PERFORMANCE

4.9.4. Assistance Programs

Table 4.23, 4.24, 4.25 below shows that, regression analysis yield coefficient R value of .783 and $R^2 = 0.613$ which means that 61.3% of corresponding variations in performance can be explained by assistance programs. The remaining 38.7% is explained by other variables included in the model. The model was found to be significant ($F(1,252) = 399.471, p < 0.05$)

which was large enough to support the goodness of fit model explaining the variations in the dependent variables. The results of regression analysis revealed that there was a significant positive relationship ($\beta = 0.639$, $p < 0.05$) between assistance programs and performance. Therefore, H4 of the study is supported which states that there is significance influence of assistance programs on employee performance of the Commercial Banks in Hossana District; hence accept alternative hypothesis. These findings support the research findings by Tausig and Fenwick (2001). Similar results were reported by Mulanya & Kagiri (2018) and Abdulkadir, L. (2018) in their study.

Table 4.23: - Model Summary of assistance programs

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.783 ^a	.613	.612	.44902

a. Predictors: (Constant), EMPASSISTANCE

Table 4.24: - ANOVA result of assistance programs

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	80.540	1	80.540	399.471	.000 ^b
	Residual	50.807	252	.202		
	Total	131.348	253			

a. Dependent Variable: PERFORMANCE

b. Predictors: (Constant), EMPASSISTANCE

Table 4.25: - coefficients of assistance programs

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	1.209	.141	8.551	.000	
	EMPASSISTANC E	.639	.032	.783	19.987	.000

a. Dependent Variable: PERFORMANCE

CHAPTER FIVE

5. SUMMARY CONCLUSION AND RECOMMENDATION

5.1. Summary of Findings

This research was conducted in commercial banks in Hossana District with the prime intent of critically assessing the factors affecting work-life balance and performance of employees. Specifically, the study attempted to investigate effect of work-life balance factors, to investigate flexible work arrangements, leave program, wellness program and employees' assistance program and to recommend possible solution to alleviate the problem. Based on the objectives and the findings of the study had discussed below.

Flexible Work Arrangements: -

The research attempted to establish whether the organization allowed employees flexible work schedule, flextime and flexible career planning as ways to ensure work life balance and employee performance.

Flexible working arrangements are the strongest contributor to explaining the employees' performance. The Positive un-standardized Beta-value of 0.905 indicates that effects of flexible work arrangements support positive and a statistically significant influence on employees' performance in Commercial Banks in Hossana District which is statistically significant at 95% confidence level as $p=0.000$. The result interprets that for every one-unit increase in organizational support; there would be 0.905 unit increases in employee performance.

Leave Programs:

Leave program has positive beta coefficient values of 0.621. This shows leave program has the positive relationship with the dependent variable with 0.05 levels as it appears $p =0.00$. This indicates that as leave program scores increase performance increase. For every one- unit increase in leave program, there would be a 0.621 -unit increase in job performance.

Wellness programs:-

This study finds that wellness program has effect on employee performance. Specifically, this variable obtained beta coefficient values of 0.536; the results of this study were in agreement that there was provision of personal health and regular employee health support help increase performance. This means that this variable has positive significant influence on the dependent variable with 0.05 levels as it appears $p = 0.00$. The result interprets that for every one-unit increase in wellness program, there would be 0.536-unit increase in employee performance.

Employee assistance program:

The research found that employee assistance programs affected performance of employees within the Commercial Banks in Hossana District.

Employee assistance program has beta coefficient values of 0.081, which is for activities of organization counseling program and holistic approach. This means that this variable has positive significant influence with the dependent variable with 0.05 levels as it appears $p = 0.046$. The result interprets that for every one-unit increase in employee assistance program, there would be 0.081-unit increase in employee performance.

The fit of the model in which R-squared and adjusted R-squared were presented privies chapter. It is evident that through estimation technique, four variables predicted 87.7% of variance in job performance the rest 12.3% predicated by other variables that did not considered by this study.

Qualitative Responses: -

The study result showed that work life balance practices which would increase performance were; introduction of flexible work arrangements, personal leave program, offering wellness program and allowing employees' assistance program. Respondents also indicated that if the organization offer training and seminars, then they could be efficient at work for increased performance; If the organization offers healthy work-life balance facilitates employees in performing tasks in more effective and efficient manner; If the organization recruit and select appropriate people who are closest to the workplace or organization then eliminate the work-life conflict of employees. Consequently, respondents desired that the banks eliminated

unnecessary work, avoided working during weekends, created suitable and balanced work and family and personal matters. Furthermore, the respondents reflect that if the organization gave clear Wright and duty this would result to work life balance which would increase performance in the banking industry.

5.2. Conclusion

The researcher concluded that work life balance factors have effect on the performance of employees in Commercial Bank of Ethiopia in Hossana District. The organization has flexible working arrangements that assist in the performance improvement. Flexible work schedule and flexible career planning had increase encouragement to continue performing well for this organization as well the employees' degree of independence with their working arrangements.

Leave policy was also sought to establish its influence on performance of the Commercial Bank in Hossana District. The study results indicated that this relationship was positive significant influence on performance. This implies that leave policy have a linear relationship with performance where performance was measured in terms of customer satisfaction, target standards and employee satisfaction. Therefore it be concluded that Leave policy aspects which were sick leave, annual leave, personal commitment have positive influence on performance.

The results of this research indicating that there was a significance effect of employee wellness program on employee performance such as personal health and regular employee health support are good practices that influence performance if employees are accorded them. Based on the findings of this study it can therefore be concluded that majority of the Commercial Bank in Hossana District sampled in this study lay more emphasis on wellness programs for increased performance. Hence, employee wellness program played a major role in influencing overall performance in the banking industry.

There are effective employee assistance programs in the organization. The presence of counseling program, immediate family program and holistic approach to assistance in the organization would help in improving employee performance. Counseling program immediate

family program and holistic approach would help the employee cope better with work and personal issues and also helped to reduce stress hence are more productive in the organization.

5.3. Recommendations

On the basis of the findings, the study forwards the following recommendations:

The research recommends that the organization should come up with work life balance related policies. All policies should well be screened to ensure that they fill the gap existing among the employees.

Commercial Bank of Ethiopia in Hossana District should devise strategies that would help to increase the level of employee performance one of such is working on flexible work schedule and flexible career planning.

To encourage employee performance, the Commercial Bank in Hossana District should apply holistic approaches, such as offer training and seminars, healthy work-life balance facilitates and recruits and select appropriate people.

The Commercial Bank in Hossana District should provide recognition to best performed employee to improve positive peer influences.

Researches on effect of work- life balance factors on employee performance is not yet addressed well in developing countries like Ethiopia, particularly in bank industry. Therefore, more research is recommended to be doing in the areas. Specifically, further researches in the following areas are suggested based on the limitations of this research. Future research could incorporate other external variables, such as work-life balance effect of gender on employee performance.

The last, but not the least recommendation is to encourage work- life balance factors effect on employee performance researches. Hence, both academicians and practitioners are advised to conduct work- life balance factors effect on employee performance studies in different areas.

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APPENDIX 1

Respondents survey instrument

(English version)

Wolkite University

College of Business and Economics

Master of Business Administration

Dear Respondents:

The objective of this questionnaire is to secure the necessary and relevant first-hand information that may be useful to conduct a research project entitled “The Effect of Work-Life Balance on Employee’s Job Performance in Commercial Bank of Ethiopia in Hossana District”. All the information you provide is believed to have an important role for the success of this research. No names or any identification marks are required. Please feel free to respond honestly. The information will be used for academic purpose only and will be treated with strict confidentiality. The student who is a researcher appreciates in advance for your cooperation and spending your valuable time in filling and to participate in the study. In case you want to contact the researcher Elfinesh Mulugeta can be reached at 09-46-72-34-40 mobile number.

Courteously requesting you to give genuine response to all the questions hereunder, I thank you very much for your cooperation.

Section 1: Background Information of the Respondents

1) Gender: Male

Female

2) What is your age bracket?

Age Bracket

Tick Appropriately

Below30

31-39

40-49

50- 59

Above 60

3) What is your highest level of education?

Level of Education

Tick Appropriately

Below High School

High School Certification

Certificate/ Diploma

Degree/ Professional

Masters

Other (specify)

4) What is your position in the company?

Manager Employee
 Supporting staff other responsibilities, please specify-----

Section 2: Factors of Work-Life Balance

Please provide your responses by marking a tick (√) on your choice

Statements	Level of Importance				
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Statements regarding Flexible Work Arrangements					
1 My company always gives us time off to attend to critical personal matters					
2 Flexible work schedule has enabled me want to work for this organization					
3 The organization provides flexible career planning to its employees which encourages me to stay.					
4 The organization has mechanisms that guide employees on their future careers in the organization					
5 Jobs allows to change working hours					
6 Flextime reduced settling-in time wastage					
7 Flextime coordinated & supervised					

8 Flextime allows covering colleagues

9 Flextime improves duty attendance

Statements regarding Leave Policy

10 My organization give me leave to care and support my dependents

11 Sick leave helps me to take care of my emotional health

12 Annual leave helps me to reduce work related stress

13 Leave improves employee attendance rate

14 Leave helps to handle personal commitments

15 Leave helps to balance working and personal life responsibilities effectively

Statements regarding Wellness Programs

16 Employee Wellness programs are available in my organization

17 You are conscious of personal health ; You take rest occasionally

18 You get enough sleep as required

- 19 You manage your time well by prioritizing work
- 20 I manage to keep stress levels under control while at work
- 21 The organization often organizes regular employee health support programs

Employee assistance programs

- 22 Counseling program in the organization helps in improving job performance
- 23 Counseling helps me cope better with work and personal issues hence be more productive in the organization

-
- 24 I experience less stress because my organization has employee assistance program

-
- 25 I experience less stress because my organization has immediate family employee program

-
- 26 My organization's holistic approach to wellness has helped reduce stress.

Performance and Work Life Balance Practices

- 27 Due to flexible work arrangement, I am satisfied to work for the organization
- 28 I would have reached my best performance if I had flexible work arrangement
- 29 I am able to meet customers' needs by the end of the day because of flexible work arrangements
- 30 My manager allows me time to attend to family and personal concerns hence am able to attain my targets
- 31 I am able to serve customers with ease because of provisions of good health programs

Interview questions

- 1. What do you recommend to improve your work and life balance?-----

- 2. Do you have additional comment?-----

Thanks for your cooperation!!!