

**THE IMPACT OF WORK LIFE BALANCE ON EMPLOYEES JOB
SATISFACTION IN BANKING SECTOR IN TANZANIA:
A CASE OF TPB BANK PLC DAR ES SALAAM**

BY

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**A Dissertation Submitted in Partial Fulfillment of the Requirements for the
Degree of Master of Business Administration in Corporate Management
(MBA-CM) of the Mzumbe University**

2017

CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for acceptance by Mzumbe University, a dissertation entitled **“The Impact of Work life balance on Employee Job Satisfaction in Banking Sector in Tanzania”. A case of TPB Bank Plc Dar es Salaam**; partial fulfillment of the requirements for award of the Master degree of Business Administration in Corporate Management (MBA-CM) of Mzumbe University

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ACKNOWLEDGEMENTS

First and foremost, I would like to thank the Almighty God as without Him this dissertation would have not been possible. I hereby wish to express my sincere gratitude and appreciation to people who tirelessly assisted, supported and motivated me throughout this study, because this study could not have been completed without their efforts and co-operation that they directly and indirectly provided to me.

I would like to give special words of thanks to my supervisor, Madam Dr. Godbertha Kinyondo for guiding me through this study for her patience, commitment and the helping spirit that God has given her. Her comments and suggestions were useful in improving the quality of this dissertation. I am humbly accepting and appreciating her valuable advice and guidance which enabled the successful completion of this study.

I would like also to extend my special thanks to the management and employees of TPB Bank Plc for the support during data collection and subsequent discussions and interviews that ensued thereafter. Also, I convey my heartfelt thanks to all members of MBA- CM evening and my sincere appreciation is conveyed to my study group for their support which I will never forget.

My special thanks go to my dearest husband Philemon Kevin Felix, my son Kevin Jr, my daughter Nancy Doreen and my niece Petronila Peter Chitenje who allowed me to continue with my study programmes. They encouraged me all the time and allowing me ample time to do the study and providing all the encouragement during the nervous days that preceded each dissertation deadline. This research study is the product of many people, those whose names do not appear here are granted assurance that their assistance and contribution will remain valuable and is being appreciated forever.

DEDICATION

I dedicate this dissertation to my parents: my late father Geoffrey Chitenje and my mother Maria Peter Balthazar

ABBREVIATIONS AND ACRONYMS

Bank	TPB Bank Plc
BoT	Bank of Tanzania
DSE	Dar es salaam Stock Exchange
IPO	Initial Public Offer
JS	Job Satisfaction
PLC	Public Limited Company
SPSS	Software Package of Social Science
TPB	Tanzania Postal Bank
WLB	Work Life Balance

ABSTRACT

The objective of this study was to analyse the impact of work life balance on employees' job satisfaction in the banking sector in Tanzania. The study selected the TPB Bank Plc, Dar es Salaam as the case study. Work life balance and employees' job satisfaction were evaluated in relation to duration of working hours, working conditions and work environment, work pressure, change of job and availability of work life programmes. A total of 112 questionnaires were distributed and 100 were returned by the respondents after having been filled. A purposive sampling method was used to establish the study sample. Primary data were collected through questionnaires. The data was analyzed using SPSS, and test applied was *chi-square* test. According to my findings employees at TPB Bank are working long hours and overtime payment provided was not enough. The working condition is fair, the good thing employees are exposed to various activities within the bank and work life programme were not conducted.

Conclusion from the study suggested the existence of significant impact on relationship between work life balance and employees' job satisfaction in TPB Bank Plc. The factors of work life balance have effect in TPB Bank employees' job satisfaction.

The findings from the this study justifies the researcher's recommendations to organizations generally and banks specifically that they should improve their policies, benefits programmes they provide like bonus, salary increments, overtime pay, work distribution and making job changes within their organizations and banks respectively. Organizations and banks alike should consider, establish and maintain work life balance programmes in their workplace which are the main catalysts for enhancing their employees' job satisfaction as they (banks and organizations) could place multiple negative consequences if their workforce becomes dissatisfied.

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CHAPTER ONE

INTRODUCTION TO THE STUDY

1.1 Introduction

This study has researched the impact of work life balance on the employees' job satisfaction. This chapter provides overview of the analysed study. The chapter comprises the following sections: introduction, background of the study, statement of the problem, objective of the study, research questions, significance of the study, scope of the study and the limitation of the study.

1.2. Background of the study

Work and life are two important aspects of an individual life. The work life balance is the situation where the employees are able to divide in a balanced manner the time available between work and personal life. Doshi (2014) defined work life balance to be about employed people feeling satisfied with the way they divide their time and energy between paid work and all other things they need and want to do, emphasizing that work life balance is important for people of all ages and stages of life.

In global comparisons, developed countries have more research works on work life balance and employee job satisfaction in their banking sectors (shujat *et al.*2011). This is due to increase in technology and advancement and competition in banking sector while in developing countries research on the same is now gaining momentum at an increasing rate. Shadab and Arif (2015) simply defined work life balance as the thought including proper apportionment between “work” (career and ambitions) and “life style” (fitness, enjoyment, relations and liberty. This gets more weight on the strength of the study undertaken by Ikram and Anwar (2009) which found that satisfaction with the job is part of life satisfaction that can only happen if an employee can operate in an environment of a balance in respect of their work and family/personal life.

Changes that have occurred in the work place and in the employee demographics have driven the attention of many researchers towards the concepts of work life balance and employee job satisfaction. Job requirements such as mandatory working extra hours in paid and or unpaid overtime, forced attendance to work on weekends and public holidays imposed on the employee's personal schedules had an impact on the balance of work life of an employee. Now this arouses the increased desire of researchers to study on the concepts of work life balance and the subsequent employee job satisfaction.

As cited by Bushra and Farroqi (2014) and according to Susi (2010) work life balance is drive for satisfaction of employees. Many organisations feel the need of work life balance which include retention of valuable work force, reduce work family conflict, and reduce employee stress, job satisfaction and better life balance .The banks that encourage and support work life balance in their workplace end up attracting highly qualified employees and retaining their committed employees whom through devotion increase productivity hence success of the entire bank.

The study of the banking sector of Sri Lanka carried out by Adikaram and Jayatilake (2016) discovered that work life balance and job satisfaction has a significant relationship and correlation. In addition, it was stated that some aspects that were used to measure work life balance were significant with job satisfaction while others were not.

The increase in the number of banks in Tanzania has led to an increased competition between banks consequently forcing the banks to increase their banking working hours and to contain the associated working pressure have made the banks change the banks' working conditions forcing the employees to work even on weekends and public holidays thereby bringing disequilibrium in the banks employees' work life balance and employee job satisfaction.

Taking the Tanzanian perspective, the impact of work life balance on employee job satisfaction in banking sector is of equal importance due to the increased competition that has been brought by an increase in the number of banks in Tanzania that made

the banks to be forced to chase the same customers and that coupled with the associated changes in technology have led to an increase in overall work pressure. Naseem (2011) found that satisfied employees show excellent performance that lead to organisational success thus resulting in the banks' improved financial success. Banks persistently have been exposed to the need to work in extra hours, introduction of new products all leading to the need of employees to work longer hours in order to attract potential customers and retain the banks' existing customers. Such situation leads to work life balance of employees being hard to be attained ending up in an environment with an impaired employees' job satisfaction.

1.3 Statement of the Problem

TPB Bank Plc working hours officially ranges from 8.30am to 3.30pm on weekdays, Saturdays from 08.30am to 02.00pm and working on Sundays and public holiday from 10.00am to 02.00pm. Branches working on Sundays and public holidays are Ubungo, Kijitonyama, Kariakoo, Manzese and Samora all located in the metropolitan city of Dar es Salaam, Tanzania. Other branches located in Dar es Salaam but working up to Saturday are Mkwepu, YWCA and Ilala. However, actual working hours during weekdays may extend to 19.00 hrs pm or even to 20.00 hrs pm while on weekends and public holidays the bank branch works may extend to 16:00 hrs pm and 18.00 hrs pm.

Consequently, several employees report experiencing stress and work life imbalance and often complaining about failing to balance their time, coworkers and social life. Due to the imbalance in spheres of work life and non-work life and employees not being satisfied which negatively affected employees; both have prompted the researcher to select this topic. This was also found by Guest (2001) for employer, the costs to the employer's business of failing to improve work life balance include; poor performance, absenteeism and sick leave.

The researcher has identified the gap that, it is evident extensive studies have been made on the areas related to the study, but there is no documented study which has been published on the impact of work life balance on the employee job satisfaction in banking sector that has been conducted in Tanzania while the topic is so crucial in

exploring the impact of work life balance on employee job satisfaction and how these two variable affect both the employees and employers themselves, as well as the national economy

It is also expected that this research could be very helpful for the Bank and other banks in the Tanzanian banking sector and elsewhere to identify the factors which influence the banks' employees' work life and its subsequent impact on employee job satisfaction in the result and take decision by the management to restore this very crucial balance. Additionally, it is the expectation of the researcher that this research will have a multiplier effect of triggering further studies on the same concepts in Tanzania and or elsewhere.

1.4 Objective of the Study

1.4.1 General Objectives

The objective of this study was to explore the impact of work life balance on employee job satisfaction in banking sector taking the TPB Bank Plc of Tanzania as a case study.

1.4.2 Specific Objectives

Specifically, the study is organised to;

- i. To identify factors of work life balance which influence employees' job satisfaction in TPB Bank Plc
- ii. To determine the relationship which exist between the work life balance and employee's job satisfaction to TPB Bank Plc.
- iii. To recommend ways to restore the work life balance of employees in TPB Bank Plc.

1.5 Research Questions

- i. Which factors of work life balance influence employees' job satisfaction in TPB Bank Plc?
- ii. Which type of relationship exists between the work life balance and employee job satisfaction in TPB Bank Plc?

- iii. Which recommendations to restore the work life balance on employee job satisfaction will be advocated to the TPB Bank Plc?

1.6 Significance of the Study

Since the banks spend considerable amount of money and time for their employees' benefits and services, it is of most importance for these banks to understand those factors which may influence their employees' work life balance and job satisfaction that is very crucial in increasing the banks' performance that can enhance and achieve the banks' goals. Naseem (2011) found that satisfied employees show excellent performance that lead to organisational success thus result in improved financial success

This study will contribute by providing the knowledge by indicating the relationship which exists between work life balance and employee job satisfaction and to convey to the banks the missing awareness about the issues and problems faced by employees at work places and residences that impacts the banks' ultimate performance something that will be of beneficial for banks and other institution to formulate strategies that will booster satisfaction level and maintain a healthy work life balance among their employees.

On the other hand the findings and recommendation obtained from this research will depict of what influences employee work life balance on employees' job satisfaction and it is expected that the resultant findings of this research will assist the management to take appropriate decisions that are focused to the restoring this balance for betterment of their banks to increase its productivity and profit hence the banks' growth.

In Tanzania, a country where exists a scanty in-country published research data and literature related to impact of work life balance on employee job satisfaction the findings from this research will add into the academic and professional research data base in the country (Tanzania) and globally that will trigger and extend further research for researchers in this area for the benefit of our nation specifically and human kind globally in general.

1.7 Scope of the Study

This case study was confined to eight branches of TPB Bank Plc located within the metropolitan city of Dar-es Salaam the commercial capital of Tanzania which reasonably represented the entire Bank.

1.8 Limitations of the Study

This study has been impacted by a number of practical limitations that the researcher faced during the execution of this research. The limitations included in the sample of respondent are: The Respondents of this research was only the employees of the TPB Bank Plc, Tanzania making the scope of this study to be narrow. The data cannot be used to all banking sector in the country due to the fact that others are not working on public holiday like TPB Bank Plc and are operating in a different internal corporate environment not similar to the one in which TPB Bank Plc operates so the sample selected is not a nationally representative sample of the population that could have enabled the generalization of the results. The sample of the study had been collected from a specific geographical area (8 branches of TPB Bank Plc located in the metropolitan city of Dar es Salaam, Tanzania) thereby making it difficult to generalize the results generated from this study. Shortage of time on the part of anticipated respondents, was another hindrance as the sample selected are from branches and during the day the respondents were very busy providing service to the Bank's customers thereby actually proving the foreseen the hardship for the Bank's employees who were selected to respond to the questionnaires properly. Inability of some respondent to comprehend the questions properly was also encountered.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents the theoretical, empirical review and conceptual framework that did underlie this study. The chapter attempts to review how past researches have attributed to the impact of work life balance on employee job satisfaction. In the theoretical part, some of the theories that underlie the concepts of work life balance and employees' job satisfaction have been highlighted, also a highlight of definitions of key terms concerning work life balance, employee job satisfaction and banking sector has been made. The empirical literature review section contains practical experience from other parts of the world (current researches) and general overview of the impact of work life balance on job satisfaction. The conceptual framework was used to demonstrate the relationship between the variables.

2.2 Definitions of the Terms used

2.2.1 Work life balance (WLB)

An employed working human being is perceived to have two important domains necessitating him/her to simultaneously play several roles in his or her life. These domains can be categorized as work and family. Work and family require certain role demands to be fulfilled in order to maintain the balance in life. In respect to the other domain, each domain poses challenging demands at some point of time but when a person is unable to meet those demands, misbalance will exist in his or her life in general. So, maintaining this balance between work and family is very important due to their significant relationship.

Regarding work life balance concept, Shadad and Arif (2015) simply defined work life balance as the thought including proper prioritizing between “work”(career and ambitions) and “life style”(fitness, enjoyment, relations and liberty).Also Hafeez and Akbar (2014) argued that socioeconomic changes, tough global competition and work culture have made it difficult for employees to balance the two most important areas in their lives: work and family thereby making them to continually keep them

under pressure that directed to dissatisfaction of job, and in turn resulting into an imbalance in their work and private life.

According to Guest (2002), the term Work Life Balance is in itself a misnomer. Lockwood (2003) defined work life balance as a state of managing work and personal responsibilities. Doshi (2014) has defined work life balance to be about people feeling satisfied with the way they divide their time and energy between paid work and all the other things they need and want to do, emphasising that work life balance is important for people of all ages and stages of life.

Work Life Balance consists of the elements relating to working hours such as the time of starting working and the time to finish the work. This is crucially important as it enables the employees to manage their work and family issues. Working condition is another important element due to the characteristics of banks' policies regarding work life balance. Work pressure also is another criterion that warrants to be considered due to the nature of the several jobs in the banking sector, as such there should be enough number of staff to perform the multitude of varying tasks available and reduce the pressure of the work to employees.

Change of workplaces can be used to enhance the work life balance as by changing workplaces from branches to head office or from a branch to another branch could increase the work life balance of an employee. Also having work life programmes which enhance efficiency and productivity to the employees and enhancing profitability to the banks.

2.2.2 Employee Job Satisfaction (JS)

Essentially employee job satisfaction could be crudely defined as the level of satisfaction a person feels regarding his or her job. This feeling is mainly based on an individual's perception of satisfaction. As regards definition of job satisfaction, this researcher concurs with Malik *et al* (2014) who argued that there is no usually approved definition of job satisfaction. Job satisfaction can be influenced by a person's ability to complete the assigned tasks, the level of communication in an organisation, and the way management value and treat their employees.

Job satisfaction may be categorized into two categories. These are affective job satisfaction and cognitive job satisfaction. Affective job satisfaction is a person's emotional feeling about the job as a whole. Cognitive job satisfaction is how satisfied employees feel concerning some aspect of their job, such as payment of their jobs, working hours to be used and other benefits like payment for their annual leave, transport, medical treatment and other benefits.

Arunika and Kottawatta (2015) argued that job satisfaction can also be seen within the broader context of the range of issues which affect an individual's experience of work, or their quality of working life.

As regard to the relevance of job satisfaction, Singhai *et al* (2016) in an article on job satisfaction concluded that job satisfaction is a very important factor for improving employee's performance, arguing that it is very important for an entity to achieve staff job satisfaction as satisfied staff has characteristics of responsibility, positive feelings, commitment and positive attitude simultaneously possessing elements of intelligence and creativity, critical thinking and special planning for attaining competencies relating to the job. Also it was argued by Adikaram and Jayatilake (2016) that job satisfaction is not the same as motivation, although motivation and job satisfaction are clearly interlinked.

According to Abebe and Markos (2016) it was argued that a person with high level of job satisfaction holds positive feelings about the job. Abebe and Markos (2016)..Held that job satisfaction is of an important concern for both the employee as well as the employer as it has an impact on overall organisational behaviors. Specific for this study employee job satisfaction is defined as the state of a person being in equilibrium in his/her work responsibilities and requirements in relation to his/her family and out of work (including leisure) responsibilities and requirements.

2.2.3 Banking Sector

This is an industry made up by a number of institutions providing financial services financial and related services to businesses, organisations and individuals. It provides various services such as receiving deposits from the customers, giving loans of

various kinds like business loans, personal loans, groups' loans, and pensioners' loans which vary from one bank, investment in treasury bills and treasury bonds, exchange of foreign currencies and sending and receiving money from different locations in the country and from other countries.

These banks make profits by taking small, short term, relatively liquid deposits and transform these into larger, longer maturity loans. This process of asset transformation generates net incomes for the commercial banks. TPB Bank Plc is one of the banks which depend much more on deposits from the customers to lend to customers in exchange for the interest income generated which contributes a big portion of revenue to the Bank.

The following dissertation's research documentation is based on analysing the impact of work life balance on employees' job satisfaction in the Tanzanian banking sector through the collection of data from TPB Bank Plc eight branches located in the metropolitan city of Dar es Salaam, in Tanzania, East Africa.

The Tanzania Postal Bank, the predecessor of TPB Bank Plc, was established by the then Tanzania Postal Bank Act No. 11 of 1991 which was which became operational in early 1992. Tanzania Postal Bank (TPB) started to provide services having a fully-fledged Board of Directors and management in place.

At the time of this proposal, the Tanzania Postal Bank has been registered under the Companies Act adopting the name of TPB Bank Plc and this name of TPB Bank Plc formally started to be used on 29th November, 2016 implying that the name of Tanzania Postal Bank (TPB) formally ceased to exist on 28th November 2016.

Due to innovations in technology and intensification of competition that was coupled with the changes in the banking sector's legal and regulatory framework, the Bank struggled to be registered using the Companies Act so that to facilitate the listing of the Bank in the Dar-es salaam Stock Exchange(DSE) as a strategy of increasing the Bank's capital through the selling of the Bank's shares to the public through an initial public offer (IPO),thereby increasing the Bank's lending capacity to its customers through its lending portfolios (business loans, micro loans, pensioners

loans, group loans ,consumer loans, education and start up loans as well as the bank's investing in treasury bills and treasury bonds).

This addition of capital outlay implies an additional work to the Bank's staff necessitating the employees to work more working hours on the part of the Bank's employees which will affect the work life balance set up of the Bank which consequently will increase the level and type of impact of work life balance on employee job satisfaction.

It follows therefore that there is a very strong need for the entities in the banking sector to find ways that will mitigate the challenges and consequently lead to a work life balance of their employees and eventually leading to employee job satisfaction to enable the attracting of new employees and retaining them for betterment of the respective banks' productivity and increase in profit.

The banks will have no choice but to find ways that will mitigate the challenges of impacted work life balance and the subsequent employees' job satisfaction only if they will carry out scientific and management researches on the concepts of work life balance and job satisfaction like this one so that the banks will be accordingly guided by results of academic and professional researches in their endeavors to mitigate the consequences of competition through the work life balance initiatives and employees' job satisfaction.

2.2.4 Work Life Balance Programmes

These are programmes expecting employees to help to balance the demands of work with those of their lives beyond work place. Many firms are implementing WLB programmes expecting to help their employees cope with their time pressure lives and enhance organisation effort to recruit, retain and motivate the most valued employees. According to Ueda and Yutaka (2012) company-sponsored WLB programmes intended to improve employee WLB turned out to have a positive impact on employees' feelings and attitudes and increase their general satisfaction and business.

2.3 Theoretical Literature Review

As far as the theoretical literature review portion is concerned, this section has considered a number of theories and models that are related to the concepts of work life balance, employee job satisfaction which makes up the basis of the study.

2.3.1 Theories underlying Work Life balance:

The intersection of work and life research is fundamentally challenged by a lack of commonly established basic language and key constructs; no single prevailing framework or perspective is universally established (Pitt-Catsoupes *et al.*, 2006). The academic body of knowledge regarding work-life scholarship relies on a multiplicity of theoretical frameworks (Morris and Madsen, 2007), which include spill-over, compensation, resource drain, enrichment, congruence, work-family conflict, segmentation, facilitation, integration, and ecology theories (Clark, 2000; Edwards and Rothbard, 2000; Frone, 2003; Frone, Russell *et al* 1992; Greenhaus and Powell, 2006; Zedeck and Mosier, 1990).

2.3.1.1 Spill-over: Spill-over is a process whereby experiences in one role affect experiences in the other, rendering the roles more alike. Research has examined the spill-over of mood, values, skills and behaviors from one role to another (Edwards and Rothbard, 2000), although most of researches based on this theory has focused on mood spill-over. The experiences resulting from spill-over can manifest themselves as either positive or negative (Morris and Madsen, 2007). In the literature, spill-over has also been termed as generalization, isomorphism, continuation, extension, familiarity, and similarity (Edwards and Rothbard, 2000; Staines, 1980; Zedeck, 1992).

There are two interpretations of spill-over (Edwards and Rothbard, 2000): (a) the positive association between life and work satisfaction and life and work values (Zedeck, 1992); and (b) transference in entirety of skills and behaviors between domains (Repetti, 1987) such as when fatigue from work is experienced at home or when family demands interfere with work demands.

In a study of spill-over, Williams and Alliger (1994) used experience sampling methodology to examine mood-related spill-over on a daily basis, their findings suggesting that working parents in their sample were more likely to bring work-related emotions home than they were to transfer family-related emotions to the workplace.

2.3.1.2 Compensation: Compensation theory refers to the efforts intended at countering negative experiences in one domain through increased efforts for positive experiences in the other domain. An example would be a dissatisfied worker focusing more on family than work, thus reallocating human resources (Edwards and Rothbard, 2000). According to Zedec and Mosier (1990), compensation can be viewed in two broad categories: supplemental and reactive. Supplemental compensation happens when positive experiences are insufficient at work and by extension are therefore pursued at home. Reactive compensation occurs when negative work experience is made up for in positive home experiences (Zedec and Mosier 1990.).

In other words ,according to compensation theory, there is an opposite relationship between work and life, so workers attempt to satisfy voids from one domain with satisfaction from the other (Clark,2000).Tenbrunsel *et al.*,(1995) also found a compensatory relationship between work and life roles for employed persons. Whereas Rothbard (2001) held that women who experienced negative affect from family were more engaged with their work, consistent with a compensation story.

2.3.1.3 Job stressors, Role conflict, Role Ambiguity, Role Overload

Most of work life researches have analysed work and life stressors as antecedents of work life conflict and emphasises the potential stress related with combining the roles of family and work. It is widely acknowledged that work life conflict produces a variety of outcomes which are not good for the organisation and for the individual as well (Allen *et. Al.*, 2000, Frone *et. Al.*,1992 ;Netemeyer *et. Al.*,1996).On the other hand job stressors have been well documented as affects work life conflict which includes role conflict, role ambiguity, and role overload.

2.3.2 Satisfaction Theory

2.3.2.1 Two factor theories by Herzberg (1959), classified two job factors which are hygiene factors and motivation factor, which possess elements of relationship with the concept of job satisfaction.

Hygiene factors are those job factors which are essential for existence of motivation at work place. These do not lead to positive satisfaction for long term but if these factors are absent or these factors are nonexistent at work place, then they lead to dissatisfaction. Hygiene factors are extrinsic to work. These symbolize the physiological needs which the individual wanted and expected to be fulfilled. Hygiene factor include pay, company policies and administrative policies, physical working conditions, job security and interpersonal relations to mention just a few.

Motivation factors –According to Herzberg, the hygiene factors cannot be regarded as motivators. The motivation factors yield positive satisfaction. These factors are inherent to work. These factors are involved in performing the job. Employees find these factors intrinsically rewarding. The motivators symbolized the psychological needs that were perceived as additional benefits. Motivation factors include:

Recognition: employees should be recognized for their accomplishments by the managers.

Sense of achievement: the employees must have a sense of achievement. This depend on the job. There must be a fruit of some sort in the job.

Growth and proportional opportunities: There must be growth and advancement opportunities in an organisation to motivate the employees to perform well

Responsibility: The employees must hold themselves responsible for their work. The managers should give them ownership of the work. They should minimize control but retain accountability.

2.3.2.3 Maslow's Hierarchy of Needs Theory

In 1954, Abraham Maslow propounded the theory that he called hierarchy of needs theory .This theory had five level of needs as follows

Physiological Needs-These are essential needs to sustain life include food,water,air and sleep. According to Maslow theory, if these needs are not met, then all other needs will not felt or be a source of motivation

Safety Needs-These are needs to feel safe from physical and emotional harm. These needs include medical insurance, job security and financial reserve

Social Needs-These needs are concerned with social interaction with others. The individual need to feel a sense of belonging, affection, acceptance and friendship

Esteem Needs-concerned with the feelings of self-confidence derived from achieving something and the sense of belonging. Esteem needs may be classified as internal or external. Internal esteem is those social status and recognition that comes with the achievement.

Self Actualization- This is the highest foreseeable need in Maslow's Hierarchy of Needs theory. Self-Actualization is concerned with achieving ones full potential and dreams. Unlike lower level need, this need is never fully satisfied; as one grows psychologically there are always new opportunities to continue to grow. These needs include truth, justice and wisdom

In attaining employee's job satisfaction through the existence of work life balance in a work place, it can be seen that applicability of the theories of MARS Model, ERG Theory, and Maslow's Hierarchy of Needs Theory at varying dimensions contribute to the achievement of work life balance that ultimately lead to employee's job satisfaction.

2.4 TPB Bank Plc issues

2.4.1 Historical Background

Tanganyika Postal Office Savings Bank which was later to be changed to the Tanzania Postal Bank (TPB) and (now the TPB Bank Plc) came into being in 1925 when Tanganyika (Tanzania mainland) was under British Rule. It later became Savings Bank under the then East Africa Posts and Telecommunications which ceased to operate after the collapse of the first East African Community. The

Tanzania Posts & Telecommunications Corporation (TP&TC) came into being to cater for the Tanzanian market.

TPB was established by the Tanzania Postal Bank Act No. 11 of 1991 as a separate legal entity from the then defunct TP&TC and the Tanzania Telecommunications Company Limited (TTCL) which are also legal entities. The Tanzania Postal bank was regulated by the Bank of Tanzania (BoT) as a non-bank financial institution. On 29th June 2015, a bill to repeal Tanzania Postal Bank Act No. 1991 as amended was tabled at the National Assembly. The repeal was passed and enacted the Tanzania Postal Bank (Repeal and Transitional Provisions) Act 2015 which was assented by His Excellency Dr. Jakaya Mrisho Kikwete, then then President of the United Republic of Tanzania. This Act granted the TPB permission to register under the Companies Act (Cap 212) which was done on 29th March 2016 in the name of TPB Bank PLC.

TPB Bank PLC is a public institution where the Government of the United Republic of Tanzania is a majority shareholder with 86.03% of the shares, Tanzania Posts Corporations holds 8.09% of the shares, the Revolutionary Government of Zanzibar holds 3.05% of the shares and the TP&TC Savings and Credit Society holds 2.83% of the shares. **Source of information is TPB Bank website(www.tpbbank.co.tz)**

2.4.2 Mission and Vision

At this point it is worth to explain the Bank's mission and vision.

Mission

To improve the economic well-being and quality of life of every Tanzanian by actively promoting savings, access to credit and the practice of sound financial management while creating value for the Bank's shareholders.

Vision

To be the leading bank in the provision of affordable financial services and promoting financial inclusion in Tanzania.

2.4.3 Core Values

The Bank's core values are focused in the direction of: customer focus, integrity, professionalism, teamwork and quality.

Customer Focus: All the Bank's activities are primarily focused on customers' needs and their fulfillment; we invest to enhance their experience of banking with us. The market we serve determines our choice of products and services and the way we deliver them.

Integrity: Our people conduct themselves ethically in a manner that is above reproach to win the trust of our customers and stakeholders.

Professionalism: We always aspire to conduct our business to the highest standard and compliance with best banking practices and regulations.

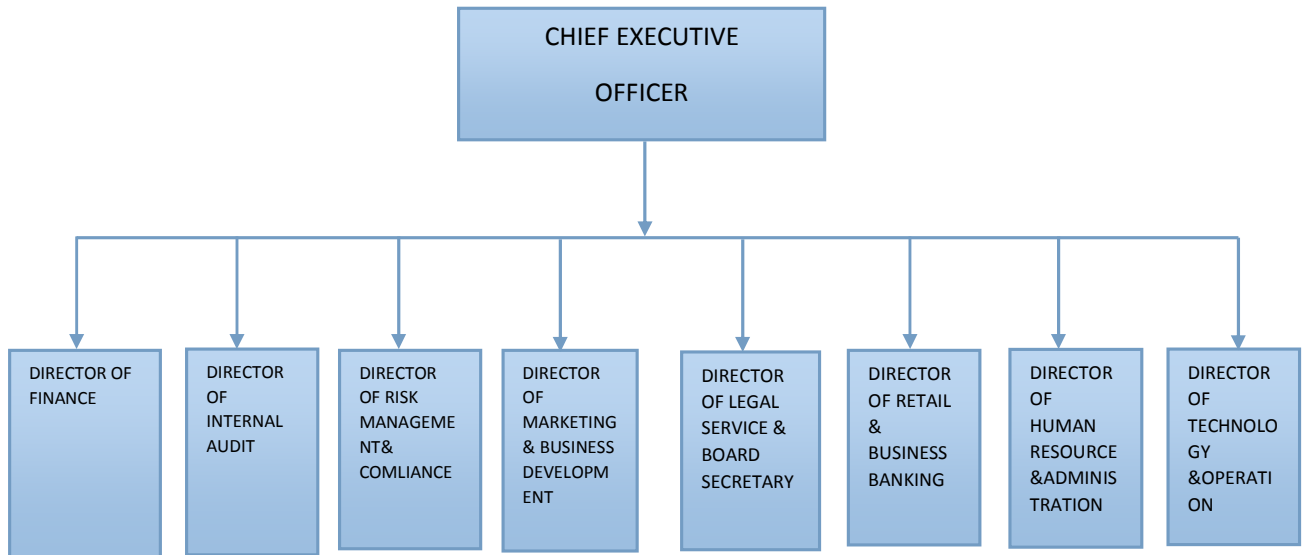
Teamwork: Our business units work to make our customers get the best value for money in the services and products we offer.

Quality: Quality is the focus of everything we do. Our continual innovation, spirit of integration, and high standards improve quality in every aspect of the Bank.

2.4.5 TPB Organisation Structure

The TPB Bank Plc has a horizontal or a flat organisation structure and the same is provided in (Fig.2.1 below) and the same is detailed in the following paragraph. The Bank is under the Chief Executive Officer who is the Accounting Officer of the Bank.

Figure 2. 1: Organisation Structure

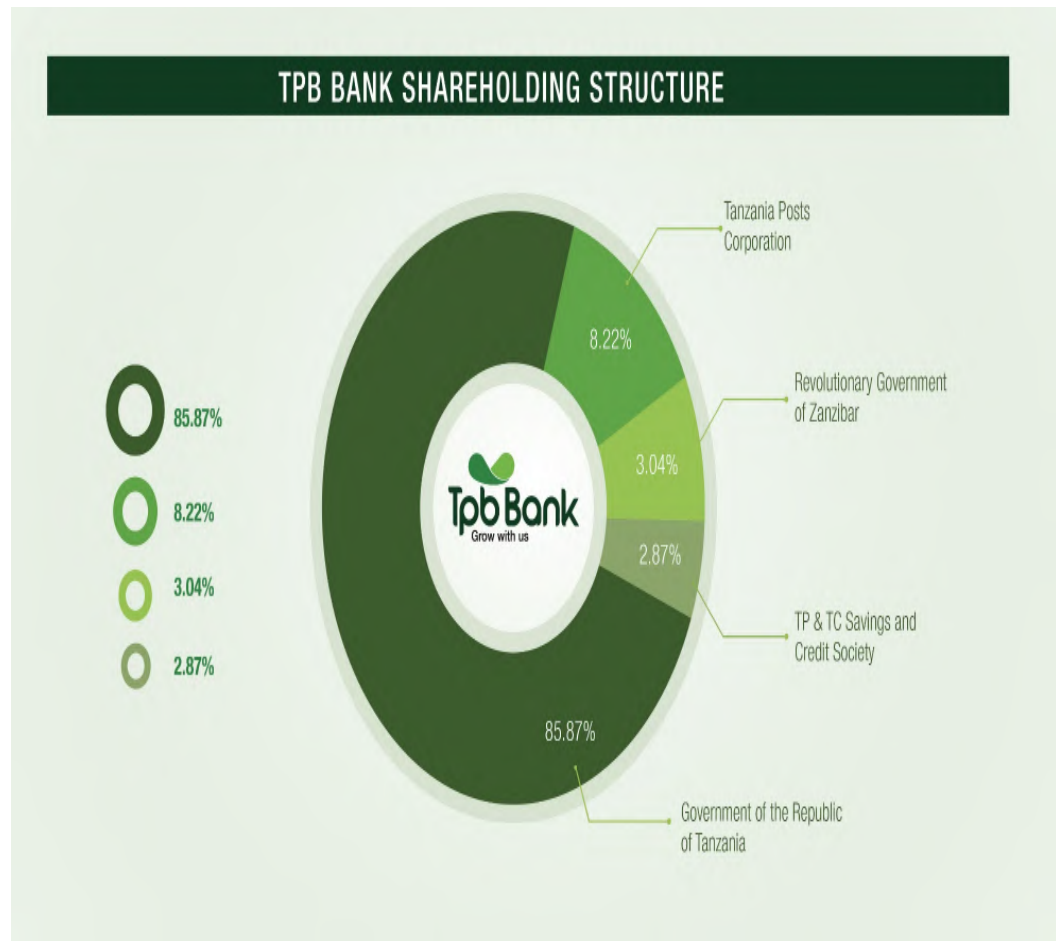


(Source: Field Data 2017)

There are eight directorates which are answerable to the Chief Executive Director and the directorates are as follows: Directorate of Finance, Directorate of Internal Audit, Directorate of Risk Management and Compliance, Directorate of Marketing and Business Development, Directorate of Legal Services and Board Secretary, Directorate of Retail and Business Banking, Directorate of Human Resource and Administration and the Directorate of Technology and Operations. Each directorate is under a substantive director who takes responsibility for the performance of the directorate him /her over sighting.

2.4.6 Share Holding Structure

Figure 2.2: below shows the Shareholding structure of the TPB Bank Plc as at the time of this dissertation.



(Source :Field Data 2017)

As indicated in figure 2.2 above, the majority shareholder is the Government of United Republic of Tanzania which holds 85.87% followed by the Tanzania Posts Corporation which holds 8.22% while in the third position comes the Revolutionary Government of Zanzibar with 3.04% shareholding. The TP&TC Savings and Credit Society completes the 100% shareholding set up with its holding of 2.87%

2.4.7 Functions

Functions of the TPB Bank Plc have been divided in a number of products which will be explained here below:

Personal Banking

In the category of personal banking, the TPB Bank Plc have the products of salary account, quick account, minor account, student's account, call account, and sports accounts. Also in the personal account category there are also sub-category of credit facilities in which micro loans and personal loans are extended to various customers. Other services available in personal banking are insurance services in which domestic insurance, personal insurance, public liability insurance and motor policy insurance. Other sub-category in the personal banking category is the time deposit sub-category in which there are the products of WADU Plus and the Fixed Deposits are available.

Business Banking

Another category of functions existing in the TPB Bank Plc is the business banking category in which there are various sub-categories of products, and the same are mentioned herein: Accounts sub-category in which we have Business Accounts. A credit facility is another sub-category where SME Loans are extended to various customers. Another sub-category is that of insurance services sub-category in which various insurance policies are provided such as burglary insurance, fidelity guarantee insurance, money insurance and fire insurance.

Electronic Banking

Electronic banking is another category of functions existing which there are number of sub-categories having various products. In the e-Banking sub-category there are the following products: TPB POPOTE Mobile Banking, TPB POPOTE Agency Banking, TPB POPOTE ATMs, TPB POPOTE Cards and internet banking. In the bill payments sub category we have the products of TRA Tax Collection and Fees Payment. Another sub-category is the sub-category of Money Transfer in which the

TPB Bank plc has the products of Western Union, TISS, Telegraphic Transfer (TT) and EFT. Source TPB Bank Plc website

Financial Inclusion

As regards financial inclusion as a functional category in the TPB Bank Plc, the Bank is the leading bank when it comes to group banking. The Bank offers different types of group accounts depending on the type of the group

Treasury Activities

Another function which the TPB Bank Plc offers is that of treasury functions. The Bank offers superior treasury services backed up by financial market professionals that keep every recipient of such services abreast of contemporary market trends.

2.4.8 Milestones

1925- Tanganyika Postal Office Savings Bank (now TPB Bank plc) came into being. Tanzania Postal bank (TPB) the predecessor of the TPB Bank plc was established by the Tanzania Postal Bank Act No. 11 of 1991 as a separate entity from the then defunct Tanzania Posts & Telecommunications Corporation (TP&TC) along with the Tanzania Posts Corporation (TPC) and Tanzania Telecommunications Limited (TTCL).

17th October 1993- Bank of Tanzania (BoT) grants banking license to TPB

July 2010- TPB joins the Umoja-Switch ATM network.

1st July 2011- transformation of TPB into what is now TPB Bank Plc begins.

July 2013-Relaunch of TPB POPOTE, a pro-poor product that works via mobile banking and point-of-sale. With an opening balance of Tzs 5,000.00 a debit card operational on the Umoja-Switch ATMs and mobile banking that would be connected to all mobile money operators. This was a market first.

2014- Launch of Wastaafu Loan in partnership pension funds. This product was specifically tailored for pensioners. Another market first in Tanzania.

29th June 2015- A Bill to repeal the Tanzania Postal bank (TPB) Act No. 11 of 1991 as amended was tabled at the National Assembly. The repeal was passed and enacted the Tanzania Postal bank (Repeal and Transitional Provisions) Act 2015 which was subsequently assented by His Excellence Dr. Jakaya Mrisho Kikwete, the then President of the United Republic of Tanzania.

31st December 2015- This was another year of impressive financial performance. Over the last four years the TPB bank has grown by an average of 33% across all key financial parameters- revenue, pre-tax profit, loans and advances, customer deposits, total assets and shareholders fund.

29th March 2016- the Bank was incorporated under the Companies Act (Cap 212) as Tpb Bank plc.

29th May 2016- The Government of the United Republic of Tanzania through the Minister for Finance and Planning, Hon. Dr. Philip P. Mpango announced a six months transitional period.

29th November 2016-The six months transitional period officially ends and the TPB becomes the TPB Bank Plc.

2.4.9 TPB Bank Plc Overtime Policy(Source:TPB Bank Staff Regulation Manual)

2.4.9.1 The scope of overtime duty

An employee shall not be permitted to perform overtime without prior approval from the respective. Any duty performed in excess of the prescribed working hours irrespective of whether it is performed before or after the official hours attendance may be regarded as overtime duty provided that prior approval has been sought from the respective director. The maximum number of ordinary days or hours that an employee is permitted or required to work are: six days in a week, 45 hours in a week, and nine hours in any day. No employee shall be allowed to work more than 50 overtime hours in any four week cycle.

2.4.9.2 Payment of overtime

The payment of overtime is not applicable to employees at a management level (managers and above). There shall be no overtime services however, the exigencies of work require an employee to work beyond office hours or on public holidays, he shall be paid a special duty allowance to be determined by the Bank's from time to time. As far as possible overtime shall be compensated for by allowing the employee time off equal to the number of hours worked overtime. When exigencies of the service so require, the management may require an employee to work after office hours.

Where an employee during any week works the aggregate of working hours exceeding 45 hours, he shall be entitled to be paid, in respect of every hour or party of an hour in excess of such forty five hours, one and half times his hourly wage. Where an employee works on the statutory weekly rest day or on a public holiday other than Sundays, except where Sunday is the weekly rest day for that employee, he shall be paid in respect of every hour, two times of his hourly wage in addition to his normal monthly wage.

Overtime in normal days shall be categorized as Rate A and overtime hours accumulated at night work, rest day(s) and public holidays shall fall under Rate B. Employees operating in shifts shall be entitled to shift allowance only for each day worked at night during normal shift hours (based on the roster). Where night work falls outside the normal weekly shift, the employees shall be compensated by overtime payment in line with the applicable rate (no shift allowance will be paid). Overtime payments are made in the following month's salary. Failure to submit the approved overtime claim forms to the respective Human Resources Directorate on time may result to late payment. To control and manage overtime costs, monthly overtime reports shall be generated by line managers and communicated to Heads of Departments.

2.4.9.3 Time off in lieu of payment

Employees may receive paid time off in exchange for working overtime. This may be taken on the basis of 90 minutes paid time off for every hour of overtime. That is, if three hours overtime are worked, four and half hours may be taken in lieu, irrespective of the day(s) on which the overtime was worked. All overtime claim forms with more than fifty (50) hours in one month must be supported with justifications and attendance sheet. The overtime motivation form shall be completed by the employee and approved by line manager then recommended by Head of Department who shall verify and seek approval from the Chief executive Officer. Upon approval, all overtime claims shall be submitted (by the 10th of every month) to the Directorate of Human Resources for final verification and payment.

2.5 Government regulatory framework for the banking sector in Tanzania

The Tanzanian financial markets industry in which the banking sector has of late undergone a number of transformation in relation to its regulatory framework. At this point of the research a description of the various laws, rules, regulations that are focused towards the regulations of the Tanzanian banking sector are highlighted in the succeeding paragraphs.

At the apex of regulatory machinery , there is the Bank of Tanzania (BoT) which is the country's central bank has the mandate of over sighting the operations of all banks and other non-financial institutions in the country. The BoT regulates the banking sector through its being mandated through a number of Acts, Regulations, which are passed by the Parliament of United Republic of Tanzania. Also the BoT time after time issues legally binding Pronunciations, Circulars, Guidelines and other Requirements to the banking sector to be abided by the banks. Also a point to note is that the operations of the Tanzanian banking sector are exposed to the impact of the overall operations of the financial market industry of the broader East African Community (EAC) Common Market as such to enable the Tanzanian banks be able to compete against other banks in the EAC regional block which allows free

movement of goods, labour, services and capital as part of the Common Market that entered into force on 1 July 2010.

2.5.1 ACTS

The main Act of Parliament which is in force in the BoT's mandate of regulating banks in the Tanzanian banking sector is the Bank of Tanzania Act, 2006 which was acted in 2006, the Act specifies functions and objectives among others as to the regulation and supervision of banks and financial institutions in Tanzania. The Act provide more responsive regulatory role of the Bank of Tanzania in relation to the formulation and implementation of monetary policy ,to provide for the supervision of banks and financial institutions and to provide for other related matters.

Banking and Financial Institutions Act (Cap 342) of 2006 which emanated from the Banking and Financial act of 1991 which was repealed and replaced by the Banking and Financial Institutions Act 2006 (BFIA, 2006). This Act consolidates the law relating to the business of banking, to harmonize the operations of all financial institutions in Tanzania, to foster sound banking activities, to regulate credit operations and provide for other matters incidental to or connected with those purposes. The Act provides for comprehensive regulation of banks and financial institutions; to regulate credit operations and provide for other matters incidental to or connected with those purposes. The Act provides a comprehensive regulatory role of the Bank of Tanzania in relation to the formulation and implementation of monetary policy; to provide for the supervision of banks and financial institutions and to provide for other related matters.

Another Act of Parliament that was enacted to consolidate the regulation of the Tanzanian banking sector is the Foreign Exchange Act, 1992 which provides guiding provisions for the more efficient administration and management of dealings and other acts in relation to gold, foreign currency, securities, payments, debts, import, exports, transfer or settlement of property and for the purposes incidental to and connected to those.

2.5.2 Regulations Applicable to all Banks And Financial Institutions

Also the Bank of Tanzania is mandated to oversee the compliance of all banks and financial institutions to the Regulations that has been approved by the Minister responsible for matters relating to finances.

The following Regulations apply to all banks and financial institutions. Banking and Financial Institutions (Licensing) Regulations, 2008 prescribe minimum conditions of entry or exit into banking industry in Tanzania, opening representative office, subsidiary, new branches or equity investment; appointing and change of Directors and senior Management. Generally, the regulations deal with licensing requirements for new entrants into the banking system. The Regulations prescribe financial requirements in order to establish a bank or financial institution minimum capital requirements and disclosure of sources of capital, change in shareholding contribution to the country's economy, banking licensing application process and conditions to be fulfilled after grant of the banking license.

The Banking and Financial Institutions (Capital Adequacy) Regulations, 2008 which came into effect in December 2008 and repealed the Capital Adequacy Regulations, 2001 provide minimum capital requirements for various forms of banking institutions in Tanzania (that is minimum capital for banks, other financial institutions, micro finance companies and micro-credit activities). The Banking and Financial Institutions (Management of Risk assets) Regulations, 2008 provide for the minimum conditions for credit and investment function in a bank or institution. The Banking and Financial Institutions (Liquidity Management) Regulations, 2008 provide guidance on measuring and monitoring liquidity and financial institutions. The Banking and Financial Institutions (Publication of Financial Statements) Regulations, 2008 which underlies the requirement of every bank or financial institution in Tanzania maintains a level of transparency adequacy.

The Banking and Financial Institutions (Independent Auditors) Regulations, 2008 sets out the criteria for approving independent auditors of banks and financial institutions, and the duties of the bank, financial and approved independent auditor. The Banking and Financial Institutions (Credit Concentration and Other Exposure

Limits) Regulations, 2008 whose aim was to encourage risk diversification and limitation excessive concentration of risk by any bank or financial institution in Tanzania through promotion of arm's length relationship in dealing between a bank and its insiders, and prescribes limits for investment in equity and fixed assets. The Banking and Financial Institutions (Foreign Exchange Exposure Limits) Regulations, 2008 prescribes the requirements that the banks and financial institutions have in place adequate policies and procedures to identify, monitor and manage foreign exchange risk and maintain risk management standards that conform to established international norms. Other Acts include The Banking and Financial Institutions (Physical Security Measures) Act, 2008 which prescribe among others the minimum security measures to be instituted by all Bank and financial institutions for the purposes of preventing acts of robbery and burglary.

The Banking and Financial Institutions (Prompt Corrective Action) Regulations, 2008 which spell out the procedures and actions of dealing with acts that may lead to the weakening of a bank or a financial institution and establishes the minimum actions that the bank of Tanzania may take to address identified weaknesses in banks and financial institutions and maintain confidence in the Tanzanian banking sector. The Banking and Financial Institutions (Internal Control and Internal Audit) Regulations, 2005 provide for the internal controls and internal audit functions for the banking institutions. The Regulations also prescribe roles of various stakeholders' in as far as internal control and internal audit functions are concerned.

2.5.3 Circulars

Apart from Acts of Parliament, the Bank of Tanzania uses circulars in executing its regulatory role of the Tanzanian banking sector. Some of the circulars in place include the following:

Circular No. 1: Reserves against Deposits and Borrowing. This became effective in December 2008 and requires banks to maintain reserves on their total deposits, including foreign currency, received and funds borrowed from general public.

Circular No. 7: Instructions for Filling Regulatory Returns. The circular became effective December, 2009 and this circular guides banks and financial institutions on how to properly fill returns submitted to the Bank of Tanzania with the aim of effectively capturing accurately and uniformly complied information for its (BoT's) off-site regulation of banks and financial institutions. The returns are submitted periodically (i.e. Daily, Weekly, Bi-Weekly, monthly, quarterly, semi-annually and annually).

2.5 Empirical Literature Review

Impact of work life balance has been also experienced globally, where it was found in the research conducted by Adikaram and Jayatilake (2016) where, objective of study was the impact of work life on employee job satisfaction in private sector commercial banks of Sri Lanka, the primary data collected from 150 respondents and analyzed through SPSS and test applied is correlation and regression. Revealed that work life balance has significant impact on employee job satisfaction in private commercial banks of Sri Lanka. The research conducted can be utilized as a light for banks to pay attention of the factors which are job change, working hours, work life programmes and working conditions, because their benefits are not only for employees but can benefit banks and to maintain workforce of the banks. These factors need to be considered by other banks too even here in Tanzania.

Singhai *et al* (2016) studied on job satisfaction revealed that job satisfaction is a very crucial factor for improving employee's performance arguing that it is very crucial to achieve staff job satisfaction as a satisfied staff portrays the characteristics of responsibility, positive feelings, commitment and positive attitude also possessing elements of intelligence and creativity, critical thinking and special planning for attaining competencies and job satisfaction.

It has been argued by Maeran *et al* (2013) that work-life balance is a widely studied phenomenon in organisational literature over the past few decades, study dealt with work life balance and job satisfaction among teachers. The increase in female employees rates and consequent weakening of the traditional model of the family

roles division man seen as a bread winner and women devoted to children and house care. Study conducted on 286 teachers identified the various ways in which work and private life affect each other. It aimed to investigate various theoretical construct associated with work life balance and to analyse their relationship with job satisfaction. Strongly agreed as Change of culture have lead to increase in work life balance.

Rania (2011) found that recognition was linked with work life balance, which leads to employee satisfaction and the effects of recognition for the employee contribution are reflected in their satisfaction. Work task and work life are positively related. Pay factor of work life balance ends up in employee satisfaction. Benefits are highly correlated to work life balance. Better benefits programmes lead to employee satisfaction.

Shujat *et al* (2011) concluded that employee work life balance affects their (employees') job satisfaction. Lazar *et al* (2010) in a review of a number of studies on the outcomes and benefits of implementing work life balance practices found that the programmes of work life balance practices were not only beneficial to the employees themselves, but also for their families, organisations and the society at large.

Ikram and Anwar (2009) in a study that investigated the relationship between job satisfaction and work life balance among 120 public and private sector employees from the cities of Rawalpindi and Islamabad, in Pakistan found that employees having more work life balance are more satisfied with their jobs as compared to their colleagues having low levels of work life balance.

In a study undertaken by Shujat *et al* (2011) found Pakistan to be no exception in the respect of the business environment being very busy and fast moving city and work load and pressure and long working hours, all those affecting the level of employees' job satisfaction thereby forcing banks to become more responsive to customers and employees' needs. Long working hours becoming an ordinary norm which affects work and personal life.

In Africa the experience were found in the following researches

International Research Journal of Finance and Economics- Issue 133(2015).A study of Multiple Work Life initiatives in Banking Industry in Nigeria. Revealed that work life balance culture is essential to promote a harmonious work environment. It has also been established that the varied needs of employees can be met by a combination of work life initiatives that span across formal and informal policies.

Mwangi *et. al.* (2017) carried out a study entitled Effect of Work life balance on employee's performance in institution of Higher learning taking the case study of Kabarak University in Kenya and it was suggested that measures have to be adopted such as flexible working arrangements and also telecommunication where employees can work from home so that they can have time to cater for family issues.

Tanzania, like many other countries in the developing world, suffers the same consequences of impact of work life balance on employee job satisfaction as the other countries in developing as well developed countries. Different researchers' studies concerning the impact of work life balance on employee job satisfaction conducted provide experience that shows that there is a great need to be adopted by banks' management to ensure that work life balance policies are checked to reduce the exposure to employees' feelings of imbalance between their work and personal life

One of the researches that were carried out in Tanzania was the one entitled the Impact of Privatization of Public Owned Enterprises on the quality of work life to works which took a case study of SWISSPORT (T) LIMITED was carried out by Shimbo(2008) in which it was revealed that reward (motivation) system was good and efficient since there are criteria which were adhered to during provision of motivation system and once an individual is identified get the reward immediately. Also employee job satisfaction is reviewed to ensure the factors leading to job satisfaction to employees are followed and ways are found to ensure the employees are satisfied with their jobs and their lives. This will increase the efficiency of the employees hence growth of the TPB Bank Plc hence banking sector.

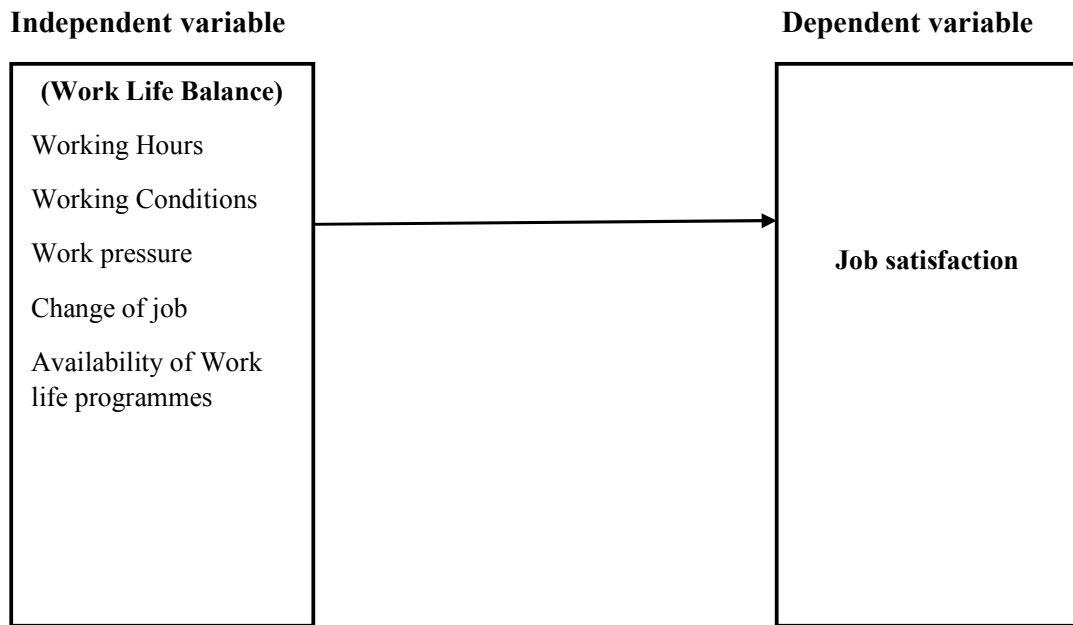
Contemporary human resource literature has concluded that there is strong relationship between employee job satisfaction and business success as a result organisations focus on developing policies and programmes on work life issues. Employees feel more satisfaction with their work and family when they enjoy the benefits of work life balance programs provided by their employers.

Findings from researches have identified that a conflict can be initiated in two ways. It can be initiated in work-to-family or family-to-work domains of life. According to role theory, changes in one domain may affect the other either positively or negatively. Those employees who are better able to manage both work and family lives would be more satisfied, which might lead to higher productivity, job satisfaction, commitment, job retention, and organisational loyalty. This study assumed existence a number of variables which were formulated into the hypotheses that are presented here below:

2.7 Conceptual Framework

As regards the conceptual framework, the effect of work life balance through working hours, work condition, work pressure, shortage of staff and availability of worklife programmes impact the employees' job satisfaction by pay and other benefits.

Figure 2. 3:The Conceptual Framework



Source: Researcher own constructs 2017

In Figure 2.3 above the conceptual framework depicts the theoretical relationship between independent variable (work life balance) and the dependent variable (employees' job satisfaction) is depicted.

In respect to the study that was undertaken ,the above conceptual framework had been formulated while taking into account the various literatures from various researches (both cited and those not cited in this study) which have been previously undertaken prior to this research.

Hypotheses:

Keeping into account the research objectives in both their generality and specificity and the perusal of existing literature related to the study that was intended, the researcher was obliged to preset the following hypotheses for the study that was undertaken:

H₁: There is significant relationship between working hours and employee job satisfaction in TPB Bank Plc

H₂: There is a significant relationship between working conditions and work environment and employee job satisfaction in TPB Bank plc.

H₃: There is a significant relationship between work pressure changes and employee job satisfaction in TPB Bank plc.

H₄: There is significant relationship between work life balance programmes and employee job satisfaction

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

In this chapter, the researcher discusses the various concepts that in their totality present the research methodology that was adopted in this study. According to the Mzumbe University's research guideline, the researcher dwelt and discussed concepts of: area of study, study design, study population and sample size of the study, sampling procedure, purposive sampling techniques, random sampling, data collection tools or techniques, questionnaire, interviews, focus group discussion, documentary review and the study's- related .The data in this research were subjected to analysis through statistical package for social sciences (SPSS). The research methodology is hereby presented in sections 3.2 to 3.11 here below.

3.2 Area of the Study

As per Mwakiluma (2010), the area of study is defined as the area to be covered by the study. Selection of study area is very important as it influences the effectiveness of the information produced.

This study has been focused on the evaluation of the impact of work life balance on job satisfaction among the select categories of employees of TPB Bank Plc in Tanzania, a country located in East African region of the African continent.

On the basis of the foreseen potential limitations including accessibility factors and resource constraints on the part of the researcher, the study was undertaken in the TPB Bank Plc's eight branches that are located in the Dar es Salaam region is one of the region forming the United Republic of Tanzania.

3.3 Research Design

Research design is the arrangement of conditions for collecting and analysing data in a manner that aims in combining facts relevant to research purposes as per Kothari, (2009) who said that "research design constitutes the blue print for the collection, measurement and analysis of data. Kombo and Tromp (2006) pinpointed that research design means the scheme, outline or plan that is used to generate answer to research problems. The section highlighted the logical plan and the strategy of

inquiry and detailed explanation of how the research has been conducted from its underlying basis assumptions to research design and data collection.

This descriptive research was carried out around a questionnaire based survey due to the fact that questionnaires are perceived to be popular and authoritative way that allow the collection of large amounts of data from a size-able population in a highly economical way especially to this researcher who was a self-sponsored student facing financial constraints. Through the adoption of the approach of the use of structured questionnaires that was complemented by face-to-face interviews with a select group of respondents, the researcher was able to record a high number of response rate of 89.3% (having collected 100 filled questionnaires out of 112 distributed questionnaires).

This approach enabled the researcher to review all possible shortcomings displayed by the responses from the questionnaires thereby finding the right compromise between rigor and feasibility. The adopted approach having an academic backing from Gangal and Agarwal (2015) who emphasised that a descriptive research method tend to be more appropriate when the researcher wants to describe a specific behavior that occurs in the environment.

3.4 Study population and Sample Size of the Study

Population in a study refers to the collection of all elements (N) under investigation. As population could be differentiated in a number of ways, specific for this study ,we could not escape the impact of that exposure and to this contains the population as identified as the collection of all elements (N) under investigation which happen to be the total number of workers of TPB Bank Plc. But borrowing from Lisakafu (2014) who successfully argued that population is the entire group of individuals, plants, firms or things that have one or more characteristics in common that are of interest to the study, the researcher in this study selected as sample population which means the population out of which a sample will be obtained and for this the sample population was the 155 workers from the 8 Dar es Salaam-based TPB Bank branches and out of that number (of 155 workers) a sample of 112 workers were sampled. This

was caused by the fact that the researcher could not undertake to study all the population (N).

Specifically and purposive fully , as the study was taken as a case study the population for the case study had been restricted to the eight (8) branches located in the metropolitan city of Dar es Salaam, population for this study was strictly limited to 155 TPB Bank Plc branches staff only (as indicated in Table 3.6 herein below).

3.5 Sampling Procedure

Sampling is the process of selecting number of individuals or place (organisation) from a population of interest so that by studying the sample we may generalize our results back to the population from which they were chosen. It is the procedure a researcher uses to gather people, places or things to study (Orodho and Kombo, 2002). This study used purposefully sampling techniques as explained in section 3.6 below

3.6 Purposive Sampling Techniques

Purposive Sampling is a non-probability sampling technique whereby the researcher selects participants on the strength of their experience of the phenomenon under study (Fenny *et al.* 2001). It is also called judgmental sampling. The choice of the sample elements depends exclusively on the discretion of the researcher/investigator Milanzi (2009). Purposive sampling was used in this study since it suited both quantitative and qualitative methodologies of research (Kombo and Tromp 2006). In order to successfully undertake this study, the researcher had to devise ways that will assist her to mitigate the various constraints that would have negative impact on the execution of the study. Such constraints include but not limited to: (a) inadequacy of financial outlay on the party of the researcher, and (b) the ubiquitously distribution of the Bank's branch network in the country. Techniques selected in order to facilitate the researcher to select respondents that they are competent of bringing the required information.

Now it followed that the researcher selected and applied the study representative sample purposefully considered the population of the Bank's branches in metropolitan city of Dar es Salaam (the Tanzania's commercial capital) which has eight (8) branches and the total number of workers in the respective branches which stood at 155 employees as at the 30th April 2017 (as depicted in Table 3.1 herein below).

Analyses in 3.6. (a) Herein below show respectively the number of branches included in the study and in 3.6 (b) the number of workers in the branches selected to participate in the study undertaken.

3.6 (a) Number of branches

$$\begin{aligned}
 N &= 8 \text{ branches} \\
 n &= \frac{N}{1 + N(\epsilon)^2} \\
 &= \frac{8}{1 + 8(.05)^2} \\
 &= \frac{8}{1 + 8(0.0025)} \\
 &= \frac{8}{1.08} \\
 &= 7.8 \text{ branches} \sim 8 \text{ branches.}
 \end{aligned}$$

3.6 (b) Number of workers

$$\begin{aligned}
 N &= 155 \quad (\text{derived from Table 3.1 here below}) \\
 n &= \frac{N}{1 + N(\epsilon)^2} \\
 &= \frac{155}{1 + 155(0.05)^2} \\
 &= \frac{155}{1 + 155(0.0025)} \\
 &= \frac{155}{1.3875} \\
 &= 111.7 \sim 112 \text{ employees}
 \end{aligned}$$

Table 3. 1: The distribution of respondents

S/No.	Name of the Branch	Number of employees	Number of Employees to be included in sample	Percentage of Number of employees in the sample on number of Branch employees
1.	Ilala Branch	25	18	72%
2.	Kariakoo Branch	14	10	71.4%
3.	Kijitonyama Branch	31	23	74.2%
4.	Manzese Branch	14	10	71.4%
5.	Mkwepu Branch	24	17	70.8%
6.	Samora Branch	10	7	70%
7.	Ubungo Plaza Branch	22	16	72.7%
8.	YWCA Branch	15	11	73.3%
8	Total	155	112	72.25%

3.7 Data Collection Tools/ Techniques

The researcher had adopted various techniques /tools for collection of data which are commonly used. These techniques consisted of questionnaires/focus group discussion and interviewing various employees. These formed primary data collection methods and on the other side documentary review had been used in collecting secondary data.

3.8 Questionnaire

Questionnaire are data collection instruments through which subjects responds to questions or statements that generally require factual information(Sekaran,2003).A questionnaire with a closed-ended questions was used in data collection. Saunders *et al.* (1996 p. 224) defined questionnaire as a method of collecting data where respondents are asked to respond to the same set of questions in a predetermined order.

The general advantage of the questionnaire method is that it allows collection of a large amount of data from sizeable population in a highly economical way, Kothar (1990 p.78). Questionnaire method has the following advantages: time and money saving, if the research covers large area. According to Cockburn and Mackenzie (2000) in their argument for the suitability of questionnaires argued that “the main attraction of questionnaires is the relative ease of gathering a large set of responses. The use of questionnaires is good for respondents who cannot offer audience to the researcher and who most probably this study apparently will meet”.

The use of questionnaire method was quite most useful approach used in this study for those respondents who were busy in serving customers making them easy to respond and proceed with their work.

3.9 Interviews

An interview is a formal meeting between two or more people (the interviewer(s) and interviewee) where questions are asked by the interviewer to obtain information from the interviewee. This is one of the basic tool for gathering of the primary data and information that had been adopted in this study. An interview is a purposeful discussion between two or more people, Saunders *et al.* (1996:86). The use of interview was purposivefully selected by the researcher to complement the data gathered through the questionnaires. The interviews that ensued after collection of returned questionnaires enhanced the validity and reliability of the data and information that was relevant for arriving into logically presentable conclusions that could be further tested through other researches on the same concepts.

3.10 Focus Group Discussion

Regarding discussion, the researcher adopted an approach which involved establishing of focus group in each positional rank category and then held discussion about the objectives and questions of the research as they related to each positional rank category. Thereafter, an assessment and analysis of the discussion held for each positional rank category's conclusion was done and the summation of all the focus

group discussions provided additional input of the overall conclusion that essentially captured the overall relevance of this research work.

3.11 Documentary Review

As it has been pointed somewhere in this dissertation that the key document to be utilised in this research was be the questionnaire and as regard to documentary review the following approach had been adopted accordingly. The returned questionnaires (the document) had been reviewed in the following aspects:

Response rate

Of the questionnaire distributed to potential respondents, the first aspect reviewed was to establish how many of the distributed questionnaire documents have been returned to the researcher. And for improvement purposes, the researcher went further to review how many of the returned questionnaires have been filled and responded to accordingly.

Gender distribution

The second aspect that was subjected to review was the gender distribution in the responded questionnaires. This was done on the basis of the returned questionnaires.

Age

It was perceived also that the age of the returned questionnaires' respondents was a crucial aspect to warrant review. So the researcher did review of the ages of the respondents as age in its own is assumed to have a considerable impact on the respondents' responses of the perceptions being researched.

Positional Rank

The questionnaire that has been utilised in this study has been distributed to a random sample of population that has been composed of different levels of positional ranks in the TPB Bank Plc hierarchy. Therefore, to enable the association of response and the rank or the position of the respondent in the Bank, the researcher subjected to

a review of the responses from the respondents on the basis of respondents' positional ranks.

Educational Background

Also, the researcher's documentary review was extended to the respondents' education background. Based on the Tanzania educational development, the researcher decided to review the respondents' educational background on the following categories: (a) primary school and below primary school, (a) ordinary level of secondary education, (c) advanced level of secondary education, (d) post-secondary education certificate training, (e) bachelor degree and higher national diploma, (f) master's degree and above, and (g) professional qualifications.

Marital Status

The documentary review was extended to the marital status of the respondents. Essentially, it is believed that married people being exposed to family responsibilities that may to a great extent expose them the impacts of work life balance, job satisfaction and hence organisational commitment. For this reason, the researcher reviewed the responded questionnaires in the aspects of marital status of the people to whom the questionnaires were initially distributed to and responded.

Number of years with the TPB Bank Plc

Another important area reviewed was the number of years which the respondent has been in the employment of the TPB Bank Plc, as it is perceived that the duration which the respondent has been in the services of TPB Bank Plc had a bearing in the overall perception of the respondent's answers to the questions affronted in the questionnaire in the total relation with that respondent's state of work life balance and job satisfaction.

Data received from respondents have quality due to the sample selected and were both correct and useful. Data analysis used was the System Software of Social Science (SPSS). The questions were changed in logical number like 1, 2, 3 and 4. The result obtained were correct and useful for the study undertaken.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND DISCUSSIONS OF FINDINGS

4.0 Introduction

In the preceding chapter a discussion of the research methodology adopted by the researcher to achieve this study's intended objectives was discussed at length. In the respect to the collected data and findings, this current chapter is devoted with the data analysis, interpretation and discussion of the findings collected based on the data collection techniques employed as stated earlier. The main sources of data collection were questionnaires and interview.

The underlying objective of carrying out this research was to find the impact of work life balance on the employees' job satisfaction of TPB Bank Plc employees working in eight branches located in the metropolitan city of Dar es Salaam, Tanzania in East Africa. There were three objectives and four hypotheses to ascertain the factors that are assumed to contribute to the work life balance of the TPB Bank Plc employees.

Chi-square analysis carried out to establish the association between demographic variables and the employees' work life balance presented. The chapter ends up by presenting the established significance of the model developed by the researcher that has been tested through this study

4.1 Response Rate

The researcher managed to receive 100 questionnaires out of the 112 questionnaires that were distributed to prospective respondents. This represents an 89.3% response rate which means that out of every 10 questionnaires distributed slightly about 9 questionnaires were returned. This response rate was satisfactory to make conclusions for the study as it acted as a representative.

4.2 Demographic Characteristics of the respondents

The characteristics of respondents considered in the study were gender, age, education, occupation, marital status, and numbers of years in TPB Bank Plc are here below presented in the following paragraphs:

4.2.1 Analysis of Gender Distribution of Respondents

Table 4.1 below shows the gender distribution of the respondents who participated in this research. Usage of descriptive statistics has been adopted to describe the demographic characteristics of the sample selected for this study due to the fact that descriptive statistics is the most basic

Table 4. 1: Gender distribution of the respondents

Variables		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	47	46.5	47.0	47.0
	Female	53	52.5	53.0	100.0
Total		100	100.0		

Source: Field Data, 2017

It can be observed that out of 100 respondents, 47(47%) were male and 53 (53%) were female. This proves that TPB Bank Plc is an equal opportunity employer who provides not only equal opportunities but also a gender sensitive employer. This was due to the technique selected in order to facilitate the researcher to select respondents that, they are competent of bringing the required information (purposive sampling technique)

4.2.2 Analysis of Respondents' Age Distribution

Given here below in Table 4.2 is the age distribution of the respondents.

Table 4. 2: Respondents' Age Distribution

Variables		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 -24	3	3.0	3.0	3.0
	25 -34	39	38.6	39.0	42.0
	35 - 44	34	33.7	34.0	76.0
	45 - 54	21	20.8	21.0	97.0
	55 -60	3	3.0	3.0	100.0
Total		100	100.0		

Source: Field Data, 2017

The age distribution of the respondents who participated in this research is analysed in Table 4.2 above. It could be observed that respondents of the age group of 18-24 years of age were only 3(3%) of all respondents. Age bracket of 25-34 years were 39 (39%) of total respondents whereas 34(34%) respondents represented the age group of 35-44 years of age of all respondents. For the age group of 45-54 years of age the respondents were 21(21%) of all respondents and in the age group of 55-60 years the number of the respondents were 3(3%).

These observations reveal that about three quarters of the respondents (73%) are below the age of 45 years (between 18 years and 44 years) implying that essentially TPB Bank Plc employees portfolio is made of young people. The researcher found age bracket with high percentage rate of 73% are able to serve the bank in various position, tellers, credit officers who have loans target to meet, customers service officers and finding corporate customers for the bank in comparison to older age.

Age of employees also determines the respective employee's work life and job satisfaction, normally the young are not satisfied with working conditions hence their job satisfaction ratings to be low depicted by their persistent search for green pasture elsewhere while for the elders normally they are satisfied even though the dimensions of work life balance being lower.

Table 4. 3: Characteristics of Marital Status of Respondents

Variables		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	72	71.3	72.0	72.0
	Single	27	26.7	27.0	99.0
	Divorced	1	1.0	1.0	100.0
Total		100	100.0		

Source: Field Data, 2017

4.2.3 Analysis of Respondents' Marital status

Table 4.3 above depicts the marital status distribution of the respondents. Out of 100 respondents, 72 are married equaling 72% while singles are 27 equal to 27% while

one respondent is divorced equaling 1%. This combination of differing marital status provided the researcher with a fertile opportunity to carry out this study because these groups of employees provide different appetites for work life balance as well as job satisfaction. Married employees may be experiencing work life balance more than single employees.

The married groups have responsibilities at the work and home fronts, combining their children, husband/wife and parents and relatives in the Tanzanian extended family set-up and other social life commitments all requiring the married employee's attention in one aspect or the other.

Married respondents are more affected by work life balance because they use more time at the workplace than at home, this forces them to engage house maids to take care of their houses, children and perform household duties. City of Dar es Salaam covers a very large and wide area and the bank employees are living in different parts of the city forcing some of them having to travel for more than two hours to reach their workplaces or on their way home. So the hours used in the morning to go to their workplaces and in the evening returning to their residences make them to have few hours in a day to take care of their families and homes. This demographic element has impact on the work life balance and job satisfaction of the TPB Bank Plc employees.

4.2.4 Analysis of Respondents' Educational Background

As regards educational background of the respondents, Table 4.4 below portrays the highest education level attained by the various respondents who chose to participate in this study and respond to the researcher's questionnaires.

Table 4. 4: Educational Background/level of respondents

Variables		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary	4	4.0	4.0	4.0
	O Level	6	5.9	6.0	10.0
	A Level	16	15.8	16.0	26.0
	Bachelor	57	56.4	57.0	83.0
	Masters	11	10.9	11.0	94.0
	Others	6	5.9	6.0	100.0
Total		100	100.0		

Source: Field Data 2017

Regarding the respondents' education background it has been observed that respondents with primary school were 4 equaling 4% of total respondents. For the ordinary level of secondary education were 6 representing 6%. Respondents with an advanced level of education were 16 representing 16%. As for respondents with undergraduate or university bachelor's degree were 57 equaling 57% while 11 respondents representing 11% were university master's degree holders. As of education background for this study, 6 respondents representing 6% were holding other educational credentials. From the above observation, it could be accepted to consider and take it that Tpb Bank plc is a knowledge organisation as more than half (68%) of respondents representing the Bank's branches employees are educated at universities to the levels of bachelor's and master's degrees. This finding is supported by Green & Gallie, 2002) who argued that the level of education increase the skills required by employees to perform better.

4.2.5 Analysis of the Respondents' Occupational Distribution

Table 4.5 below depicts that occupation of the responding employees 24(24%) were Tellers, Credit Officers were 37(37%), Branch Supervisors were 10(10%), Branch Operations Managers were 8(8%), Branch Managers were 6(6%), and Customers Service Officers were 11(11%) and 4(4%) were Office Attendants.

Table 4. 5: Characteristics of Occupations of Respondent

Variables	Frequency	Percent	Valid Percent	Cumulative Percent
Teller	24	23.8	24.0	24.0
Credit Officer	37	36.6	37.0	61.0
Supervisor	10	9.9	10.0	71.0
Valid Branch Operation Manager	8	7.9	8.0	79.0
Branch Manager	6	5.9	6.0	85.0
Customer Service Officer	11	10.9	11.0	96.0
Office Attendant	4	4.0	4.0	100.0
Total	100	100.0		

Source: Field Data 2017

It could be noted that the distribution of the respondents as depicted in Table 4.5 above represent almost all the positions indicated herein above are the main positions that a bank branch requires so as to execute the branch's objected responsibilities thereby making the respondent representation to be effectively representative.

4.2.6 Analysis of Respondents' Length of Service with TPB Bank Plc

The length of time the respondents has been working with the TPB Bank Plc is analysed in Table 4.6 here below.

Respondents who has experience of working with TPB Bank Plc for a duration of between 0-5 years were 24 representing 24% of all respondents and those who have worked for the Bank between 6-10 years were 32 thereby representing 32%. For those who worked with the Bank for duration of between 11-15 years were 21 equaling 21% whereas 14 respondents equaling 14% have worked with the Bank for between 16-20 years. The observation goes on to reveal that 5 respondents have worked for the bank for a period ranging from 21-25 years while 2 respondents have worked for the Bank for a period of between 25-30 years while a similar number has worked for bank for a period of between 31-35 years. The majority of employees are 32 equaling to (32%) which have stayed in the bank from 6-10 years and followed by

those in 0-5 years category represented 24 equaling to (24%) and those in 11-15 years duration who are 21. The researcher found 9 employees equaling to 9% have worked with the bank for more than 20 years while the majority have served the Bank from 0 years to 20 years.

Table 4. 6: Number of years with TPB Bank plc

Variables	Frequency	Percent	Valid Percent	Cumulative Percent
0 - 5 Years	24	23.8	24.0	24.0
6 - 10 Years	32	31.7	32.0	56.0
11 – 15Years	21	20.8	21.0	77.0
Valid 16 – 20Years	14	13.9	14.0	91.0
21 – 25 Years	5	5.0	5.0	96.0
25 – 30 Years	2	2.0	2.0	98.0
31-35 Years	2	2.0	2.0	100.0
Total	100	100.0		

Source: Field Data 2017

Chi-Square Test.

Chi-square test was done in order to establish the existence or otherwise of significant association between the elements of work life balance and employees' job satisfaction in the TPB Bank plc.

4.3 Objective no (i)

4.3.1 Factors which influence work life balance on employee job satisfaction in TPB Bank Plc

The factors which were found to influence work life balance and employee job satisfaction are many but we will discuss here below some of them: **More details see in Apendix 1**

4.3.1.1 Working hours

Table 4. 7: Working Hours in the Bank

Response	Frequency	Percent	Valid Percent	Cumulative Percent
Valid YES	65	64.4	65.0	65.0
Valid NO	35	34.7	35.0	100.0
Total	100	100.0		

In working hours, the researcher found that working hours as one variable of work life balance affect the Bank's employee job satisfaction . This was evidenced by the table above where 65(65%) of respondent said YES while 35(35%) respondents said NO. Adikaram (2016) found that there was a significant relationship between working hours and employee job satisfaction. According to Hanglberger (2010) who carried out a study of the effect of work life balance, specifically working hours on employee's job satisfaction, found the positive relationship between work life balance and employee job satisfaction. This was supported by Gash *et al* (2010) for women in UK and German and the findings supported Hanglberger studies, showing a positive effect of reduced working hours on employees' life satisfaction .A study by Shujaat *et al* (2011) long working hours have negative relation with employee job satisfaction. Another study (Malik *et al.* (2010) was conducted in Pakistan to investigate the relationship between work life balance, job satisfaction and turnover intentions among medical professionals. In this study the researcher found that there was significant relationship between working hours as variable of work life balance and employee job satisfaction.

4.3.1.2 Working conditions

Table 4. 8: Working Condition in the Bank

Response	Frequency	Percent	Valid Percent	Cumulative Percent
Valid YES	56	56.3	56.0	56.0
Valid NO	44	43.7	44.0	100.0
Total	100	100.0		

The study found working conditions was also the factors that affected the job satisfaction of employees. This was evidenced by the table above where 56(56%)

respondent said YES while 44(44%) said NO. These conditions include policies of the banks which guide the day to day operation executed by their employees and the working environment and relationships between subordinates with their supervisors. Adikaram(2016) found that most private sector organisations which include private sector and commercial banks, provide working environment that is more convenient, providing sufficient tools, equipment, organizing unleash events and atmospheres. So working condition was having less impact to employee job satisfaction. Chahal *et al* (2013) suggested that the increasing of efficiency of the employees ,bank should timely appraise their employees and encourage the employees to work hard because satisfied employees are reason for the success of the organisation. Effective work life balance makes a person happier and more contented. Shujaat *et al* (2011) recommended that flexible working condition have very weak relation so it has no impact on the level of employee job satisfaction

4.3.1.3 Work pressure

Table 4. 9: Pressure of Work in the Bank

Response	Frequency	Percent	Valid Percent	Cumulative Percent
Valid YES	60	59.4	60.0	60.0
NO	40	39.6	40.0	100.0
Total	100	100.0		

Assessing the influence of work pressure in work life balance, the researcher found there was significant relationship between work pressure as variable of employees' job satisfaction, and it was evidenced by the table above where 60(60%) respondents said YES and 40(40%) respondents said NO. This result has the ultimate outcome of affecting the performance of employee and led to employee job dissatisfaction. This was also found by Nadeem and Abbas,(2009) who found that work pressure/stress is negatively correlated with job satisfaction for both private companies and public companies. Also Ashraq *et al* (2013) found that work pressure has a relation with employee job performance in banking sector of Pakistan. Shujaat *et al*(2011)found work pressure has negative relation with employee's job satisfaction so banks can reduce work pressure among employees to increase employee job satisfaction and

recommended that work pressure can be decreased by allocating job duties according to the employee skills. Since work pressure has an impact on job satisfaction then the banking sector can promote employees' job satisfaction by allocating duties according to the respective employee's skills and clarity of the tasks so that the employees can perform their work on time to reduce their work pressure.

4.3.1.4 Change of job

Table 4. 10: Change of Job in the Bank

Response	Frequency	Percent	Valid Percent	Cumulative Percent
Valid YES	69	69.4	69.0	69.0
NO	31	30.6	31.0	100.0
Total	100	100.0		

In change of jobs, was tested using if the employees have good prospect in the bank. The significance analysis of transferring of an employee from one locality to another will make the employee to be motivated because the employee exposed to an increased and wide range of activities within the new locality, it was evidenced by the table above where 69(69%) respondents said YES and 31(31%) respondents said NO. This enhance the work life balance of the employee and lead to job satisfaction. Also Adikaram (2016) in his study revealed that work life balance is significantly positively correlated with job satisfaction, so increasing the work life balance the job satisfaction of employees' increases too.

4.3.1.5 Availability of working life balance programmes

Table 4. 11: Worklife Programmes

Response	Frequency	Percent	Valid Percent	Cumulative Percent
Valid YES	51	50.7	51.0	51.0
NO	49	49.3	49.0	100.0
Total	100	100.0		

The researcher found that there was influence of work life programmes on employee job satisfaction. This was evidenced by the table above where 51(51%) respondents said yes and 49(49%) respondents said no. These programmes enhance the work life

balance and employee job satisfaction in banking sector. Adikaram (2016) found out that there was a significant correlation of work life balance programmes on employee job satisfaction in private banking sector. This was also found by Ueda (2012) who concluded that work life programmes have positive and significant effect on employee job satisfaction of full time and part time employees working in business organizations of Japan. The study found that the programmes help employees to reduce their work stress and they effectively and efficiently perform their duties. Doshi (2014) suggested that the implementation of work life programmes has both individual and organisational benefits. Shujaat *et al* (2011) concluded that work life balance programmes have positive relation with employee job satisfaction. However banks can increase the level of satisfaction of employees by increasing employees work life balance programmes. Effective work life programmes facilitate a symbiotic relationship between the employee and employer for mutual benefits.

Work life balance lead to success of the bank. The researcher found that existence of work life balance in a bank leads to success of the respective bank because employees who are satisfied became more productive to increase the productivity hence growth of the business and the bank as whole. In a study done by Saif *et. al.* (2011) in Pakistan on the relationship between work life balance practices and job satisfaction, the findings showed that there was a positive relationship between work life balance practices and level of job satisfaction.

The study involved 450 layed out supervisors from two large organizations whereas information was collected by the means of questionnaire. In addition, in a study conducted by Gayathiri & Ramakrishnan (2013) on the quality of work life in relation to job satisfaction. It was discovered that there was a positive relationship between job satisfaction and quality of work. Moreover, it was suggested that the concept of work life quality is multidimensional and it has an influence on employees use of skills, knowledge, relationship and other professional interactions. Similarly, in a study that was done by Yadav & Dabhade (2013) on the relationship of work life balance and job satisfaction of working women, the results showed that

there was a significant relationship between work life balance and job satisfaction. This study involved 150 women employees from the educational and banking sector, where 75 women were selected as a sample from each sector. The authenticity of the data was analyzed through application of standard deviation.

4.4 Objective no (ii)

4.4.1 The relationship between the work life balance and employee job satisfaction in TPB Bank Plc.(More details see Annex 1)

As regards work life balance we have the following variables: working hours, enough time for the family, ability to balance work life, TPB Bank Plc initiative to manage work life, pressure of work in the Bank, even distribution of work, flexibility of working hours, maternity and paternity leave, leave policy, good prospects in the Bank, holiday camps/picnics organised by the Bank, Bank provision of in-house doctor, work life balance leading to the success of the Bank, working days in a week, working hours in a week, hours used for travelling to and from work, feeling of ability to balance work life balance, missing quality time with family, ability to manage stress arising from work, and time spent with one's children.

Analysis of Elements of Work Life Balance

The first objective is to test the hypothesis to establish if there is relationship between elements of work life balance in relation to employee job satisfaction. Accordingly the researcher used SPSS for data analysis and Chi – square test method was used and the following are findings from the test.

4.4.1.1 Working Hours

In relation to job satisfaction, the variable working hours as an element of work life balance has a significance rate of 0.003 which is less than 5%. This finding, leads to the rejection of the null hypothesis at five percent significance level thereby justifying the acceptance of the alternative hypothesis. This indicates that there is significant relationship between the working hours of an employee and the employee's work life balance.

4.4.1.2 Enough Time for Family

Whether the employee have enough time after work for his /her family as an element of work life balance was tested using Chi-square test in relation to employees' job satisfaction . The result from the Chi-square test was 0.317 which is more than the 0.05 chi-square test benchmark score implying that the null hypothesis is accepted at five percent significance level and the alternative hypothesis is rejected meaning that there is no relationship between availability of enough time for the family and work life balance in the TPB Bank Plc.

4.4.1.3 Ability to Balance Work life

In regard to the employees' ability to balance work life as an element of work life balance in relation to employees' work life balance in TPB Bank Plc, the significance rate score was 0.016 which was less than 0.05 leading to the rejecting of the null hypothesis at five percent significance level and accepting the alternative hypothesis; this indicating that there was a significant relationship between ability of balancing of one's work life and work life balance.

4.4.1.4 TPB Bank plc initiative to manage work life

The chi-square test significance score in the regard to the availability of TPB Bank Plc led initiatives to manage work life as an element of work life balance was 0.841 when tested in relation to employees' job satisfaction of TPB Bank Plc employees. The chi-square test score was more than the significance benchmark score of 0.05 implying that the null hypothesis is accepted thus rejecting the alternative hypothesis meaning that there is no significant relationship between the Bank plc initiatives to manage work life and employee work life balance in TPB Bank Plc.

4.4.1.5 Pressure of work in the Bank

Chi-square test was applied to test pressure of work in the Bank as an element of work life balance in relation to the employees' job satisfaction in the TPB Bank Plc, the chi-test produced a significant rate less than 0.05 which is 0.046. This lead to the rejection of the null hypothesis and accepting the alternative hypothesis. The score

for this variable indicated there was a relationship between work pressure and employee job satisfaction. The researcher found that among other things, work pressure was caused by shortage of staff and unevenly distribution of staff where the actual number of staff, the pressure of customers and actual amount of cash received in the respective branches were not considered. Also a study done in the banking sector in Pakistan by Ashfaq *et. a.* (2013) it was discovered that work pressure has an effect on employee performance.

4.4.1.6 Even distribution of work in the Bank

Specific for this study, how the work is evenly distributed among the employees in the Bank was taken to be an element of work life balance. The researcher went on to carry out a chi-square test analysis on even distribution of work in the TPB Bank Plc as element of work life balance in its relationship with employees' job satisfaction. The chi-square test score for this variable was 0.000 that is lesser than the chi-square test score benchmark of 0.05 leading to the rejection of the null hypothesis at five percent significance level and thereby accepting the alternative hypothesis meaning that there is a relationship between even distribution of work in the TPB Bank Plc as an element of work life balance and employees' work life balance in the TPB Bank Plc.

4.4.1.7 Flexibility of working hours

As for the work life balance element of flexibility of working hours when tested using chi-square test the resultant score was 0.005 which is less than chi-square test score benchmark of 0.05 resulted to rejection of null hypothesis and acceptance of the alternative hypothesis, indicated existence of significant relation between flexibility of working hours as an element of work life balance in relation to employees' job satisfaction in the TPB Bank plc.

4.4.1.8 Maternity and/or Paternity Leave

Another element of work life balance that was subjected to chi-square test in relation to the employees' job satisfaction of TPB Bank Plc employees was the availability of maternity and paternity leave.

The chi-square test score for availability of maternity and paternity leave was 0.000 being lesser than the chi-square test benchmark score of 0.05 thereby implying the existence of significant relationship between availability of maternity and paternity leave as element of work life balance thereby leading us to accept the alternative hypothesis at five percent significance level and rejecting the null hypothesis.

4.4.1.9 Rating of Leave Policy

The annual leave policy of TPB Bank Plc as an element of work life balance in relation the Bank's work life balance was subjected to chi-square testing. The score in this element was 0.000 which was lesser than the chi-square test benchmark score of 0.05 thereby leading the researcher to reach a decision of accepting the alternative hypothesis at five percent significance level while rejecting the null hypothesis indicating existence of significant relationship between leave policies as an element of work life balance in its relationship with the Bank's work life balance.

4.4.1.10 Good Prospects in the Bank

Another element of work life balance that was subjected to chi-square testing in relation to employees' job satisfaction was availability of good prospects in the TPB Bank Plc. The chi-square score for this was 0.001 which is less than the chi-square score benchmark of 0.05 thereby implying the existence of a significant relationship between availability of good prospects in the Bank and employees' job satisfaction, therefore rejecting the null hypothesis and accepting the alternative hypothesis at five percent level of significance.

4.4.1.11 Bank-organized Holiday Camps/ Picnics

Events where the Bank organises holiday camps and/or picnics for her employee was taken to be one work life balance elements that was subjected to a chi-square testing in relation to the Bank's work life balance and the resulting score being 0.001, a score which is lesser than the chi-square test benchmark score of 0.05 thereby signifying existence of a significant relationship between Bank-organised holiday camps and picnics with employees' job satisfaction and hence leading the researcher

to arrive at a decision of accepting the alternative hypothesis at five percent significance level and rejecting the null hypothesis.

4.4.1.12 Bank offering In-House Doctor

Offering an in-house doctor by the TPB Bank Plc as an element of work life balance was also subjected to a chi-square testing in relation to employees' work life balance and the resultant chi-square score was 0.001 which being less than chi-square score benchmark of 0.05 portrays the existence of significant relationship between the offering of in-house doctor as an element of work life balance hence arriving at a decision of accepting the alternative hypothesis at the five percent significance level while rejecting the null hypothesis.

4.4.1.13 Work Life Balancing leading to success of the Bank

The researcher subjected to a chi-square test the contribution of work life balance towards the success of the Bank as an element of work life balance in relation to employees' job satisfaction in the Bank and the result came out to be 0.000 which is lesser than the chi-square test benchmark test of 0.05 implying that there is a strong relationship between work life balance as component leading to the Bank's success and employees' job satisfaction.

4.4.1.14 Working Days in a week

The number of days in a week which the employees of TPB Bank Plc are required to work as an element of work life balance was also subjected to chi-square testing in its relation to work life balance scoring a chi-square test score of 0.000 which happened to be lesser than the chi-square score benchmark of 0.05 conveying the reality that there is a significant relationship between number of working days in a week as an element of work life balance and work life balance leading to a decision of accepting the alternative hypothesis at five percent significance level and rejecting the null hypothesis.

4.4.1.15 Working hours in a week

Another element of work life balance subjected to the chi-square testing was the working hours worked by employees in the TPB Bank Plc in its relation with work life balance. A chi-square test score of 0.000 was recorded which was lesser than the chi-square test benchmark score implying that there is a significant relationship between working hours in a week worked by the employees in the TPB Bank Plc as an element of work life balance hence acceptance of the alternative hypothesis at five percent significance level and rejecting the null hypothesis.

4.4.1.16 Hours spent travelling to work

As crucial issue to the working class in the metropolitan city of Dar es Salaam in Tanzania is existence of long traffic queues which pose a road traffic problem making people moving from one place to another to use many hours stranded in the roads. The researcher opted to analyse using chi-square test the hours spent by the TPB Bank Plc employees travelling to their work places and returning to their residences after work as an element of work life balance in its relationship with employees' job satisfaction. The resultant score was 0.000 which when compared with the chi-square test benchmark score of 0.05 thereby leading to a decision of accepting the alternative hypothesis at five percent significance level and rejecting the null hypothesis portraying the existence of significant relationship between hours spent travelling to and fro work in its relationship with work life balance.

4.4.1.17 Feeling able to balance Work Life Balance

Another element of work life balance that was tested using chi-square test was the feeling of being able to balance work life balance. The resultant score of the feeling of being able to balance work life balance as an element of work life balance in the TPB Bank Plc was 0.005 which is lesser than the benchmark score of chi-square test of 0.05 thereby implying the existence of significant relationship between the feeling of being able to balance work life balance as an element of work life balance in the TPB Bank.

4.4.1.18 Missing quality time with family

The researcher also subjected to a chi-square test the element of missing quality time with an employee's family as an element of work life balance in the TPB Bank Plc and the researcher found a chi-square test score of 0.000 which is less than the chi-square test benchmark score of 0.05 thereby leading to the acceptance of the alternative hypothesis at five percent significance level and hence the rejection of the null hypothesis as the actual chi-square test score indicates the existence of a significant relationship between missing quality time with family and employee's work life balance in the TPB Bank Plc.

4.4.1.19 Managing stress arising from work

Stress has a bearing in human being's life, be it in his work or in between out of work environment. The researcher undertook to test the management of stress by the employees of TPB Bank Plc by use of chi-square test. In the ensuing test a chi-square test score of 0.000 was recorded and which when compared with the chi-square test benchmark score of 0.05 disclose existence of a strong relationship between managing stress arising from work as element of work life balance prompting the decision of accepting the alternative hypothesis at five percent significance level and rejection of the null hypothesis.

4.4.1.20 Time spent with children

Another area subjected to chi-square testing was the time an employee who happened to have children spends with his or her children as it related to his/her work life balance. Some experience higher level of satisfaction by spending time with their children. The chi-square test score recorded was 0.004 which when compared with the chi-square test benchmark score of 0.05 portrays the existence of a significant relationship between time spent with children as an element of work life balance in the TPB Bank Plc, Dar es Salaam, Tanzania thereby accepting the alternative hypothesis at five percent significance level and accepting the null hypothesis.

Analysis of Elements of Employee Job Satisfaction (more details Appendix ii)

The researcher went on to extend the chi-square testing those elements that relate to employees' job satisfaction in this study. In relation to employees' job satisfaction, the variables of : personal accomplishment, availability of tools and resources for the job, clarity of defined goals, the state of keeping employees informed, customers' satisfaction, job making use of one's skills and abilities, level of commitment of senior managers, satisfaction with the Bank's decision making styles, satisfaction with the job, encouragement from supervisors, rewards system for quality of work and effort, management of suggestions from the staff, sense of being valued by supervisors, employees' job making differences in the lives of others, overall satisfaction with job, convincing my friend to seek job in the Bank, feeling a sense of discrimination in the Bank, interaction with other colleagues, clear career path in the Bank, and being recognized and acknowledged for work done; were subjected for chi-square test. And the respective analyses on the same are provided here below:

4.4.1.21 Personal accomplishment

As regard personal accomplishment as an element of job satisfaction, the researcher subjected personal accomplishment to a chi-square test and the subsequent result recorded was 0.000 which being lesser than the chi-square test benchmark score of 0.05 thereby advocating the existence of a significant relationship between personal accomplishment and employees' job satisfaction hence the decision reached is to accept alternative hypothesis at a five percent significance level and rejecting the null hypothesis.

4.4.1.22 Tools and resources for the job

Another area that the researcher analysed using the chi-square test was the availability of tools and resources prerequisite for carrying out the respective tasks assigned to the employees and the chi-square test score results recorded was 0.000, thereby suggesting existence of significant relationship between availability of tools and resources and the employees' job satisfaction, and from the fact that the actual

score was lesser than 0.05 and the researcher hence accepting the alternative hypothesis at five percent significance level and rejecting the null hypothesis.

4.4.1.23 Defined goals

The researcher went on to subject to a chi-square test the relationship between clarity of defined goals and employees' job satisfaction in the TPB Bank Plc. A score of 0.000 was recorded in this respect and comparing the actual score with the chi-square test benchmark score of 0.05 we are right to say that there seem to exist a significant relationship between clarity of defined goals and employees' job satisfaction thereby the null hypothesis is rejected at five percent significance level and the alternative hypothesis is accepted.

4.4.1.24 Keeping employees informed

Another element of job satisfaction tested using the chi-square test was the management keeping the employees informed about matters concerning their jobs. The researcher subjected to chi-square test the variable of "keeping employees informed" and the actual chi-square test score in respect of this element was 0.000 which is less than the chi-square test benchmark score of 0.05 thereby making us to accept the alternative hypothesis and thereby rejecting the null hypothesis. The score signifies that there is a strong relationship between the state of keeping employees informed about matters affecting their jobs and the respective employees' job satisfaction.

4.4.1.25 Customers' satisfaction

The actual chi-square test score for the customer satisfaction variable was 0.000 which when compared with the chi-square test of 0.05 portrays existence of significant relationship between customers' satisfaction and the respective employees serving those customers job satisfaction and in this respect the alternative hypothesis is accepted and the null hypothesis is rejected accordingly.

4.4.1.26 My job makes use of my skills and abilities

Also the researcher took the decision to test the variable relating the usage of employees' skills and abilities in relation to employees' job satisfaction using the chi-square test analysis and the actual score obtained from the chi-square test was 0.000 which when compared with the chi-square test benchmark score of 0.05 it signifies the existence of a strong relationship between the utilisation of one's skills and abilities with the related job satisfaction of the respective employees. Again, this is taken to imply that the null hypothesis is rejected and the alternative hypothesis being accepted at five percent significance level.

4.4.1.27 Commitment of Senior Managers

The researcher did subject to chi-square test the state of commitment of senior managers as regards their pro-activeness towards achieving employees' job satisfaction. The actual chi-square test for the commitment of senior managers was found to be 0.000 as being lesser than the chi-square test benchmark square of 0.05 leads to the acceptance of the alternative hypothesis at five percent significance level and rejection of the null hypothesis as the finding suggests the existence of significant relationship between the state of commitment of senior managers and employees' job satisfaction.

4.4.1.28 Satisfied with Decision Making

The researcher went on to subject to a chi-square test the state of being satisfied by the decision making style existing in the Bank and in its relationship with the employees' job satisfaction. The actual chi-square test score obtained was 0.000 something that indicates that there is a significant relationship between the state of decision making and the employees' job satisfaction as the actual score was lesser than the chi-square test benchmark score pegged at 0.05 hence leading the researcher to accept the alternative hypothesis at five percent significance level and rejecting the null hypothesis.

4.4.1.29 Satisfied with the Job

In the test whether the employees are satisfied with their jobs indicated that the significant analysis of employees being satisfied with their job was 0.000 less than the chi-square test benchmark of 0.05 so the null hypothesis was rejected and accept the alternative hypothesis hence there indicated there was a significant relationship of employee's satisfied with their jobs and employee job satisfaction.

4.4.1.30 Supervisors encouraging me

Availability, type and quantity of encouragement from supervisors accorded to the subordinate employees were also tested using the chi-square test. The researcher subjected encouragement from supervisors to chi-square test and the actual score obtained in that respect was 0.000 and this score being lesser than the chi-square test benchmark of 0.05 it signifies the existence of a strong relationship between supervisors' encouragement to subordinates and employees' job satisfaction. In this respect, the outcome leads to the acceptance of the alternative hypothesis at a five percent significance level and the rejection of the null hypothesis.

4.4.1.31 Rewarded for quality of work and effort

Rewards system existing in TPB Bank Plc for rewarding employees on recognition of quality work performed and the level of extra efforts exerted by the employees was another variable that was subjected to a chi-square testing in relation to job satisfaction. The actual chi-square test score for the rewards element recorded was 0.000, a score which is lesser than the chi-square test benchmark score of 0.05 which portrays the existence of a significant relationship between rewards given to employees in recognition of quality of work and effort with employees' job satisfaction. The just aforementioned guided the researcher to accept the alternative hypothesis at five percent significance level and rejecting the null hypothesis.

4.4.1.32 Management for suggestions

Handling by the management of the suggestions given by the employees on matters affecting the Bank's work and the employees' welfare was also subjected to the chi-

square testing in its relation to the Bank's employees' job satisfaction. The eventual chi-square test score was 0.000 which is lesser than the chi-square test benchmark score of 0.05 thereby indicating the existence of a strong relationship between the element "management of suggestions" and employees' job satisfaction as a result prompting the researcher to accept the alternative hypothesis at five percent significance level and rejecting the alternative hypothesis.

4.4.1.33 Being valued by my supervisor

The way an employee feels as being valued by his or her supervisor was one of the variables that were subjected to chi-square test in its relationship with employees' job satisfaction. In this respect, the chi-square test actual score of 0.000 was obtained and as this actual score was lesser than the chi-square test benchmark score of 0.05, the null hypothesis is rejected at five percent significance level and the alternative hypothesis is accepted. This actual score implies that there is a significant relationship existing between the employees being valued by their supervisors in relation to employees' job satisfaction.

4.4.1.34 My job makes difference in the lives of others

The employee's perceptions that (the employee's) job contributes to the changing for the better the lives of others members of the society. The chi-square testing of the perception that the employees' jobs make differences in the lives other people in the society provided the score of 0.000 which is less than the chi-square test benchmark score of 0.05 signifies the existence of strong relationship between the perception of one's work making a difference in the lives of others in the society hence the acceptance of the alternative hypothesis at five percent significance level and rejection of the null hypothesis.

4.4.1.35 Overall satisfied with my job

The employees' perception of being overall satisfied with their respective jobs was also subjected to chi-square testing. The actual result came out to be 0.000 and the result being lesser than the chi-square test benchmark score of 0.05, the alternative

hypothesis is accepted at five percent significance level and the null hypothesis is rejected thereby underscoring the fact that there is a significant relationship between being satisfied with one's job with that employee's job satisfaction.

4.4.1.36 I will convince my friend to seek employment in TPB Bank plc

Possibility of an employee of TPB Bank Plc being tempted to convince his or her friend to seek employment in the TPB Bank Plc was also subjected to chi-square testing in its relation to the Bank employees' job satisfaction. The actual chi-square test score was 0.000 and this being lesser than the chi-square test benchmark score of 0.05 meaning there is significant relationship between the possibility of convincing Bank employee's friend to seek employment in the TPB Bank Plc and employees' job satisfaction thereby reaching the decision of accepting the alternative hypothesis at five percent significance level and rejecting the alternative hypothesis.

4.4.1.37 I have witnessed discrimination in the Bank

The effect of the Bank employee having witnessed an act of discrimination in the Bank was also subjected to a chi-square test analysis in its relation to the employees' job satisfaction with the resultant actual chi-square test score being 0.000 and comparing this actual score with the chi-square test benchmark score of 0.05 we find the actual score was less thereby signifying the existence of strong relationship between the effect of the Bank employee having witnessed a discrimination act in the bank and employees' job satisfaction. Decision taken is to accept the alternative hypothesis at five percent significance level and rejecting the alternative hypothesis.

4.4.1.38 Interaction with other colleagues

The way the Bank employee's job allows the interaction with that Bank employee's colleagues was also subjected to a chi-square test in its relationship with the employees' job satisfaction where it were recorded an actual chi-square test score of 0.000 that is lesser than the chi-square test benchmark score of 0.05 signifying existence of strong relationship between the way one interacts with his/her fellow employees and the resultant employees' job satisfaction hence the acceptance of the

alternative hypothesis at five percent significance level and rejection of the alternative hypothesis.

4.4.1.39 Clear career path in the Bank

This relates to the Bank employee's career development within the TPB Bank Plc. Indications of the existence of a clear career path for one to grow career-wise in the Bank was subjected to a chi-square test and the actual score from this test was 0.000 a score lesser than the chi-square test benchmark score of 0.05 portraying existence of a significant relationship between clear career path and the Bank employees' job satisfaction. From such an actual result, the null hypothesis is rejected and the alternative hypothesis is accepted at five percent significance level.

4.4.1.40 Recognized and acknowledged work

The magnitude of recognition and acknowledgment of work well done by the Bank's employee was another element that was subjected to chi-square test and the actual score recorded was 0.000 which is lesser when the same is compared with the chi-square test benchmark score of 0.05 thereby guiding the researcher into accepting the reject hypothesis and accepted the alternative hypothesis at five percent significance level when recognition and acknowledgment of work well done has been tested in relation to employees' job satisfaction.

4.5 Objective no (iii)

4.5.1 Ways recommended to restore the work life balance on employee job satisfaction in TPB Bank Plc

The banking sector goals and objectives would be achieved if and only if the employees are satisfied with the job. This could be achieved through different work life balance experiences. Managers have valuable role in encouraging employees to manage their work life activities. Strong relationship exist between work life balance and employee job satisfaction, hence companies should make policies and programmes for employees on work life balance. Adikaram (2016) recommended that adjustments should be made on procedures and roles that hinder the employees level of satisfaction. It was further suggested that, management should increase the

level of commitment by improving satisfaction with the specified life balance practices.

Managers can apply different roles of leadership to manage employees at work place and create a balance between work and life thereby triggering success to the company Rani *et al.*, (2011).

Mwangi *et. al.* (2017) wrote a study on the Effect of work life balance on employee's performance in institution of higher learning. A case study of Kabarak University and recommended that Kabarak University should endeavors to create a balance between work and family. They have to adopt such measures as flexible working arrangement and also telecommunicating where employees can work from home so that they can have time to cater for family issues. Use of telecommunicating and working from home is difficult in the Tanzanian banking sector for employees in the branches to work at home due to the fact that they deal with cash and have to ensure the branch books are balanced on daily basis and the documents involved in transacting and reporting are not allowed to be taken out of branch due to the nature of work (confidentiality is observed) and security to avoid fraud due to forgery.

However it was found that when employees' needs in respect of creating a work-life balance are met by different organisational programmes, they show higher job satisfaction and organisational commitment (Gregory and Milner 2009). A study was conducted in Pakistan by Nadeem and Abbas (2009) to discover the relationship among work life conflict and employee job satisfaction at all levels of the management in public and private organisations.

Hanglberger (2010) studied the effect of work-life balance, specifically working hours on employees' job satisfaction and finds a positive relationship between them. The same was analysed by Gash *et. al.* (2010) for women in UK and Germany and the findings supported Hanglberger findings, showing a positive effect of reduced working hours on employees' life satisfaction. Work-life balance policies and family supportive cultures have been observed in France and Japan (Aybars 2007, Cole

2006). There is a wide variety of work-life balance initiatives for employees being incorporated by organisations and these include flexible work hours, job sharing, parental leave on-site child care facility and telecommuting (Hartel *et. al.* 2007). Studies suggest that in absence of work-life balance, employees' dissatisfaction increases.

Also in a study that was conducted by in India by Dev (2012) on the banking sector findings revealed that work life balance had a significantly correlation with job satisfaction. Employees' productivity is reduced and their turnover and absenteeism are increased due do work life strain and most of the institutions also complain that they can't much facilitate their employees to balance their work and family responsibilities. Fatima and Sahibzada (2012) conducted a study on work-life balance in the universities. They concluded that due to heavy workload in the universities, staff becomes dissatisfied. Hence, universities should develop strategies that could facilitate faculty needs to balance between work and life activities to achieve competitive advantage.

CHAPTER FIVE

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

5.0: Introduction

This chapter presents summary of the study, conclusions and recommendations. The study examined the impact of work life balance on employee job satisfaction in the banking sector. The chapter comprises of three sections. The first section provides the summary of the study, second section provides the conclusions while the third section provides the recommendations.

5.1: Summary of the findings

This study explored and examined the impact of work life balance on employee job satisfaction in the banking sector of Tanzania and adopted the case study of Tpb Bank plc. The study was executed in the Bank's eight branches located in the Tanzanian metropolitan city of Dar es Salaam.

The study found out that work life balance remains an issue that requires considerable attention from the public and private sector employers due to the changing nature of the global economy and increase in technology advancement and stiff competition in Tanzania due to increase in the number of banks operating in Tanzania. This led the Bank to focus more on customers' base growth and their related retention to the increase in number of hours and number of working days on weekends and public holidays. In this study both primary data and secondary data collection methods were used.

The primary data were collected through questionnaires and interview and secondary data collected from documentary review, journals of different researchers, library books and internet materials.

The analysis of demographic characteristics of the respondents the researcher revealed that: with regard to gender the female were 53 equaling to 53% and male were 47 equaling to 47%. The female employees were more than male employees.

With regard to age the majority were the age bracket of 25-34 with 39 employees equal to 39% followed by age bracket of 35-44 with 34 employees equal to 34 %, followed age bracket of 45-54 with 21 employees equal to 21%, followed by age bracket of 18-24 with 3 employees equal to 3% and last age bracket of 55-60 with 3 employees equal to 3% too. As of marital status the researcher found 72 employees equal to 72% regardless of their gender whether male or female were married. Single employees disregarding whether they are female or male were 27 equal to 27% and 1 employee equal to 1% was divorced.

Regarding educational background the study revealed that the majority employees were bachelor degrees holders indicating the bank has enough skilled employees to perform the varying banking duties effectively. This group had 57 respondents equal to 57% of the responded employees followed by advanced level secondary school with 16 employees equal to 16%, Master degree with 11 employees equal to 11%, secondary education and other education with 6 employees equal to 6% and 4 employees with primary education equal to 4%.

Occupation-wise it was found that 37 employees equal to 37% were credit officers, 24 employees equal to 24% were tellers, 11 employees equal to 11% were customer service officers, 10 employees equal to 10% were of the rank of supervisors, 8 employees equal to 8% were branch operation managers, 6 employees equal to 6% were branch managers and 4 employees equal to 4% were office attendants.

With regard to number of years in TPB Bank Plc, the employees who stayed in the bank for a period of between 6 years to 10 years were 32 equal to 32%, for 0 years to 5 years were 24 equal to 24%, for 11 years to 15 years were 21 employees, while those who have stayed between 16 years to 20 years were 14 employees equal to 14%, employees who stayed in the bank for 21 years to 25 years were 5 equal to 5%, for 25 years to 30 years were 2 equal to 2% and lastly 2 employees who stayed with the Bank for a period of between 31 years and 35 years equaling to 2% of the respondents.

The study had three objectives: the first objective was, to determine the relationship between the work life balance and employee job satisfaction. In this objective we found the factors which were having significant relationship with work life balance and employee job satisfaction. Those found with significant relationship are working hours, pressure of work, work evenly distributed, maternity and paternity leave and those which were found to have no relationship were employees to have enough time after work and TPB Bank Plc initiative to balance work and life and in job satisfaction all the factors tested were found to have significant relationship.

The second objective was to identify factors of work life balance which influence employees' job satisfaction in TPB Bank Plc. All the variables of work life balance were tested using chi-square method under computer average system of Statistical Package of Social Science (SPSS). These variables were: working hours, working conditions, working pressure, change of job and availability of work life programmes. All these factors were found to have significant relationship with employee job satisfaction.

The third objective was to recommend ways to restore the work life balance of employees of TPB Bank Plc. First, the work life policies and family supportive cultures have to be observed and made and its existence made known to all the employees as well should be adequate enough for the employees to feel their relevance and effectiveness. Various work life balance programmes to be incorporated including flexible working hours, job sharing and parental leave. Secondly, managers should accustom themselves in such a way to encourage employees to manage the work life balance experiences. As it has been found to exist a strong relationship between work life balance and employee job satisfaction, entities generally and specifically those in the banking sector are recommended to apply leadership skills to effectively manage their employees on work life balance to increase efficiency and productivity within the banks.

5.2 Conclusion of the Study

The main objective of our study was to explore or to examine the impact of work life balance on employee job satisfaction of TPB Bank Plc. In the component of work life balance of the study was involved with the need of investigating how the employees balance their work life and personal life. In this respect it was found that practically it was difficult to balance between work and personal life specifically in the Tanzanian banking industry. On the aspects of job satisfaction it was found that job satisfaction was closely related to work life balance and when there was no balance of work and family the stress starts which could lead to job dissatisfaction.

These reduce the morale of employee to work efficiently and effectively for the success of the Bank. The analysis of the study's findings adopted the SPSS model and was subjected to test using Chi-square whether there was relation between work life balance and employee job satisfaction was evaluated. The analysis revealed that work life balance is significantly associated with employee job satisfaction and there was a significant relationship between work life balance and employee job satisfaction in TPB Bank Plc. This study did not explore the level of satisfaction along the lines of gender of the employees.

This study of work life balance and employee job satisfaction is crucial subject; as these concepts should be ongoing tackling issues needed to manage and improve the productivity of the Bank's employees. Utilising management skills will enable a person to have job satisfaction and balance between work and home life. The study found that when the employees work life balance was achieved then the TPB Bank Plc will retain their employees, absenteeism will be reduced and eventually will lead to better productivity and growth the Bank. As this study focused in analysing the impact of work life balance on employee job satisfaction, the research dealt with five variables which were working hours, working conditions, work pressure, change of jobs and work life programmes.

The study found the aforementioned variables to have significant relationship with employee job satisfaction in the TPB Bank Plc. So it is hereby recommended for the improvement for employee job satisfaction through work life balance in the TPB Bank Plc.

5.3 Recommendations from the study

The concept of work life balance has generally become popular in many organisations all over the world .The issue has become apparent that work life is a pertinent issue for the effective management of entities requiring the attention of everyone especially including those who are self-employed and entrepreneurs who have their own businesses to take care of. Supportive management is required to minimize the conflict between work and non-work life on the part of employees. To do so, management must recognize the employee's productivity.

Top managements should realize the effect of work life balance and should implement the work life programmes, practices and policies which will enable the employees to balance between work and non-work life balance to be included as part of human resource practices geared to contribute in the reduction of the employee job dissatisfaction hence lowering of the employee-turnover rates. Also the banks and other financial institutions should seriously look at the issue of helping their employees balance their work and family responsibilities in order to have a satisfied and fully committed human resource in order to be more productive and lead to success of the banks.

It is important for management of the Bank to be aware and understand the work life balance state of the Bank and the state of its related impact on its employee job satisfaction in the Bank so as to enhance the efficiency and thus increase productivity of employees' and its own (the Bank's) profitability and prosperity.

5.4 Challenge of the study

The researcher encountered a number of challenges including:

- a. Time spent to write the dissertation was a big challenge while the researcher most of the time was upcountry on official duties.
- b. Low level of awareness of majority of the selected respondents in matters relating to academic studies on the part of the respondents which forced the researcher to make one-to-one follow up so as to collect the filled questionnaires.
- c. Availability of literature of purely Tanzanian environment generally and banking sector at large was problematic as few researches has been made on the banking sector of Tanzania as relating to the work life balance impact on employees' job satisfaction.

5.5 Policy implications

Relevance of this study on the policy formulation could be seen on the overall economic performance of the country. The need of having work life balance demonstrate itself on its impact on the actual level of production at the national level as well as in the overall economic sector of the country as follows: if employees does not feel work life balance in their respective areas of production hence missing job satisfaction that directly mean that the overall summation from individual economic production entities in the country will be low thereby ending up the country recording low level gross domestic product (GDP) and subsequently low level of economic development of a country.

In relation to policy implications working at home and intercommunication needs changing of Tanzanian banking sector policies and TPB Bank Plc internal regulatory systems.

Changing of working hours also has a policy implication especially of the need to Bank branches to be supplied with security (weaponed policemen/women)at hours different from the normally-accepted banks operating hours.

5.6 Areas of further study

As for the areas of further research focusing on the impact of work life balance on employees' job satisfaction rigidly focuses on people on the paid-employment arrangement, taking the contemporary economic scenario where we witness an increased number unemployed people and self-employed entrepreneurs, it could more useful for the country if further research are undertaken in the concepts of work life balance and job satisfaction but directed not only to the employed people but also to the unemployed as well as self-employed entrepreneurs. This gains more weight especially as the government encourages the youth to be self-employed. It is of the opinion that further studies should be focused on self- employed people.

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APPENDENCES

APPENDIX NO I : Chi-Square Analysis

WORK LIFE BALANCE Q1-10

Test Statistics

SPSS TEST	WORKING HOURS IN THE BANK	ENOUGH TIME FOR FAMILY	ABLE TO BALANCE WORKLIFE	Tpb INITIATIVE TO MANAGE WL	PRESSURE OF WORK IN THE BANK	WORK EVENLY DISTRIBUTED	FLEXI BILITY OF WORKI NG HOURS	MATERNITY & PATERNITY LEAVE	RATING LEAVE POLICY	GOOD PROSPECTS IN THE BANK
Chi-Square	9.000 ^a	1.000 ^a	5.760 ^a	.040 ^a	4.000 ^a	14.440 ^a	7.840 ^a	83.646 ^b	31.360 ^a	11.560 ^a
df	1	1	1	1	1	1	1	1	1	1
Asymp. Sig.	.003	.317	.016	.841	.046	.000	.005	.000	.000	.001

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 50.0.

b. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 49.5.

APPENDIX II
WORK LIFE BALANCE Q-11-20

Test Statistics

SPSS TEST	BANK ORGANIZ E HOLIDAY CAMP	BANK OFFER IN HOUSE DOCTOR	WLB LEAD TO SUCCESS OF THE BANK	WORKING DAYS IN A WEEK	WORKING HOURS IN A WEEK	HOURS SPENT TRAVELLIN G TO WORK	FEEL ABLE TO BALANC E WLB	MISSING QUALITY TIME WITH FAMILY	MANAGE STRESS ARISING FROM WORK	TIME SPENT WITH CHILDREN
Chi-Square	11.560 ^a	11.560 ^a	23.040 ^a	73.520 ^b	53.440 ^b	33.040 ^b	7.840 ^a	51.900 ^c	36.560 ^d	15.300 ^c
df	1	1	1	3	3	3	1	4	5	4
Asymp. Sig.	.001	.001	.000	.000	.000	.000	.005	.000	.000	.004

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 50.0.

b. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 25.0.

c. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 20.0.

d. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 16.7.

JOB SATISFACTION Q1-10

Test Statistics

	PERSONAL ACCOMPLISH MENT	TOOLS AND RESOURCES FOR THE JOB	DEFINED GOALS	KEEPING EMPLOYEES INFORMED	CUSTOMER SATISFACTIO N	MY JOB MAKE USE OF SKILLS & ABILITIES	COMMITMEN T OF SENIOR MANAGERS	SATISFIED WITH DECISION MAKING	SATISFIE D WITH THE JOB	SUPERVIS OR ENCOUR AGING ME
Chi-Square	56.800 ^a	45.360 ^b	81.400 ^a	55.200 ^a	98.000 ^a	78.700 ^a	71.300 ^a	32.500 ^a	66.900 ^a	74.480 ^b
df	4	3	4	4	4	4	4	4	4	3
Asymp. Sig.	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 20.0.

b. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 25.0.

JOB SATISFACTION Q 11-20

Test Statistics

	REWARDED FOR QUALITY OF WORK AND EFFORT	MANAGEMENT FOR SUGGESTION	I VALUED MY SUPERVISOR	DIFFERENCE IN THE LIVES OF OTHERS	OVERALL SATISFIED WITH MY JOB	CONVINCE MY FRIEND	DISCRIMINATION IN THE BANK	INTERACTION WITH OTHER COLLEAGUES	CLEAR CAREER PATH IN THE BANK	RECOGNISE AND ACKNOWLEDGE WORK
Chi-Square	43.100 ^a	46.900 ^a	91.200 ^a	72.300 ^a	66.400 ^a	62.566 ^b	27.616 ^b	48.500 ^a	60.500 ^a	58.000 ^a
df	4	4	4	4	4	4	4	4	4	4
Asymp. Sig.	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 20.0.

b. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 19.8.

APPENDENCES II

Appendix 1: QUESTIONNAIRES.

THE IMPACT OF WORK LIFE BALANCE ON EMPLOYEE JOB SATISFACTION
IN BANKING SECTOR IN TANZANIA

A CASE STUDY OF Tpb Bank plc, DAR ES SALAAM

Dear Respondent,

Please read the questions carefully and answer them as they apply to you. The information given will be treated as highly confidential.

I wish to thank you in advance for your assistance.

A. GENDER: FEMALE ☐ MALE ☐

1. AGE: 18-24 ☐ 25-34 ☐ 35-44 ☐ 45-54 ☐ 55-60 ☐

2. EDUCATIONAL BACKGROUND:

PRIMARY SCHOOL ☐ O'LEVEL ☐ A'LEVEL ☐ BACHELORS ☐

MASTERS ☐ PhD ☐ OTHERS

(Occupation).....

3. NUMBER OF YEARS WITH TPB BANK plc

0-5 YRS ☐ 6-10 YRS ☐ 11-15 YRS ☐ 16-20 YRS ☐ 21-25 YRS ☐
25-30 YRS ☐ 31-35 YRS ☐ 36-40 YRS ☐ 41 YRS ☐

4. OVERALL WORK EXPERIENCE IN YEARS

0-5 YRS ☐ 6-10 YRS ☐ 11-15 YRS ☐ 16-20 YRS ☐ 21-25 YRS ☐
25-30 YRS ☐ 31-35 YRS ☐ 36-40 YRS ☐ 41 YRS > ☐

5. MARITAL STATUS: MARRIED ☐ NOT MARRIED ☐

IF MARRIED, IS YOUR PARTNER EMPLOYED? YES ☐ NO ☐

NUMBER OF CHILDREN (mention)

B.WORK LIFE BALANCE

1. Are you satisfied with the working hours in this Bank? YES ☐ NO ☐
2. Does after working hours you get enough time for your family? YES ☐ NO ☐
3. Do you feel that you are able to balance your work life? YES ☐ NO ☐
4. Does TPB Bank plc take initiative to manage work life of its employees? YES ☐
NO ☐
5. Do you have more pressure of work in the Bank? YES ☐ NO ☐
6. Does the work in the Bank evenly distributed? YES ☐ NO ☐
7. How do you rate the flexibility of working hours provided by the Bank?
GOOD ☐ POOR ☐
8. Does the Bank provide maternity and paternity leave to the employees? YES ☐
NO ☐
9. How do you rate the leave policy of the Bank? SATISFACTORY ☐
UNSATISFACTORY ☐
10. Do you think you have good prospects in the Bank? YES ☐ NO ☐
11. Does the company organize holiday camps and family picnics to manage
work life and personal life? YES ☐ NO ☐
12. Does the Bank offers In-House Doctor facility for its employees? YES ☐
NO ☐
13. Do you think if employees have good work life balance the Bank will be more
effective and successful? YES ☐ NO ☐
14. How many days in a week do you normally work? Less than 5 days ☐
5days ☐ 6 days ☐ 7 days ☐
15. How many hours in a day do you normally work? 7-8 hours ☐ 8-9 hours ☐
9-10 hours ☐ 10-12 hours ☐ More than 12 hours ☐
16. How many hours do you spend travelling to work? Less than half an hour ☐
Nearly one hour ☐ Nearly two hours ☐ More than two hours ☐
17. Do you generally feel you are able to balance your work life? YES ☐ NO ☐

18. Do you ever miss out any quality time with your family or friends because of pressure of work? NEVER ☐ RARELY ☐ SOMETIMES ☐
OFTEN ☐ ALWAYS ☐
19. How do you manage stress arising from your work? YOGA ☐
MEDITATION ☐ ENTERTAINMENT ☐ DANCE ☐
MUSIC OTHERS (specify)... ☐
20. How many hours in a day do you spend with your child/children? LESS ☐
THAN 2 HRS 2-3 HRS ☐ 3-4 HRS ☐ 4-5 HRS ☐ MORE THAN 5 ☐
HRS

C.JOB SATISFACTION

	STRONGLY DISAGREE	SOMEWHAT DISAGREE	NEITHER AGREE NOR DISAGREE	SOMEWHAT AGREE	STRONGL Y AGREE
1.My work gives me feeling of personal accomplishment					
2.I have the tools and resources to do my job well					
3.On my job, I have clearly defined quality goals					
4.The Bank does excellent job of keeping employees informed about matters affecting them.					
5.When a customer is dissatisfied, I can usually correct the problem to their satisfaction					
6.My job makes good use of my skills and abilities					
7.Senior managers visibly demonstrate a commitment to quality					
8.I am satisfied with my involvement in decisions that affect my work					
9.I am highly satisfied with my job					
10.Supervisors are					

encouraging me to be my best					
11.I am rewarded for the quality of my work and efforts					
12.Management looks at me for suggestions and leadership					
13. I am valued by my supervisor					
14.My job makes a difference in the lives of others					
15.Overall, I am satisfied with my job					
16.I will convince my friend to apply for work in the Tpb Bank plc					
17.I have observed discrimination in the Bank					
18. I receive adequate opportunity to interact with other employees on a formal level					
19.I have a clear career path in the Bank					
20.The Bank recognize and acknowledge your work					

THANK YOU