



**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

**IMPACT OF MOTIVATION ON EMPLOYEE'S PERFORMANCE: CASE STUDY
IN BANK OF ABYSSINIA SELECTED ADDIS ABABA BRANCHES**

BY:

HAILEGEBRIEL ASSEFA

MARCH, 2018

ADDIS ABABA, ETHIOPIA

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**A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES OF ST.
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FOR THE DEGREE OF MASTERS IN BUSINESS ADMINISTRATION**

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DECLARATION

I, Hailegebriel Assefa, declare that this thesis is my own original work and that it has not been presented and will not be presented to any other university for similar or any other degree award.

Signature

Date

St. Mary's University, Addis Ababa December, 2018

ENDORSEMENT

This thesis has been submitted to St. Mary's University, School of Graduate Studies for examination with my approval as a University advisor.

Advisor Signature

St. Mary's University, Addis Ababa December, 2018

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LIST OF ACRONYMS

BOA Bank of Abyssinia

SPSS Statistical Package for Social Sciences

ICT Information Communication Technology

ABSTRACT

In any organization employees' motivation is the key factor for successful organizational performance. Motivating the workforce of an organization to work more effectively towards the organization's goals is perhaps the most fundamental managerial task in a given organization. Organizations motivate their workforce to perform effectively by offering those rewards for satisfactory performance and perhaps improving them for unsatisfactory performance. The study has been designed to assess the impact of motivation on employee performance at Bank of Abyssinia. The population of the study was 176 workers from head office and five branches of the bank. The research design of this study is descriptive. Data was collected through questionnaire and semi structured interview. Questionnaire's were distributed to head office and the five branches of Bank of Abyssinia and Primary data were analyzed using percentages, frequencies and SPSS 20. The result obtained from the analysis showed that there existed relationship between employee motivation and the organizational performance. The main findings of this study show that majority of the respondents said that their level of motivation is low with the current motivational factors of Bank of Abyssinia in spite of the fact that staffs are mostly motivated by promotion. The study concluded that the level of staff motivation at Bank of Abyssinia is generally low and this will have an implication on staff commitment and productivity as well as success of the organization. It is recommended that the bank to use appropriate employee's based motivational packages to achieve individual as well as organizational goals like Maslow's hierarchy of need.

Key words: Motivation, Job Performance, Salary

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

In the recent century, the main concern of banking industry is to increase their profit and customer satisfaction. These organizations, to achieve the goal, they usually send their employees for awareness sessions, trainings and seminars as they are the main asset of the organizations.

To define motivation, we can say it is an aspect that is approached by different work levels, from senior to junior levels, in the workplace as employees up to all other workers and people in the organization. But, it is the manager role to start the motivation process and open the door for employees to add their inputs on what does really motivates them and it should be as a strategy to achieve business goals through their main assets which are people. Furthermore, Garderner and Lambert (1972), defined motivation as it is about the moving employees toward doing the job and achieving the goal through rewards.

According to Greenberg and Baron (2000, p190) the definition of motivation could be divided into three main parts. The first part looks at arousal that deals with the drive, or energy behind individual (s) action. People turn to be guided by their interest in making a good impression on others, doing interesting work and being successful in what they do. The second part referring to the choice people make and the direction their behavior takes. The last part deals with maintaining behavior clearly defining how long people have to persist at attempting to meet their goals.

For this thesis, the definition of motivation by Greenberg & Baron (2003) is adopted, as it is more realistic and simple as it considers the individual and his performance. Greenberg & Baron defines motivation as “The set of processes that arouse, direct, and maintain human behavior towards attaining some goal” (Greenberg & Baron, 2003, p190).

It can be observed from the above definitions that, motivation in general, is more or less basically concern with factors or events that moves, leads, and drives certain human action or inaction over a given period of time given the prevailing conditions. Furthermore the definitions suggest that there need to be an” invisible force” to push people to do something in return.

It could also be deduced from the above definition that having a motivated work force or creating an environment in which high levels of motivation are maintained remains a challenge for today's management. This challenge may emanate from the simple fact that motivation is not a fixed trait –as it could change with changes in personal, psychological, financial or social factors.

Putting the right employees in the right positions depending on their skills and amount of work they can generate will enhance their ability to use their skills and abilities more frequently which will lead them to concentrate on the business missions and objectives (Yongsun, Barbara, and Christy, 2002).

So, without motivation nothing exclusive will ever occur which will lead the organization to get a high performance rate, high productivity and hence high profit.

From the organizations point of view The present-day Bank of Abyssinia was established on February 15, 1996 (90 years to the day after the first but obsolete private bank was established in 1906 during Emperor Menelik II) in accordance with 1960 Ethiopian commercial code and the Licensing and Supervision of Banking Business Proclamation No. 84/1994.

BoA started its operation with an authorized and paid up capital of Birr 50 million, and Birr 17.8 million respectively, and with only 131 shareholders and 32 staff. The headquarters located in Addis Ababa Legehar area in front of Ethiopian Insurance Corporation with five additional districts, two in Addis west and east and the other in Bahirdar, Mekelle and Awassa

The bank started banking services with only one branch in 1996, currently has 229 domestic branch networks, of which 150 branches are in Addis Ababa and the remaining 79 are established in bankable towns all over the country. All City and Outlying branches are interconnected with state-of-the art ICT. All branches offer both domestic and international banking services.

BOA has 3025 staff and over 750,000 account holders till the end of June 2017 and working with known money transfer agents such as Western Union, Express Money, Ria International, Transfast, Dahabshiil, MoneyGram, kaah and Ez-remit.

The bank provide a wide range of financial service including current, saving and checking accounts and time deposits, overdraft facilities, term loans, merchandise loans, letter of credit, guarantees, and money transfers.

1.2. Definition of Key Terms

- ✎ **Motivation** – is the set of processes that arouse, direct, and maintain human behavior towards attaining some goal.
- ✎ **Job Performance** - is considered to be a function of ability and motivation, thus: $\text{Job performance} = f(\text{ability})(\text{motivation})$
- ✎ **Salary:** In popular terms, salary refers to monitory payment.

1.3. Statement of the Problem

In the view of Halepotas (2005), motivation is about giving your staff the right mixture of guidance, direction, and resources and rewards so that they are inspired and dedicated to work in the way that you want them to. So in today's competitive business world it has come out as a decisive factor for the success or failure of business goal and objectives. We always have to keep in mind that employees are not motivated solely by money and employee behavior is linked to their attitudes. In the fierce era of competition, there are a growing number of challenges BoA faces like; an increasing need for profit from share holders than ever and rising computation in the industry. Following this the bank managements followed the idea that money is the key motivator for employees and make 25% salary increment for 81% of employees (Zena Abyssinia, 2009). As per a pilot test made by the researcher in 2008 E.C, discovered that about just 35% of employees were happy by the salary increments but most of them are not. The researcher have been with the company for almost 3 years and during this time the researcher have noticed that perspective of employee, they feel demotivated and overworked. This shows as the bank managements are keeping money as key motivator of employees, and the way of motivating Employees is unfair for instance; salary increment is not fairly distributed across all employees.

As stated on Armstrong (2006), Doubts were cast on the effectiveness of money by Herzberg et al (1957) because, they claimed, while the lack of it can cause dissatisfaction, its provision does not result in lasting satisfaction. There is something in this, especially for people on fixed salaries or rates of pay who do not benefit directly from an incentive scheme. They may feel good when they get an increase; apart from the extra money, it is a highly tangible form of recognition and an effective means of helping people to feel that they are valued. But this feeling of euphoria can rapidly die away. Other dissatisfactions from Herzberg's list of hygiene factors, such as working conditions or the quality of management, can loom larger in some people's minds when they fail to get the satisfaction they need from the work itself. However, it must be re-emphasized that different people have different needs and wants. Some will be much more motivated by money than others. What cannot be assumed is that money motivates everyone in the same way and to the same extent.

According to JD Rucker's study (2012) posted on www.businessinsider.com, for employees, the way to keep employees satisfied isn't all about money. Despite common perceptions, money is only a component of the motivation to stay and enjoy a job.

Different researchers have carried out a research regarding the impact of motivation on employee's performance; some of them are as follows:

Muogbo (2013) conducted study to investigate the Impact of Employee Motivation on Organizational Performance of 17 selected manufacturing firms in Anambra State. The population of the study was 120. The study used descriptive statistics to answer three research questions posed for the study. The result obtained from the analysis showed that there existed relationship between employee motivation and the organizational performance. The study reveals that extrinsic motivation given to workers in an organization has a significant influence on the workers performance. This is in line with equity theory which emphasizes that fairness in the remuneration package tends to produce higher performance from workers. The researcher recommends that all firms should adopt extrinsic rewards in their various firms to increase productivity.

Nevertheless; the result cannot generalize to all countries in the world also the findings cannot be generalized owing to economical, social and culture difference.

Malik, and Ghafoor, (2011) conduct a research by taking sample size 103 employees of Telecommunication companies and discuss about employee motivation, employee performance and organizational effectiveness. The result shows that motivated employees are more productive as compared to de-motivated employees.

There is positive relationship between organization effectiveness, employee motivation, and employee performance but not more strong relationship between them. Happy employees are more productive rather than productive employees are happier. Despite the relevant of the study still we can have different result if we conduct the same study at different location. Since the study was done in the Telecommunication and manufacturing company my study will take place at Bank of Abyssinia in selected Addis Ababa branches

Consequently, the main purpose of this study is to investigate whether this is the case at Bank of Abyssinia and to have some inference on employees' motivating factors other than money and benefit packages at Bank of Abyssinia.

1.4. Study Questions

This study has addressed the following basic research questions.

1. What are the ways of motivating employees to put up their best?
2. What are the influences and outcomes of motivation on employee's performance?

1.5. Objectives of the Study

1.5.1. General Objective of the Study

Assessing the impact of motivation on employee's performance in case of; Bank of Abyssinia in selected Addis Ababa branches is the main objective of the study.

1.5.2. Specific Objective of the Study

The specific objectives of the study include the following:

1. To examine ways of motivating employees to put up their best.
 2. To analyze the influence and outcome of motivation on employees performance
-

1.6. Significance of the Study

The study will have or intended to provide the following contribution (significance).

- ✓ Enable the researchers to have more know how about motivation
- ✓ It will serve as a source for other researchers to deal the matter further
- ✓ To will indicate the impact of motivation on the organization goal achievements.

1.7. Scope of the study

The study scope is assessing the impact of motivation on employee's performance in case of: bank of Abyssinia Addis Ababa branches.

1.8. Limitation of the study

- ✓ The study is limited by shortage of time and
- ✓ certain respondents will not willing to respond the questionnaire

1.9. Organization of the Study

The study has five chapters. The first chapter presents the introductory part. It includes statement of the problem, basic research questions, objectives of the study, definition of key terms, and significance of the study and scope of the study. The second chapter is focusing on related literature reviews. The third chapter deals with the source of data, the data collection instrument, the procedures of data collection, the method of data analysis, ethical consideration and validity and reliability analysis. The fourth chapter presents results and discussion of the study and finally the fifth chapter presents summary, conclusion and recommendation.

CHAPTER TWO

REVIEWS OF RELATED LITERATURE

2.1. Definition and Concepts of Motivation

Motivation theory is concerned with what determines goal directed behavior. It is about, how behavior is initiated by needs and by expectations on the achievement of goals which will satisfy those needs, how the achievement of goals and /or feedback on their achievement reinforces successful behavior and how belief in one's ability to carry out a specific task will actuate behavior which is expected to achieve the successful performance of that task (Armstrong, et al., 2004).

According to Hoy and Miskel (1987), employees' motivation is the complex forces drives, needs, tension states or other mechanism that starts and maintains voluntary activity directed towards the achievement of personal goals.

Mullin (1996), refers motivation to the forces within a person that affect his or her direction, intensity and persistence of voluntary behavior. He added that motivated employees are willing to exert a particular level of effort (intensity), for a certain amount of time (persistence) toward a particular goal or direction.

Motivation is a decision making process, through which the individual chooses the desired outcomes and sets in motion the behavior appropriate to them. Motivation can therefore be thought of as the degree to which an individual wants and chooses to engage in certain behavior (Matoka, 2011).

2.1.1 Types of Motivation

Motivation at work can take place in two ways:

- A. **Extrinsic motivation:** This is refers to what is done to and for people to motivate them. It arises when management provides such rewards as increased pay, praise or promotions (Armstrong, 2006). Extrinsic motivation is a behavior that is influenced by external rewards. Praise or positive feedback, money, and the absence of punishment are examples of extrinsic motivation (Deci, 1980).
-

B. **Intrinsic Motivation:** This is derived from the content of the job. It can be described as the process of motivation by the work itself in so far as it satisfies people's needs or at least leads people's to expect that their goals will be achieved. Intrinsic motivation is self generated in that people seek the type of work that satisfies them. The factors affecting intrinsic motivation include responsibility (feeling of the work is important and having control over one's own resources, freedom to act, scope to use and develop skills and abilities, interesting and challenging work and opportunities for advancement (Armstrong, 2006).

2.1.2 Techniques of Motivation

According to Gupta, (2005), he mentioned two main approaches to motivation as explained below.

Carrot and stick Approach to Motivation

This approach is based upon the old belief that the best way to get work from a person is to put a reward (carrot) before him or to hold out the threat of punishment (stick). Carrot is the reward for working and stick is the punishment for not working. Under carrot and stick approach, employees who perform the task well are given rewards in the form of bonus, pay raise and promotion. While employees avoiding work (showing undesired behavior) are given punishment in the form of demotion, termination from service, transfer and to an unpleasant job. Employees who adopt this approach believe that a person seeks employment because he expects to earn money with the help of which he can satisfy the needs of himself and of his family. He knows that if he does not perform his job satisfactorily he will lose his job. Stick pushes people to engage in positive behavior or to avoid negative behavior. Carrot and stick approach is, therefore a reward and punishment system for motivating employees. Steps which may be taken to make the carrot and stick approach more effective:

- a) Reward (carrot) is more effective motivator when it is directly linked with performance. Accurate and unbiased appraisal of performance consistent (equitable) reward structure and prompt payment of reward are also helpful in improving the effect of reward.
 - b) Punishment (stick) is more effective if applied at the time when the undesirable behavior actually occurs.
 - c) Punishment should be administered with extreme case so that it does not become a reward for undesirable behavior.
 - d) Punishment should be used to modify the behavior and to force person to adopt desirable behavior, which is rewarded.
-

- e) The mixture of reward and punishment should be judiciously applied to reinforce desirable behavior patterns.

Motivation through Job Enrichment

Job enrichment is a non-financial technique of motivation. It is an outgrowth of Herzberg's two factor theory of motivation. It is based on the assumption that factors surrounding the work are not effective motivators of behavior. In order to motivate employees the job itself must provide opportunities for achievement, recognition, responsibility, advancement and growth. Job enrichment is an attempt to design job in such a way as to build in the opportunity for achievement, recognition, responsibility and personal growth. It provides a worker greater autonomy and responsibility in carrying out a complete task and with timely feedback on his performance (Gupta, 2005).

Job enrichment involves designing jobs with variety of work content that requires a high level of knowledge and skill. It provides a meaningful work experience and greater responsibility for planning and controlling his/her own performance. It requires decentralization of decision making authority to the worker. The task is redefined, restructured and broadened in scope and responsibility. The worker gets the freedom and discretion in scheduling his work (Gupta, 2005). Job enrichment is said to be a key to higher motivation and productivity. It removes the labor management distinction. It creates a self-managed job where the worker himself plans and controls his tasks. It offers job satisfaction in the whole man (Gupta, 2005).

2.1.3. Job Performance

According to Daniel et al. (2002), job performance can be defined in terms of whether employees' behaviors contribute to organizational goals. Performance can be seen as an individual, group, or organizational task performance. Organizations have a vital need to understand how to improve employee's performance, and therefore they try to find an explanation as to why employees fail to perform (Muchinsky, 1993). Employee performance can be defined as an employee ability to accomplish tasks assigned to him or her in an organizational context (Arverty & Murphy, 1998).

Motowildo et al., (1997), says that performance is behavior with an evaluative aspect. This definition is consistent with the dominant methods used to measure job performance, namely performance ratings from supervisors and peers (Newman et al., (2004). One further element of performance is that the behaviors must be relevant to the goals of the organization (Campbell et al., 1993).

There are numerous causes that affect the level of performance. Korman (1971) considers internal determinants as very important factors that affect job performance. Internal determinants are divided into two main aspects. The first aspect is the skills and abilities for a given job that the employee has. The second aspect is the role perceptions or the requirements for a job as an influence on work performance. This means that if one perceives his/her job role accurately, he/she would be considered as an adequate performer. Conversely, the one who does not perceive the requirements of the job would be considered as ineffective (Korman, 1971).

In addition to the internal factors that affect employee performance, other factors that relate more to the external environment determine the adequate performance of the employees. Work conditions are an example of the external environmental factor that influences the level of performance.

Another reason that influences performance can be communication. Sometimes managers fail to communicate specifically what employees need to improve and why, which can lead to decreased performance. Motivation is necessary for performance. It makes workers to perform well and put more effort to work. Motivation reduces the rate of absenteeism and encourages stability/ loyalty with an organization. Its make people to adapt to organizational changes (Salemi, 1997).

2.1.4. Determinants of Job Performance

Job performance is a critical antecedent of performance management. A job consists of a number of interrelated tasks, duties, and responsibilities which a job holder needs to carry out, whereas performance is a behavior or action that is relevant for the organization's goals and that can be measured in terms of the level of proficiency or contribution to goals that is represented by a particular or set of actions (Campbell, 1988). This implies that job performance involves certain functional as well as behavioral competencies. The factors tend to impact job performance are as follows:

Knowledge is the acquaintance with facts, truth or principles, as from study or investigation. Knowledge provides a tool to an employee to carry out tasks and activities in the organizational context. However, knowledge can be categorized as either declarative knowledge which is concerned with what an employee knows, or procedural knowledge that refers to what an employee can do (Kohli, 2008).

Motivation of the employees: A mere possession of knowledge or the ability to perform a given job cannot guarantee job performance, if the employee lacks the motivation to perform. Only motivated employees will make a concerted effort to perform. Individual employees may be motivated either based on individual factors like recognition and driving needs, or organizational factors for example enabling culture, feedback environment, existence of effective performance management leadership's support and encouragement (Kohli, 2008).

Feedback: Employees tend to perform well at their jobs if they are provided with feedback that is meaningful and constructive. Such feedback helps employees identify areas of improvement and they tend to work harder to overcome the performance gaps. Existence of feedback oriented workplace environment is crucial to improve performance of employees on an ongoing basis (Kohli 2008).

Leadership: Leadership has a profound influence on the employee's morale and motivation and organizational culture. Many times, top leaders had to leave their organizations, not because they

did not have the job knowledge or skills, but failure to set right the organizational culture. Effective leaders tend to solicit employees involvement in steering their organization forward. They encourage suggestion, trust them, encourage taking risk and elicit full mental participation of their employees in improving organizational performance (Kohli, 2008).

Personality: Personality is the key dimension of behavior, and behavior is a foundation performance of employees. However, personality is shaped by various endogenous and exogenous factors. Indeed, personality influences the behavior and impacts employees' job performance (Kohli, 2008).

2.2. Theoretical Literature Review

This part focused on various theories of employee motivation in relation to job performance.

2.2.1 The Hierarchy of Need Theory

Maslow hierarchy of need is often portrayed in a shape of pyramid (Maslow, 1954) with the largest and most fundamental level of needs at the bottom, and the need for self actualization at the top. In ascending order, beginning with the most basic need, the needs are psychological, safety, social, esteem and self actualization needs. According to Maslow, people are motivated to satisfy the lower needs before they try to satisfy the higher need.

(i) Psychological Need

Psychological needs are literal requirements for human survival. Air, food and water are metabolic requirements for survival for all humans. An individual to satisfy these psychological needs is greater than the drive to satisfy any other type of need. These needs are satisfied through the wages and salaries paid by an organization (Maslow, 1954).

(ii) Safety Need

With their physical needs relatively satisfied, the individual's safety needs take precedence and dominate behavior. In the absence of physical safety – due to war, natural disaster, family violence,

childhood abuse, etc. – people may (re-)experience post-traumatic stress disorder or trans generational trauma. In the absence of economic safety – due to economic crisis and lack of work opportunities – these safety needs manifest themselves in ways such as a preference for job security, grievance procedures for protecting the individual from unilateral authority, savings accounts, insurance policies, reasonable disability accommodations, etc. Safety and Security needs include: Personal security, financial security, Health and well-being, Safety net against accidents

(iii) Love and Belonging

Human need to feel sense of belonging and acceptance, weather it comes from a large social group, such as clubs, office culture, professional organizations, sport teams or small connections (family members, inmate partners, mentors, confidants).They need to love and be loved by others (Maslow, 1954).

(iv) Esteem Need

According to Maslow (1954), all humans have a need to be respected and to have self esteem and self respect. Esteem presents the normal humans desire to be accepted and valued by others. People need to engage themselves to gain recognition and have an activity or activities that give the person a sense of contribution, to feel self valued, be it in a profession or hobby.

(v) Self Actualization Need

According to Maslow (1954), describe that what a man can be, he must be. Maslow describes this desire to become more and more what one is, to become everything that one is capable of becoming. One can achieve this not through promotions but by mastering his/her environment and setting and achieving goals.

Maslow theory makes three important contributions. Firstly, he identifies important need categories which can help managers to create effective positive reinforces. Second contribution is that, the theory is helpful to think of two general levels of needs, in which lower level needs must be satisfied before higher level needs become important. Third, Maslow sensitizes managers to the

importance of personal growth and self actualization. However, Maslow theory has some problems. There is lack of hierarchical structure of needs as suggested by Maslow. Naturally, every person has to satisfy his needs in some order. The order may not follow Maslow's need hierarchy. Some people may be deprived for their lower needs but may try for self actualizing needs. However, some people regard self esteem as more important than social needs. They had seen self- assertion as means to an end-love need. There is considerable disordering among physiological needs, safety needs, social needs and esteem needs particularly in organizational context (Rollison, et.al, 1998).



Figure 2.1 Maslow's hierarchy of need

2.2.2 Herzberg Two Factor Theory

Frederic Herzberg's two-factor theory offers another frame work for understanding the motivational implications of work environments. The theory was developed from a pattern identified in the responses of almost 4,000 people to questions about their work. When questioned about what "turned them on," they tended to identify things relating to the nature of the job itself. Herzberg calls these **satisfier factors**. When questioned about what "turned them off," they tended to identify things relating more to the work setting. Herzberg calls these **hygiene factors**.

(i) Hygiene Factors

A series of hygiene factors create dissatisfaction if individual perceive them inadequate or inequitable, yet individuals will not be significantly motivated if these factors are viewed as adequate or good. Hygiene factors are extrinsic and include actors such as salary or remuneration,

job security, interpersonal relations, working conditions, technical supervision and company policies and administration. Herzberg maintains that, adding more hygiene factors to the job is a very bad way to motivate because lower order needs are quickly satisfied.

(ii) Motivators

Motivator factors are based on individual’s needs for personal growth. When they exist, motivator factors actively create job satisfaction. If they are effective, then can motivate an individual to achieve above – average performance and effort. These motivators are intrinsic factors such as a sense of achievement, recognition, responsibility, personal, status, growth and the work itself.

Herzberg (1954) further contends that, the core of motivator is the nature of job or task. Motivators will not be readily present unless the job itself is interesting, challenging and meaningful. Herzberg sees the solution to the motivation problem is the design of the job itself, so that motivator factors can take effect. This theory is relating with my study in a sense that is popular with managers. The theory gives a fair refined way of thinking satisfaction and dissatisfaction at drawing attention to all important topics of job design as a way of providing condition which are potential motivating (Rollison, et al., 1998).

Job Dissatisfaction	Job Satisfaction
Influenced by job context, or hygiene factors <ul style="list-style-type: none"> · Working conditions · Interpersonal relations · Organizational policies · Quality of supervision · Base wage or salary 	Influenced by job content, or motivator factors <ul style="list-style-type: none"> · Sense of achievement · Feelings of recognition · Sense of responsibility · Opportunity for advancement · Feelings of personal growth
Rule Poor job context Increases dissatisfaction.	Rule Good job content increases satisfaction

Table 2.1 Herzberg’s two-factor theory

As shown above the two-factor theory associates hygiene factors, or sources of job dissatisfaction, with aspects of job context. That is, “dis-satisfiers” are considered more likely to be a part of the work setting than of the nature of the work itself.

The hygiene factors include such things as working conditions, interpersonal relations, organizational policies and administration, technical quality of supervision, and base wage or

salary. It is important to remember that Herzberg's two-factor theory would argue that improving the hygiene factors, such as implementing a no-smoking policy, can make people less dissatisfied with these aspects of their work. But they would not in themselves contribute to increases in satisfaction. That requires attention to an entirely different set of factors and managerial initiatives.

To really improve motivation, Herzberg advises managers to give proper attention to the satisfier factors. As part of job content the satisfier factors deal with what people actually do in their work. By making improvements in what people are asked to do in their jobs, Herzberg suggests that job satisfaction and performance can be raised. The important satisfier factors include such things as a sense of achievement, feelings of recognition, a sense of responsibility, the opportunity for advancement, and feelings of recognition, a sense of responsibility, the opportunity for advancement, and feelings of personal growth.

The two factor theory remains a useful reminder that there are two important aspects of all jobs: job content-what people do in terms of job tasks, and job context-the work setting in which they do it. Furthermore, Herzberg's advice to managers is still timely:

- ❖ Always correct poor context to eliminate actual or potential sources of job dissatisfaction, and
- ❖ Be sure to build satisfier factors into job content to maximize opportunities for job satisfaction.

The two-factor theory cautions managers not to expect too much by way of motivational improvements from investments in such things as special office fixtures, attractive lounges for breaks, and even high base salaries. Instead, it focuses on the nature of the job itself and direct attention toward such things as responsibility and opportunity for personal growth and development. These directions are very consistent with themes in the new workplace.

2.2.3 McClelland's Achievement Theory/ Acquired Needs Theory

In the late 1940s, McClelland and his colleagues began experimenting with the Thematic Apperception Test (TAT) as a way of examining human needs. The TAT asks people to view pictures and write stories about what they see. The stories are then content analyzed for themes that display individual needs. From this research, McClelland, 1940 identified three needs that

are central to his approach to motivation.

Need for Achievement

People with a high need for achievement strive for success, are highly motivated to accomplish a challenging task or goal. Prefer tasks that have a reasonable chance for success, and avoid tasks that are either too easy or too difficult. There is a strong need for feedback as to achievement and progress, and a need for a sense of accomplishment. The people who have a high achievement need likes to take personal responsibility (David, 1961).

Need for Affiliation

A person who has a high need for affiliation needs harmonious relationship with people and needs to be accepted by other people. McClelland further contend that people with a strong need for affiliation are highly motivated to maintain strong and warm relationships.

Need for Power

A person who has need for power wants to direct and command other people. McClelland maintains that people with high need for power enjoy roles requiring persuasion. Most managers have high need for power.

According to McClelland (1961), individual can have a need to get ahead to attain success, and to reach objectives. He further added that, the characteristics of high achievers are like situation in which they take personal responsibility for findings solutions to problem, and they want to win based on their own efforts not due to luck or chance. High achievers want concrete feedback on their performance. They use the information to modify their act. They tend to be loners and not team players and have little empathy for others.

According to McClelland (1961), people acquire or develop these needs over time as a result of individual life experiences. In addition, he associates each need with a distinct set of work preferences. Managers are encouraged to recognize the strength of each need in them and in other people. Attempts can then be made to create work environments responsive to them. People high in the need for achievement, for example, like to put their competencies to work, they take moderate risks in competitive situations, and they are willing to work alone. As a result, the work preferences of high need achievers include:

- individual responsibility for results,
- achievable but challenging goals, and
- Feedback on performance.

Through his research McClelland concludes that success in top management is not based on a concern for individual achievement alone. It requires broader interests that also relate to the needs for power and affiliation. People high in the need for power are motivated to behave in ways that have a clear impact on other people and events. They enjoy being in control of a situation and being recognized for this responsibility. A person with high need for power prefers work that involves control over other persons, has an impact on people and events, and brings public recognition and attention.

Importantly, McClelland distinguishes between two forms of the power need. The need for “personal” power is exploitative and involves manipulation for the pure sake of personal gratification. This type of power need is not successful in management. By contrast, the need for “social” power is the positive face of power. It involves the use of power in a socially responsible way, one that is directed toward group organizational objectives rather than personal ones. This need for social power is essential to managerial leadership.

People high in the need for affiliation seek companionship, social approval, and satisfying interpersonal relationships. They take a special interest in work that involves interpersonal relationships, work that provides for companionship and work that brings social approval. McClelland believes that people very high in the need for affiliation alone may not make the best managers. For these managers, the desire for social approval and friendship may complicate managerial decision making. There are times when managers and leaders must decide and act in ways that other persons may disagree with. To the extent that the need for affiliation interferes with someone’s ability to make these decisions, managerial effectiveness will be sacrificed.

Thus, the successful executive, in McClelland's view, is likely to possess a high need for social power that is greater than an otherwise strong need for affiliation.

2.2.4 Vroom's Expectance Theory

This theory was developed in 1964 by a scholar named Vroom. The theory built on the assumption that individuals have expectations about outcome that may manifest them as a result of what they do. Another assumption is that, individuals have different preference for different outcome.

Victor Vroom introduced to the management literature another process theory of work motivation that has made an important contribution. The expectancy theory of motivation asks a central question: what determines the willingness of an individual to work hard at tasks important to the organization? In response to this question, expectancy theory suggests that "people will do what they can do when they want to do it." More specifically, Vroom suggests that the motivation to work depends on the relationships between the three expectancy factors. There are:

- ✓ **Expectancy:** A person's belief that working hard will result in a desired level of task performance being achieved (this is sometimes called effort performance expectancy).
- ✓ **Instrumentality:** A person's belief that successful performance will be followed by rewards and other potential outcomes (this is sometimes called performance-outcome expectancy).
- ✓ **Valence:** The value a person assigns to the possible rewards and other work related outcomes.

Expectancy theory posits that motivation (M), expectancy (E), instrumentality (I), and valence (V) are related to one another in a multiplicative fashion: $M = E \times I \times V$. In other words, motivation is determined by expectancy times instrumentality times valence. The multiplier effect has important managerial implications. Mathematically speaking, a zero at any location on the right side of the equation (that is, for E, I, or V) will result in zero motivation. Managers are thus advised to act in ways that maximize all three components of the following equation-not one can be left unattended.

Motivation = Expectancy x Instrumentality x Valence

Suppose, for example, that a manager is wondering whether or not the prospect of earning a promotion will be motivational to a subordinate. First, if expectancy is low motivation will suffer. Second, if instrumentality is low motivation will suffer.

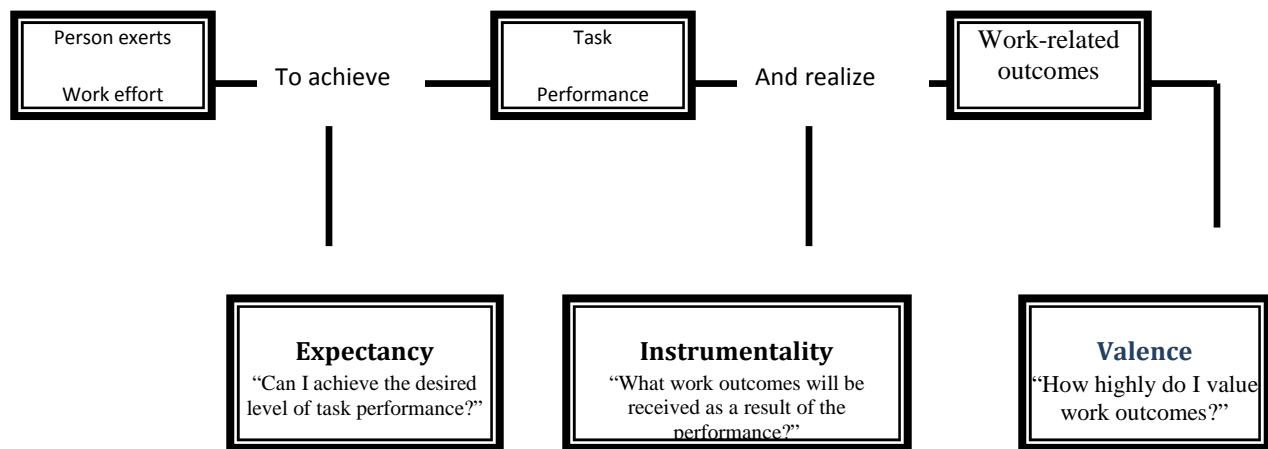


Figure 2.2 Elements in the Expectancy Theory of Motivation

Expectancy theory makes managers aware of such issues. It can help them better understand and respond to different points of view in the workplace. As shown in the above figure the management implications include being willing to work with each individual and trying to maximize his or her expectancies, instrumentalities, and valences in ways that support organizational objectives. Stated a bit differently, a manager can apply the insights of expectancy theory by: clearly linking effort and performance, linking performance to work outcomes, and choosing work outcomes valued by the individual.

2.2.5. Equity Theory

This theory was propounded by John Stacey Adams in 1963. In this theory, Adams, asserted that employees seek to maintain equity between the inputs and they bring to a job and the outcomes that they receive from it against the perceived inputs and incomes of others.

Adams (1963), there is a belief that, people value fair treatment which causes them to be motivated so as to keep the fairness maintained within the relationship of their co-workers and the organization. The structure of equity in workplace is based on the ratio of inputs to outcomes. According to this theory, individuals are motivated to reduce perceived inequity. Anger is induced by underpayment inequity (Adams, 1965).

According to Adam (1963), inputs typically include time, effort, loyalty, hard work, commitment, ability, adaptability, flexibility, tolerance determination and enthusiasm. The typical outcomes include job security, salary, employee benefits, a sense of achievement, praise and thanks.

Equity theory is straight forward. It plays a great role on explaining the importance of fairness in terms of equity at work place. For instance, employees in the organization have tendency to compare themselves what they contribute and what they are paid. However, employees working in the organization can be paid differently, and this may becomes as a means of motivator. Therefore is a critic to this theory. The theory also has important in the job design and reward system.

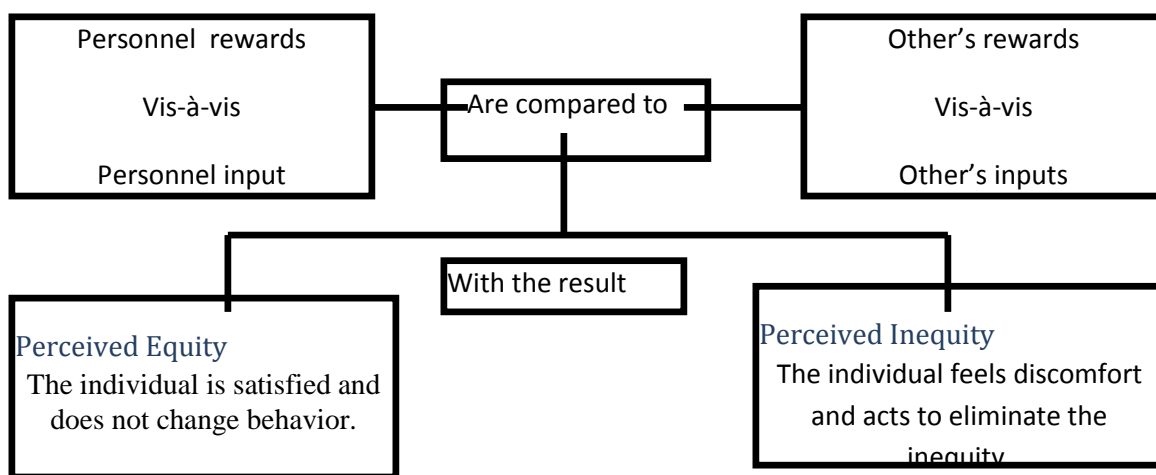


Figure 2.3 Equity theories and the role of social comparison

2.2.6 Reinforcement Theory

Behaviorist B.F. Skinner derived the Reinforcement Theory, one of the oldest theories of motivation as way to explain behavior and why we do what we do. The theory may also be known as behaviorism or operant conditioning which is still commonly taught in psychology today (Management Study Guide 2013).

The theory state that, those employees' behaviors that lead to positive outcome will be repeated. And behavior that leads to negative outcomes will not be repeated. Managers should therefore positively reinforcement to yield the best results, and the reward should immediately follow performance so that so that the employees can effectively associate the reward with performance, Skinner (1974).

This theory plays a great role on relating reward to perform which is perceived to be powerful and widely used in the management approach to employee's motivation at work place which is incorrect, because employees at work place are not only motivated by money, but also with a combination of many variables based on individual, management and organizational levels.

2.2.7. Goal Setting Theory

Task goals, in the form of clear and desirable performance targets, form the basis of Edwin Locke's goal-setting theory. The theory's basis premise is that task goals can be highly motivating-if they are properly set and if they are well managed. Goals give direction to people in their work. Goals clarify the performance expectations between a supervisor and subordinate, between coworkers, and across subunits in an organization. Goals establish a frame of reference for task freed back. Goals also provide a foundation for behavioral self-management. In these and related ways Locke believes goal setting can enhance individual work performance and job satisfaction.

To achieve these benefits, however, research by Locke and his associates indicates that managers and team leaders must work with others to set the right goals in the right ways. The key issues and principles in managing this goals-setting process are:

- ✓ Set specific goals: They lead to higher performance than more generally stated ones, such as "Do your best."
 - ✓ Set challenging goals: As long as they are viewed as realistic and attainable, more difficult goals lead to higher performance than do easy goals.
 - ✓ Build goal acceptance and commitment: People work harder for goals that they accept and believe in; they tend to resist goals forced on them.
 - ✓ Clarify goals priorities: Make sure that expectations are clear as to which goals should be accomplished first and why.
-

- ✓ Reward goals accomplishment: Don't let positive accomplishments pass unnoticed; reward people for doing what they set out to do.

And "participation" is an important element. The degree to which the person expected to do the work is involved in setting the performance goals can influence his or her satisfaction and performance. Research indicates that a positive impact is most likely to occur when the participation:

- Allows for increased understanding of specific and difficult goals and
- Provides for greater acceptance and commitment to them.

The concept of management by objectives (MBO) is good illustrations of a participative approach to joint apply the motivational power of goal-setting theory. In addition to MBO, managers should also be aware of the participation options. It may not always be possible to allow participation when selecting exactly which goals need to be pursued, but it may be possible to allow participation in the decisions about how to best pursue them. Furthermore, the constraints of time and other factors operating in some situations may not allow for participation. In these settings, research suggests that workers will respond positively to externally imposed goals if the supervisors assigning them are trusted and if the workers believe they will be adequately supported in their attempts to achieve them.

2.3. Empirical Literature Review

Money is not the only motivator and it is not the primary motivator for everyone. However, there is overwhelming evidence that money is an important motivator for most people (Sara et.al, 2004).

Intrinsic rewards given to employees including opportunity for growth, opportunity for achievement, advancements, and challenging tasks and duties in any not-for-profit organization help to increase the motivation level of employees, and such motivated employees are the sign of prosperity for any organization (Kluvers and Tippet, 2009).

The most important rewards that help to motivate blue collar and frontline employees are fringe benefits including bonus, retirement benefits, gratuity, housing loans, paid holidays,

educational and medical etc. so rewards are a source of job contentment and a source of motivation for all levels of employees (Arnold's et.al, 2007).

Muogbo in (2013) conducted study to investigate the Impact of Employee Motivation on Organizational Performance of selected manufacturing firms in Anambra State. 103 respondents selected from 17 manufacturing firms across the three senatorial zones of Anambra State.

The population of the study was 120 workers of selected manufacturing firms in Anambra State. The study used descriptive statistics (frequencies, mean, and percentages) to answer three research questions posed for the study. The Spearman Rank Correlation Coefficient used to test the three hypotheses that guided the study. The result obtained from the analysis showed that there existed relationship between employee motivation and the organizational performance. The study reveals that extrinsic motivation given to workers in an organization has a significant influence on the workers performance. This is in line with equity theory which emphasizes that fairness in the remuneration package tends to produce higher performance from workers. The researcher recommends that all firms should adopt extrinsic rewards in their various firms to increase productivity.

Nevertheless; despite the relevant of the study to test the impact of motivation and organization performance this means that the result cannot generalize to all countries in the world also the findings cannot be generalized owing to economical social and culture difference.

Another study was conducted by Masesa (2004) on factors influencing motivation of staffs in higher learning institution a case of university of Dar es salaam revealed that most of them are motivated by variable that are within themselves (intrinsic factors) such variable are opportunity for advancement interesting and challenging work, job security, work independence, individual goal, job freedom act and personal growth other factors were reputation of the organization, flexible working hours, job significance, and autonomy. He further added that the extrinsic factors are not main determinant factors for academicians to stay in the university. He concluded that motivation should not be viewed from institution point of

view but should be viewed from employees and be analyzed before implementation so those employees receive it as a retention factor.

Nevertheless despite the relevance of the study the findings were only concerned with high learning institutions, the study did not uncover whether Bank of Abyssinia do respond in the same way therefore this study reveals the gap which is to know the motivation practices in Bank of Abyssinia employees

Another study on motivation conducted by Kindu (2001) to explore the extent to which incentive and motivation had an effect on productivity in textile industry in Ethiopia, revealed that motivation had an impact on productivity as employees who were motivated performed better than those who were not adequately motivated. Also the study noted that work conditions at the textile industry, welfare facilities were also lacking he finally concluded that if workers morale was good it could result in a rise of productivity.

Nevertheless despite the relevance of the study again the study has been overtaken by time similarly study needed to be carried out in order to come up with up to date information Apart from that the study was conducted outside banking industry where even the sector of business is different also the study assessed to evaluate motivation factors in relation textile production my study will base on employees of Bank of Abyssinia.

Lindner (1998) conducts a descriptive survey topic "Understanding employee motivation". Sample size is 25 out of 119 employees of Pikon Research, Extension Center and Enterprise Center but response rate is 92% (23 employees).

This study tells us that highest motivation through interesting work and good wages. If an organization designs reward system properly according to legal and other requirements then employees will be more motivated. Rutherford (2005) identifies that different factors are very important for better performance of any company but effective and efficient organization is depend upon the employees motivation. Motivation is factor which is influence on organization performance and effectiveness. So that it is important for every management to understand that how organization influence the motivation of their individual employees.

Despite of the contribution of the study again the study has been overtaken by time which call for similar study to be taken elsewhere and that drive us to conduct this study, Also the sample

size used is also were small because of that there is need to do another current study which will use good number of sample size.

Study on motivation was conducted by Befekadu (2001) to examine underlying reasons for the teacher attrition and the factor that contribute or aggravated the exodus from teaching in Addis Ababa Ethiopia, found that teachers leaves their jobs mainly for the reason which were in rank order, low social prestige accorded to teaching by the society, low economic and financial benefit ,lack of transfer, and unfavorable working condition within the schools, administrative problem, and lack of professional career development, overloaded work, and limited chance for further studies. Although the study is relevant to this research it has been overtaken by time also the study specifically researched on teacher motivation in AddisAbaba Ethiopia while my research will specifically research on different area of business in Bank of Abyssinia.

Malik, and Ghafoor, (2011) conduct a research by taking sample size 103 employees of Telecommunication companies and discuss about employee motivation, employee performance and organizational effectiveness. The result shows that motivated employees are more productive as compared to de-motivated employees. There is positive relationship between organization effectiveness, employee motivation, and employee performance but not more strong relationship between them. Happy employees are more productive rather than productive employees are happier.

The above empirical studies are relevant to this research work although there are shortcomings like small number of sample size example James R. Lindner 2008 who conducted research in extension centre and enterprise centre used sample size of 25 out of 119 employees. Among all these studies no studies done in Bank of Abyssinia from that point drive me to take initiative to conduct research in Bank of Abyssinia.

2.5 Research Gap

Based on the literature reviewed it is revealed that no one has laid an intention to study specifically on investigation of motivation toward job performance in Bank of Abyssinia. For that reason this research work is going to concentrate on motivation of employee and its impact on job performance this will help fill the gap and get an answer on the motivation challenges exist in Bank of Abyssinia. Different environment brings about difference in motivation practices, polices, guidelines existing in Bank of Abyssinia. Many of the researchers whom I went through their work conducted their study elsewhere in the world but my focus of the study is in Bank of Abyssinia

However they did their study in the organizations which have difference cultures, altitude, norms and habits these factors might produce different result from one organization to another that is why I decide to conduct my study in Bank of Abyssinia in order to find those differences. Different time of the study done create a need to carry out another research because none of researchers I went through their study, conducted research of this type in current years specifically the year 2017. Also none of the study conducted research base on branches this gives the reason and need to conduct another research for that reason my research will pick employees from branches of Bank of Abyssinia.

2.6 Conceptual Framework

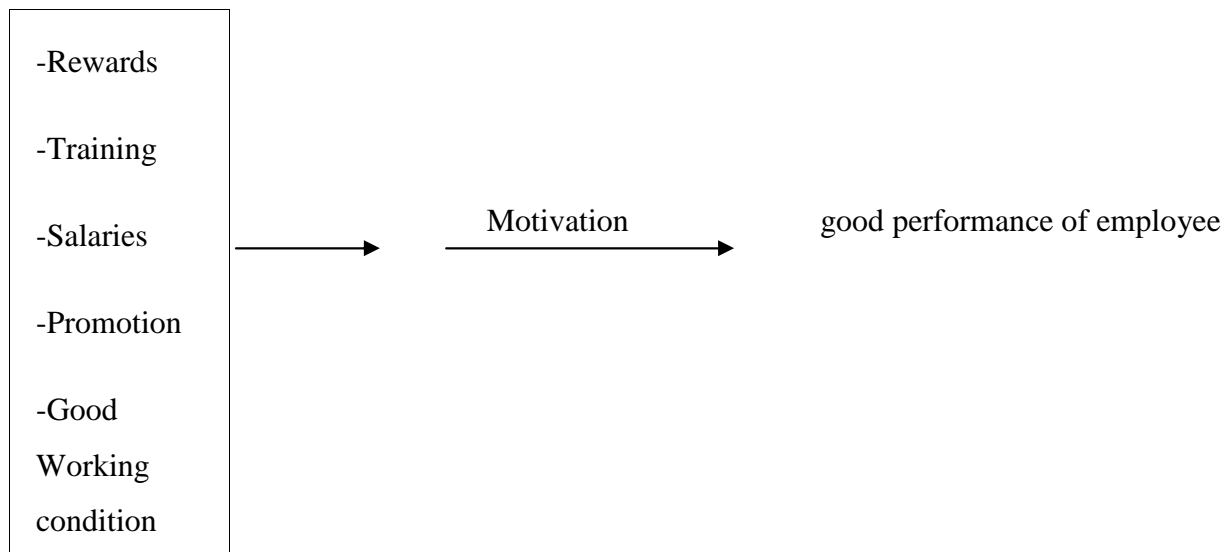


Figure 2.4 Graphical Illustrations of Motivation and Employees

Over in organization is to provide motivation to employee like promotions, rewards, good working condition then employee who is motivated will automatically bring positive impact in the organization like hard work, reduce of labor turn over, increase of performance, increases of productivities, increases of morale to work. There for this concept encourage employers to provide all kind of motivations to employees because it help to brings positive impact on the performance of employee in the organization

CHAPTER THREE

STUDY DESIGN AND METHODOLOGY

3.1. Study design

A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. The research design for this study was a descriptive survey through questionnaire and interview. The purpose of using descriptive surveys was to collect detailed and information that describe an existing phenomenon. From a review of literature, a survey questionnaire and interview was developed to collect data for the study the primary data will be collected through this form of questionnaire and was hand delivered to the target employees. The questions were tilled by the participating employees and were returned. Interviews were made with selected branch managers and executives.

3.2. Population Sample Size and Sampling Techniques

3.2.1 Population of the Study

A population refers to the aggregate of all cases that conform to some designated set of specifications it is the entire set of relevant units of analysis or data. For this study, the respondents were senior management officials, cash supervisors; customer's service officials, and supporting staffs employees with different designation and experience level.

3.2.2 Sampling Size and Technique

The total population of this research is employees of BoA that are in Addis Ababa. From the total population of around 1,301 the researcher used around 176 sample employees at 93% confidence level. The sample population was calculated from total population of employee of in Addis Ababa. The researcher distributed Questionnaire to samples in randomly selected branches. In this study, all the employees of the randomly selected branches are used as a sample.

Table 3.2 Samples taken from branches

Branches	Sample Employees
Merkato	32
Fil wuha	38
Megenagna	30
Sarbet	36
Bole Medhanialem	40
Total	176

Source; result of this survey study, 2017

3.3 Sources and Tools of Data Collection

The study used both primary and secondary sources of data. These primary data was collected through close-ended questionnaire. Questionnaires were used because it was easy for respondents to answer; easy to analyze statistically and response choices would clarify the question for respondents. The questionnaires were composed of structured questions and measured using Likert scale. The secondary data was collected from books and published articles.

The questionnaires were administered only to employees in Addis Ababa. The selection of the samples was limited to managerial and non-managerial employees of the bank. These selections were limited to these samples because these were the employees who perform the actual activities of the bank.

3.4 Pilot Testing

To minimize the possibility of having any issues with the questionnaire, a pilot study was conducted to see if the respondents can understand and answer the questions easily (Saunders, 2009). 17 questionnaires were distributed and responded without any ambiguity.

3.5 Method of Data Analysis

The data collected from closed ended questionnaires were analyzed quantitatively. A descriptive statistics was conducted and analyzed with frequencies, and percentages. This was investigated using descriptive analysis method with the help of SPSS in frequencies and percentages and the analyzed data was interpreted in tables.

3.6 Ethical Considerations

In order to ensure ethical issues, first the researcher got full permission from the establishment and participant under the study. The researcher provided information concerning the topic,

purpose, and overall benefit of the study to the participants. The researcher also made sure that participation in the study was voluntary and harmless.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1 Characteristics of the Respondents

4.1.1 Introduction

The first part of this chapter describes the demographic characteristics of respondents in terms of age, sex, educational background and service year with the company. The second part of the chapter explains the impact of motivation on employee's performance. The last part of the chapter describes interview questions conducted between branch managers and directors. From 176 questionnaires distributed hand to hand to each respondent 170 of them were collected and analyzed in the following way:

4.2 Demographic Characteristics of Respondents

4.2.1 Age of Respondents

The study was interested to use age because age has influence on the ability to work and perform well. Hence, the study shows that young people are more motivated to work because most of them

are young and fresh from colleges and so they are eager to work. Older people are less concerned with motivation because they are more concerned with health and mentoring others and attached more to job security. In addition, older people are desired more for social status, relaxed working environment and final benefits after retirement. The study found that there is a positive relationship between age and job performance.

The study showed that many respondents comprise of 57% and were found in age group 21-30. 21% of respondents were of age group 31-40. More over 13% of respondents were found in age group 41-50. Few respondents were found in age group 51-65 with 9%. This implies that the bank has greater opportunity to use this young man power to perform to their best.

Table 4.3Ages of Respondents

Age	Frequency	Percentage
21- 30Years	97	57
31-40 Years	36	21
41-50Years	22	13
51-65Years	15	9
Total	170	100

Source: Own survey, 2017

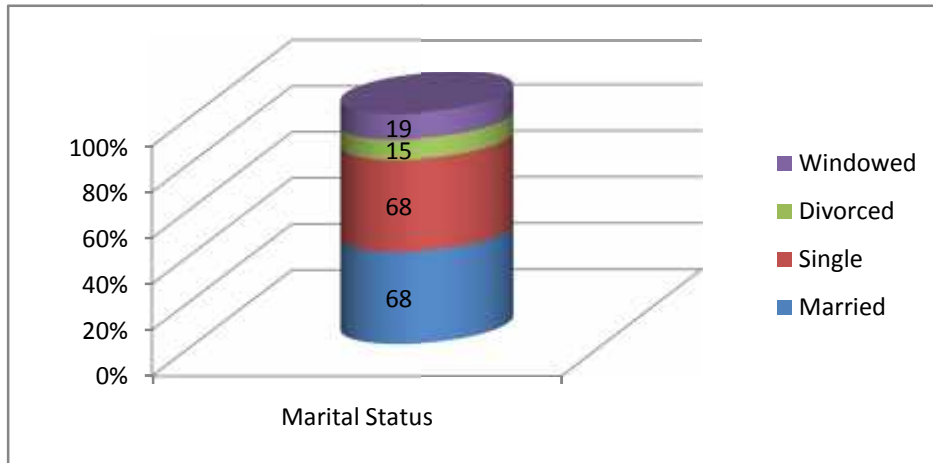
4.2.2 Marital Status

The study was interested to know the marital status of respondents and the majority of respondents were married and single. Married people have a great focus on the increased pay and therefore are motivated to work when they get satisfactory pay. This is because most of the married people have families and dependents that are depending on them. In case of BoA regardless of once marital status, everyone is performing his/her duty accordingly. In today's life everyone is focusing on good pay whether you're single or married.

Therefore, the study showed that majority of respondents was both married respondents were 40%

and single respondents were 40%. Divorced respondents were 9% and widowed respondents were 11% as presented in figure 2 below.

Figure 4.5 Marital Status



Source: Own Survey, 2017

4.2.3 Education Background

The study was interested in using level of education because in the current competitive banking industry the one who has skilled staff play significant role in achieving personal and organizational goal. Education also influences employee’s capacity of retaining, attracting new customers to the bank and the bank competitiveness in the industry. Majority of the employees were skilled.

Table 4.4 Education Level

Education Level	Frequency	Percentage
Below 12 grade	2	1.17
10 or 12 complete	5	2.94
10+1 up to 10+3	8	4.71
Diploma	21	12.35
BA/BSC degree	109	64.11
Above BA/BSC degree	25	14.71
Total	170	100

Source: Own survey, 2017

From the findings it was observed that the majority of respondents were BA/BSC degree and they were 64.11% whereas above BA/BSC degree respondents were 14.71%. Diploma level was comprised of 32%. Other respondents were having 10+1 up to 10+3 certificate which counts 4.71% and the remaining were 4.11% they were holding 10 or 12 complete and Below 12 grade. The majority of the sample population is well educated which makes them potential for rendering banking services.

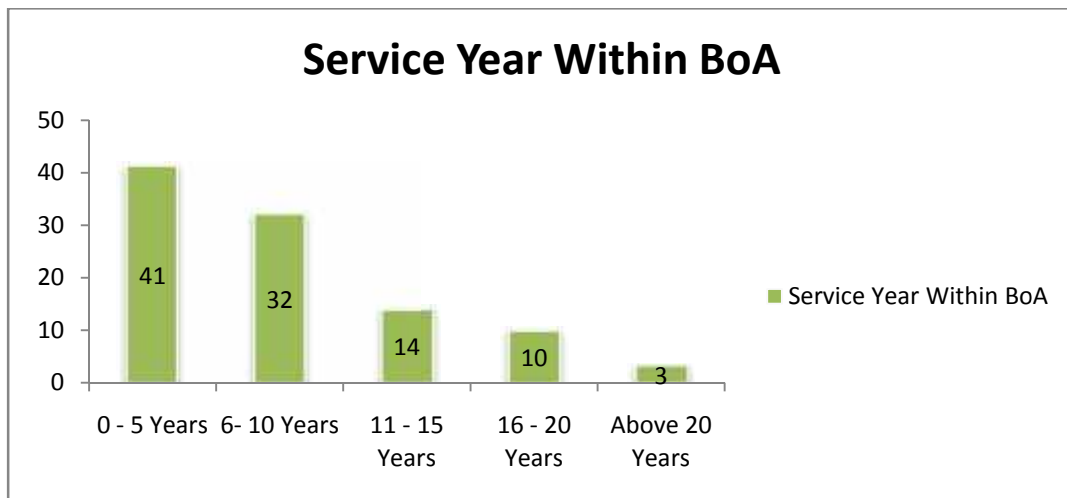
4.2.4 Years of Respondents Working within BoA

The study was interested to use years of respondents working in BoA because the longevity of employee to stay in the job will determine that employee is satisfied with the motivating factors given to him hence performing well in the organization.

The numbers of years an employee remain in the employment of the bank enhance his/her chances of getting motivated in way one or the other. The goodwill nature of the bank ensuring that employee stay in the job for long years before motivated with a package must be a thing of the past. The educational qualification of the employees and their responsibilities should be considered in the course of promoting employees in taking up higher responsibility.

The study found that majority of the respondents 41% has worked in the bank for 0-5 years whereas 32% of respondents have worked in the bank for 6-10 years. 14% of respondents have worked between 11-15 years with the bank. The remaining 10% respondents worked between 16 – 20 years were and the few respondents were 3% worked for 20 years and above, as it is presented in figure 3 below.

Figure 4.6 Year of service within BoA



Source: Own survey, 2017

4.3 Analysis of the Collected Data

4.3.1 Salary Increment for improving employee's Job Performance

The study was interested in examining how salary increment influences employee's job performance because salary increment is a great motivator for employees' job performance as well as instrumental in satisfying a number of the most pressing needs.

Salary increment motivates employees to work harder, improves staffing and employee retention. Salary increment is significant not only because of what they can buy but also as a tangible method of recognizing their worth, thus improving their self esteem and gaining the esteem of others. Furthermore, salary increment helps to inspire employees to push themselves to perform better. When employees of BoA were asked to comment if salary increment influences them to performance the majority of them which is 68.82% disagreed salary increment influences job performance. Few respondents which are 17.02% agree that salary increment influences job performance in BoA and the remaining 14.12% respondents strongly agree salary increment influence job performance. Therefore employees who agree on salary increment alone cannot have positive effects on job performance unless it comes along with other motivational packages like promotion, recognition and internal treatment of employee should be treated equally.

Table 4.5 respondent's opinion on impact of Salary Increments on job Performance

Response	Frequency	Percentage
Strongly agree	24	14.12
Agree	29	17.02
Uncertain	0	0
Disagree	117	68.82
Strongly disagree	0	0
Total	170	100

Source: Own survey: 2017

4.3.2 Team work for Enhancing job Performance

The study was intended to find out the impact of team work for enhancing job performance because working together as a team improves trust and communication among employees this can contribute to a more open environment in which creativity is supported and encouraged. However, by working together team members pool their complimentary skills and experience which may improve each employee's individual performance. In turn, improved performance may increase job satisfaction, enhancing employee's self esteem and joy he finds at work.

The study found that the majority of respondents which is 64.71% agreed that team work enhance achievement in job performance. 11.17% of respondents strongly disagree that team work leads better performance. 11.17% of respondents reply disagrees. However, 10% of respondents strongly agree that team work can improve job performance and the remaining 2.94% respondents responded that uncertain as it shown in table 4 below.

Table 4.6 Impact Team Work for Enhancing job Performance

Response	Frequency	Percentage
Strongly agree	17	10
Agree	110	64.71
Uncertain	5	2.94

Disagree	19	11.17
Strongly disagree	19	11.17
Total	170	100

Source: Own survey, 2017

4. 3.3 Motivational Packages for Employees performance

The study was interested to rank the motivational packages of BoA for employees because motivational package has influence on the performance of employee in a sense that once these packages are provided to them, employees will be satisfied, committed, and be loyal to the bank. This will result in providing good services to customers and hence job performance. The study showed that 30% of respondents said that promotion is a great motivator for employees of BoA and also a most important package by ranking order.

However, 18.82% of respondents said that salary increment is a motivational package to employees in BoA hence it is a second most preferred package for employees of BoA. Furthermore 15.29% of respondents said that bonus is motivational package to employees of BOA and it is a third package preferred by the employees. 12.94% Respondents reply that training opportunity is most preferred package and 10 % for recognition. The study further showed that 8.82% of respondents said that insurance coverage is motivational package to employees. 4.12% of respondents said that employees housing loan scheme is a motivational packages to employees of BoA and it is a fifth package in order of priority whereas respondents does not reply to the remaining motivational factors.

Table 4.7 Motivational Packages for Employees of BoA

Motivation Packages	Frequency	Percentages
Salary Increment	32	18.82
Recognition	17	10
Employee housing loan	7	4.12
Hardship allowance	0	0
Promotion	51	30
Insurance coverage	15	8.82
Training opportunity	22	12.94
Bonus	26	15.29
Total	170	100

Source: Own survey, 2017

4.3.4 Adequacy of Motivational Packages to Employees of BoA

The study was interested to examine the adequacy level of motivational packages to employees of BoA because this level of motivational package which determines the employee performance in BoA. If the adequacy of these motivational packages is enough to employees then the workers will be satisfied, committed to work, loyal to the bank and will provide good customer care services to bank clients. This will attract more customers and also to retain them and hence performance.

Table 4.8 Adequacy of Motivational Packages to Motive Employees at BoA

Response	Frequency	Percentage
Strongly agree	13	7.65
Agree	77	45.29
Uncertain	3	1.76
Disagree	68	40
Strongly disagree	9	5.29
Total	170	100

Source: Own survey: 2017

The study showed that the majority 45.29% of the respondent agree that the motivational packages they received are enough to motivate them to give their best to the bank. The study also showed that 40% of the respondents said that motivational packages are not enough to motivate employees of

BoA by reply disagree. Whereas the remaining respondents reply that strongly agree, strongly disagree and uncertain by replying 7.65%, 5.29% and 1.76% respectively.

4.3.5 Ways in which Motivational Packages Influence Employees of BoA

The study was interested to identify the ways in which motivational packages influence employees of BOA. The result shows that 21.76% of respondents said that motivational packages available in the bank are influencing them to early reporting to work. However, 15.88% of respondents said that motivational packages are influencing them to stay on the job.

Furthermore, 27% of respondents are delighted to customer because of the influence of motivation packages available at BoA. Moreover, few respondents which comprise of 2.94% said that motivational packages influencing them in way that they have inner satisfaction which makes them to perform. The study further found that 32.35% of respondents said that motivational packages influence them to be loyal to bank.

Table 4.9 Ways in which Motivational Packages Influence Employees of BoA

Response	Frequency	Percentages
Early reporting to work	37	21.76
Staying on the job	27	15.88
Delight to customer	46	27.01
Inner satisfaction	5	2.94
Loyal to the bank	55	32.35
Total	170	100

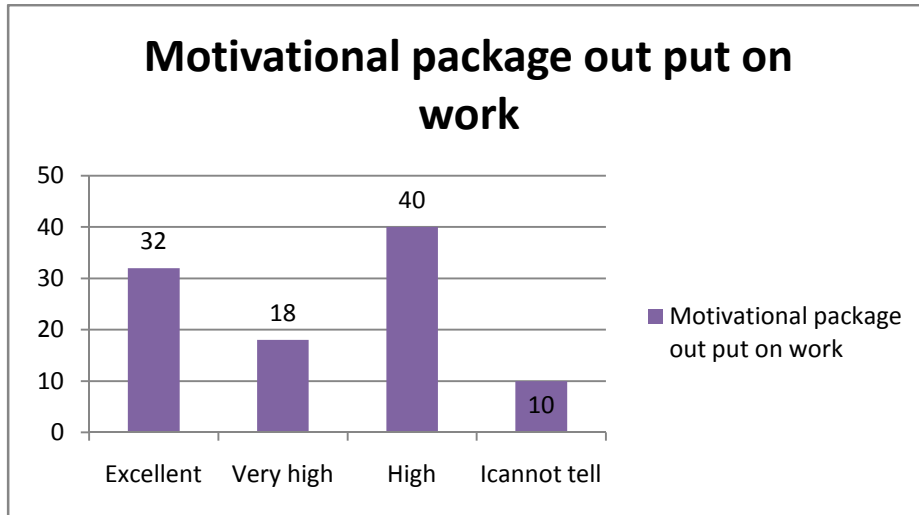
Source: Own source, 2017

4.3.6 Effects of Motivational Packages on Work output

The study intended to find out the effects of motivational packages on work output and the result were as follows, 32% of respondents said that the effects of motivational package on work output is excellent. However, 18% of respondents said that the effects of motivational packages on work

output are very high. The majority of respondents which comprise of 40% said that the effects of motivational packages on work output are high. Furthermore, few respondents which are 10% said that they cannot tell on the effects of motivational packages on employees work output.

Figure 4.7 Effect of Motivational Packages on Work output



Source: Own source: 2017

4.2. 7 Interview Respondent’s Analysis

According to interview made they are satisfied with the financial allowances they get from the company like housing loan, transportation and other. Also, they stated that financial aspects really affects their performance toward the work but majority of them, said no. from the above finding we can say that it is not a must that whoever in financially satisfied with whatever he/she is getting from the company should influence the work of their performance positively. As most of them are satisfied financially but they see it is not influencing their performance positively or negatively. So it is not a factor of motivation in the company.

Most of the participants feel satisfied and motivated when they get extra duties and responsibilities. So, assigning new roles to people is a good factor to motivate them. And according to David, Louis, Micheal (2004), who agreed that giving new roles and responsibilities to people, they will be, motivated to work harder.

Locke, Feren, McCaleb, Shaw, and Denny, (1980), Guzzo, Jette, and Katzell, (1985), Judiesch, (1994), Trank, Rynes, & Bretz, (2002) and Harrison, Virick, & Williams, (1996); Trevor, Gerhart, & Boudreau, (1997), agreed that financial aspects and employees payments crucially affects employees performance and productivity and back to the literature review, most of the researchers agreed that salary and wages are very important for employees satisfaction and performance and hence business productivity. But, from the above lines we can say that it is not a major factor for people to be motivated in BoA

Management support and communication with their employees has a major effect on their performance and motivates them toward the best. It is also goes under management recognition and appreciation for their employees. As (Salasiah, Zainab, Rosmawati, Ermy, 2010) stated that when managers appreciate and praise their employees, they tend to work and perform better. According to that, the findings shows that more than half of employees sometimes get feedbacks from their management about their work and again big number of them replied that their work is recognized and appreciated by their managers.

Furthermore, little number of the participants replied that they are encouraged by their manager's to take decisions and said that they are usually involved in decision making process. So, more than half of them are not encouraged and involved in decision making task by their employees. Which is a point that they are not satisfied and motivated? So, we can comment that the above employees are drive reduction where Sara, Barry, and Kathleen, 2015 mentioned that this approach looks after the relationship between needs and how to fulfill it and every person has certain drives which takes him toward self-actualization and satisfaction.

Following up with employees and their feeling that they are encouraged toward the work and they are trusted to do the work is a big motivation factor. From the interviews, 69% of participants replied with no for the management communication and 50% again by no for the following up regarding whatever skills they need to do the job. They just are given the task to do and leave them doing it. It is good to give trust for employees regarding whatever tasks and responsibilities they are gives, but they have to be guided on how to perform the task and the job required. Keeping the employee alone with no support from the management or a senior level employee will de-motivate his/her toward the work.

Praise and appreciation has been considered major motivation approaches which have high impacts on employees toward motivation. In the organization, as it is shown in data analysis, 56% of the participants feel that appreciation is the factor which will motivate them in the workplace. Awards and promotions got a low percentage as they are not the main factors of motivation, as they see. Work itself can be very rewarding to an employee, especially then coworkers and supervisors reward it with praise or tangible awards. Individual accomplishments should mean something to the company and should be pointed out in praise that will help to further increase productivity, make the employee feel appreciated, and create an example for other employees to follow, knowing that they will be rewarded. So, unparsed and not appreciated employees are considered the main issues which lead employees to leave the company (Salasiah, Zainab, Rosmawati, Ermy, 2010).

Praise and appreciation considered the easiest way of motivation to be used and it is so powerful. Salasiah, Zainab, Rosmawati, Ermy, (2010) also stated that when employees feel that their managers appreciate and praise them, they tend to perform better which leads to higher business productivity. So, employees are not in good condition regarding the appreciation and praise aspects and approaches. Back to the literature review, almost all researchers agrees that for managers to be motivators, they have to be leaders. So, almost the half of the participants sees that they are not getting the support from their management which delays whatever task or job they are working in. also, it is obvious that management doesn't recognize their employees work and hence no appreciation is there.

In order to get employee performance output and be aware of up to what extent the organization employees are performing, a performance appraisal was performed and sent to every participant line manager. It is a step to check the relationship between employee motivation and job performance. As if employees are motivated, and they are performing well, the business will be in a good shape and will be performing and producing positively.

So, most of the employees (56%) get rate 2 for factors job quality, dependability and reliability, communication skills, service skills, professionalism, initiative and innovation, computer skills, problem solving and leadership and development. It is obvious that most of the participants are not

performing well with most of the business requirements factors. This is a great positive relationship between employee motivation and performance (Bradley, 2004). It is understandable that when the employee is not motivated will not be performing well. They might do the job which is required and have been asked to do, but with not the quality and excellence expected.

As Bradle, Chyan, Bih-Huang, and Hero, (2004) stated, employees who are motivated will do the best they can to provide the highest quality task and job which will enhance business performance and productivity.

The literature review examined the relationship between employee motivation, and job performance which showed that there is a positive relationship between them. If employees are motivated, they will be performing highly positively affect job performance.

The organization case shows that employees are not motivated enough to perform with high rate as it affecting the job performance.

The main focus of motivation on employees is money approaches. It is considering money and wages is the motivator for their employees. By doing this they are not getting the desired outcome and people are de-motivated.

The data analysis showed that it is obvious that employees are not financially and money wise satisfied but it is not the only approach they need. Most of the employees are satisfied with allowances like housing and leave entitlements. Employees also see that the main factor influencing them is the management communication style and appreciation which motivates them the most. So, management should keep in mind that the way of communication is fatal for choosing the motivating approach.

Giving employees bonus and salary increments every year doesn't really work in motivating employees. As researchers entitled, there are factors and criteria's management should consider before selecting and deciding on the motivation approach for their employees.

CHAPTER FIVE

5. FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter focuses on the summary of major findings, conclusions based on the findings and the recommendations.

5.2 Summary of Major Findings

The study result shows that about 75% of Employees of Bank of Abyssinia accepts that employee motivation help to increase job performance these findings concur with motivation study conducted by Kindu (2001) who explored the extent to which incentive and motivation had an effect on productivity in textile industry in Ethiopia, finding revealed that motivation had an impact on productivity as employee who were motivated performed better than those who were not adequately motivated. He finally concluded that if workers morale was good it could result in a rise of productivity. Also this study agrees with study of Muogbo u.s in (2013) who researched on the link between motivation and performance. He concluded that motivations given to employee have significance impact on organization performance.

However the researcher found that 75% of employees in this research accepted that equality on employee trainings is not practiced properly this is evidenced by majority of employee

complains that training in this organization is discriminative because top leaders employees always go for training while subordinate employees are ignored. However many employees feel it is very surprising to see in this organization junior employees who are top leaders are sent for training while senior subordinate employees are not. This tendency causes a lot of dissatisfaction to majority of employees as a result many workers loose morale of work.

The findings of this study concur with (cosier and Dalton, 1983) who state clearly when an employee perceives unequal ratios between him and his counterparts, there will be a state of inequality also Equity theory Adams (1963) state the same that most theorist discussing the equity theory posit three primary points. First, employees perceive a fair return for what they contribute to their job. Second, employees then run some kind of social comparison what their compensation should be with their colleagues. Last each employee that perceives himself to be in an inequitable situation will try to decrease this inequity

5.3 Conclusion

The objective of this study was to assess the impact of motivation on employee's performance also the study used descriptive techniques to assess the employee's motivation toward the job performance. The results of study reveal that there is a link between employee motivation and job performance where by whenever motivation increases the performance increase too, The findings reveal that majority of employees listed number of motivation items which motivate them most like Employee training, promotion, working environment, and recognition of good performers.

This is evidenced by data obtained from field which shows that 75% of workers accept that motivation help to increase job performance. However 90% of the respondents say that motivation programs implemented in this organization is not satisfactory this means that most of employees are not happy with motivations given to employee by this organization. Majority of

employees agree there are motivation practices but not properly implemented. Many employees are not happy with the existing motivation programs of Bank of Abyssinia. Employees have a negative feeling about management when it comes to motivation. They are discouraged with the current motivation situation in the organization.

About 82% of employees feel that the team work of this organization is not good for them to work. They have given opinion that there is a need to implement more motivations programs which can further motivate and make them perform better. All the 10 factors which were mentioned i.e. Employee training opportunity, promotion, recognition, leaves (holiday, sick, maternity, weeding and exam) transport, insurance coverage, employee credit service, salaries of employees, bonus, and hardship allowance were considered as not satisfactory to majority of the employees. Hence; when new motivation programs are framed these factors need to be considered in order to come up with favorable programs. The study indicates that the motivations programs exist are ineffective. Employees are not in favor of motivations given by this organization that's why morale to work for employee goes down.

5.4 Recommendations

The role of human resource management department is very crucial to address the problem on employees motivation if we real want achieve the slogan of Big Result Now .Because without motivated employee frankly speaking this bank will never develop because human resource is most important of all the resource we have in this world. Failure to handle them may result failure of the organization.

Armstrong (2009) highlighted that human resource, money, and material, are principal resources in any work organization, however he went on saying that among of all the resources we have in the world human is most important resource of all and because of that he or she must be manipulated more carefully therefore it must be known that motivated employee in an

organization appear to be biggest assert.

The Bank of Abyssinia must do its best to increase motivation of the Employees by redesigning the reward system. Employees should be trained according to the seniority, this will help to reduce employee grievances and demand of the job to reduce workers grievances Also the office has to prepare budget for employee training induction and orientation this will increase employee motivation and work performance hence reduce labor turnover ,present content of the working environment is not friendly to workers of this organization therefore work environment must be improved In order to satisfy the staff and work with efficiency areas of improvement in work environment is office redesign, ventilation, availability of enough office chairs and Tables, food, drinks, and refreshment, reasonable all these have to be improved so that job performance will improve.

Bank of Abyssinia has to ensure that different working facilities like desktop computers, scanners, printers, vehicles, electricity, telephones services, water, is provided to all employees in order to enhance the employee motivation and job abilities. Further, the following non monetary awards are good motivators to employee therefore must not be ignored example promotion, recognition, Overtime pays

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SCHOOL OF GRADUATE STUDIES

DEPARTMENT OF GENERAL MBA

MBA PROGRAM

Questionnaire

Dear respondent,

I am final year postgraduate student pursuing a master's in general MBA from St. Mary's University. The purpose of this questionnaire is to find out about your perception on the impact of motivation on employees performance. The information that you offer me with this questionnaire will be used as a primary data in my case research.

Thank you for your participation.

Instructions:

- 1) Completion of this questionnaire will take you approximately **5 to 10** minutes.
 - 2) The contents of this questionnaire will be kept **confidential**.
 - 3) Please simply make a tick mark () on the appropriate choices
 - 4) No need to write your name
-

A. Background Information:

1. Sex: Male female
2. Age: 21-30 year
31-40 years
41-50 years
51-65 years
3. Marital status: Married divorced
Single windowed
4. Educational Background: Below 12 grade BSC degree
10 or 12 complete diploma
10+1 up to 10+3 certificate Above BA/BSC degree
5. Years of Service Within The Company
1-5 years 16-20 years
6-10 years above 20 years
11-15 years

B. General information about Impact of Motivation on job performance:

1. To what extent do you agree that **Salary increment** motivate employees to improve their performance?
A. Strongly Agree D. Disagree
B. Agree E. Strongly Disagree
C. Uncertain
 2. To what extent do you agree that **team work** motivate employees to enhance their performance?
A. Strongly Agree D. Disagree
B. Agree E. Strongly Disagree
C. Uncertain
 3. To what extent do you agree that **motivational Package** motivate employees to improve their performance?
A. Strongly Agree D. Disagree
B. Agree E. Strongly Disagree
C. Uncertain
-

4. To what extent do you agree that **motivational Packages are adequate** to employees to improve their performance?
- A. Strongly Agree
 - B. Agree
 - C. Uncertain
 - D. Disagree
 - E. Strongly Disagree
5. Ways in which **motivational Packages influence** employees job performance?
- A. Early reporting to work
 - B. Staying on the job
 - C. Delight to customer
 - D. Inner satisfaction
 - E. Loyal to the bank
6. To what extent do you agree that **motivational Packages affects** employees on work out put?
- A. Strongly Agree
 - B. Agree
 - C. Uncertain
 - D. Disagree
 - E. Strongly Disagree
-

ANNEX 3

ST. MARY'S UNIVERSITY

Bank of Abyssinia Share company's compensation packages

No.	compensation packages
1	Recognition
2	Transportation
3	Insurance coverage
4	Holiday, sick leave, maternity leave weeding leave and exam leave.
5	Hard ship allowance
6	Bonus
7	Employee Credit service
8	Salary increment
9	Training opportunities
10	Promotion

ANNEX 2

Interview Questions

Salary/ Wages:

1. How far you are satisfied with the allowances provided by the Organization?
2. Which type of incentives motivates you more?
3. Do you think that incentives and other benefits will influence your performance?

Assigning new roles:

4. Does the Top Management involve you in decision making which are connected to your department?
5. Are you encouraged to make decisions and take responsibility at work?
6. If you have taken on new or extra duties in the last year or two, you felt satisfied because of that

Appreciation

7. Do you think that your work is recognized and appreciated?
8. Does your manager/supervisor tell you what he/she thinks of your work or appreciate your work?

Recognition

9. Does your manager/supervisor discuss with you what Skills you need to do your job?
 10. Does your manager/supervisor talk to you before you go on any kind of task and explain to you what you should do?
 11. Which of the following factors motivates you most?
 - A. Salary Increase
 - B. Promotion
 - C. Leave
 - D. Motivational talks
 - E. Recognition
-