



ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES

**MASTER OF BUSINESS ADMINISTRATION IN GENERAL
MANAGEMENT**

**DETERMINANTS OF EMPLOYEE MOTIVATION: A
CASE STUDY OF COMMERCIAL BANK OF ETHIOPIA**

BY: NETSANET AYELE

JULY, 2019

ADDIS ABABA, ETHIOPIA

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A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF GRADUATE STUDIES, MASTER OF BUSINESS ADMINISTRATION IN GENERAL MANAGEMENT FOR THE PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR MASTER OF BUSINESS ADMINISTRATION

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DECLARATION

Here I, Netsanet Ayele Ashagre, declare that the research project entitled “Drivers of Employee Motivation: A case study commercial bank of Ethiopia” is my original work that is done under the guidance and advice of my advisor, Worku Mekonnen (PhD).

This research project is done as partial fulfillment for Masters of Business administration. This research has not been done before and all sources of materials used for the study have been appropriately acknowledged.

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CERTIFICATION

This is to certify that Netsanet Ayele has done the study on the topic “Drivers of Employee Motivation: A case study commercial bank of Ethiopia”. This study is authentic and has been submitted for examination for the fulfillment of MBA Degree at St. Mary’s University.

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ACRONYMS

CBE: Commercial Bank of Ethiopia

HRM: Human Resource Management

SPSS: Statistical Package for Social Science

SD: Standard Deviation

ABSTRACT

This study attempts to examine determinants of employees work motivation in Commercial Bank of Ethiopia through empirically testing the variables including work content, working condition, payment, benefit, promotion, recognition and autonomy and carrier development. The study was done based on primary and secondary data sources. A self-administered questionnaire was designed to collect relevant information from the selected 266 respondents. Among these 254 questionnaires are returned and analyzed. The collected data was analyzed by SPSS version 21 using descriptive statics and multiple regressions. Based on this motivation variables have positive relationship or correlation with employee's motivation. Based on the result of multiple linear regression variables like payment, benefit, working condition, recognition and promotion have positive and significance effect on employee's motivation but employee autonomy and career development opportunity have no significance impact on employee's motivation. Since the relationship between variables and motivation exist the management of commercial bank of Ethiopia should clearly state well-articulated motivational policy by involving some employees in the process of developing it in order to increase the employee's motivation and to achieve its own goal.

Key Words: Motivation, Payment, Recognition, Drivers of Motivation

CHAPTER ONE

1. INTRODUCTION

1.1. Background of the Study

In the modern competitive world, business organizations are facing ever-growing challenges regarding commitment, engagement, belief, recruitment and retention of their employees. Multiple studies in different countries and across industries show that employees who are passionate about their jobs and the organizations in which they work are in the minority. Motivation is about giving your staff the right mixture of guidance, direction, and resources and rewards so that they are inspired and keen to work in the way that you want them to. So, a large portion behind these difficulties can easily be solved by imparting proper motivation. (Nurn, 2017).

Motivation is defined by Stephen and Timothy as “the process that account for an individual’s intensity, direction, and persistence of effort toward attaining a goal” (Stephen & Timothy, 2010). Intensity here means the degree of how hard an employee performs in an organization. And when managers try to motivate employees, they will mainly focus on the part of intensity. Secondly, an organization cannot reach success without a right direction. Therefore, how to organize employees work well towards the organization’s goals is an important issue to be considered. However, employee motivation is an endless process. Employee motivation is one of the policies of managers to increase effectual job management amongst employees in organizations (Shadare, 2009). A motivated employee is responsive of the definite goals and objectives he/she must achieve, therefore he/she directs its efforts in that direction. Rutherford (1990) reported that motivation formulates an organization more successful because provoked employees are constantly looking for improved practices to do a work, so it is essential for organizations to persuade motivation of their employees (Kalimullah, 2010).

Every organization and business wants to be successful and have desire to get constant progress. The current era is highly competitive and organizations regardless of size, technology and market focus are facing employee retention challenges. To overcome these restraints a strong and positive relationship and bonding should be created and maintained between employees and their organizations.

Motivation results from the interaction of both conscious and unconscious factors such as the intensity of desire or need, incentive or reward value of the goal, and expectations of the individual and of his or her peers. (Akhtar, 2014). These factors are the reasons one has for behaving on a certain way. Most employees need motivation to feel good about their jobs and perform optimally. Some employees are money motivated while others find recognition and rewards personally motivating. Motivation levels within the workplace have a direct impact on employee productivity. Workers who are motivated and excited about their jobs carry out their responsibilities to the best of their ability and production numbers increase as a result. An incentive is a motivating influence that is designed to drive behavior and motivate employees to be produce quality work. Employers use several types of incentives to increase production

numbers. Employee incentives come in a variety of forms including paid time off, bonuses, cash and travel perks. Incentives drive employee motivation because they offer workers more to strive for than a regular paycheck. Many employees need recognition from their employers to produce quality work. Recognition and employee reward systems identify employees who perform their jobs well. Acknowledging a job well done makes employees feel good and encourages them to do good things. Employers recognize workers by tracking progress and providing feedback about how they have improved over time. Public recognition is also a motivating factor that drives worker productivity. Some employees are motivated through feeling a sense of accomplishment and achievement for meeting personal and professional goals. Many workers are self-disciplined and self-motivated. (Gray, 2000).

Motivation can be specified as a management process, which encourages people to work better for the overall benefit of the organization, by providing them motives, which are based on their unfulfilled needs. The matters arising are: “why managers need to motivate employees?” (Herzberg, 1959). Traditional motivation theories focus on specific elements that motivate employees in pursuit of organizational performance. For example, motives and needs theory (Maslow, 1943) states that employees have five levels of needs (physiological, safety, social, ego, and self-actualizing), while equity and justice theory states that employees strive for equity between themselves and other employees (Adams, 1963, 1965). However, current research on employee motivation is more cross-disciplinary and includes fields such as neuroscience, biology and psychology.

According to Jones & George (2008), there are three major components of motivation which are direction, intensity, and persistency. Direction is a goal that forces an individual to perform an act to achieve it. There are factors that influence a person in selecting the goal, including both internal and external factors, and the final goal is the best one chosen among potential alternatives. The intensity is the level of determination or effort put by an individual in the process of achieving the goal; how hard an individual has tried, and how much energy, time, money, or any other mental or physical things have been used during the Process to achieve the goal. Persistence is the ability of an individual to maintain the motivation through times even though obstacles may exist (Robbins and Judge 2013).

It is not an exaggeration to say motivation is the core to being successful. A motivated person is likely to willingly put more effort into doing a task and a good result is within expectations. When goals are achieved, it drives a feeling of being satisfied and enjoyment for the employees and creates a positive working attitude in the workplace.

According to Smith (1994) it is because of the survival of the company. Amabile (1993) contributed to this statement by arguing that it is necessary for managers and leaders of organization to learn to understand and effectively deal with their employee’s motivation; since motivated employees’ are the pillars of successful organization in present and future century. She also indicates that unmotivated employees may probably contribute little effort in their jobs, stay away from workplace as much as possible, go out of the organization and make low quality of work. When employees are well motivated, they help the organization to grow and survive in fast changing workplaces (Lindner 1998, 36). Lindner also indicates that the most difficult role of managers is to motivate employee, because what motivates employees changes always (Bowen and Radhakrishna 1991, 16-22).

According to Armstrong (2005) described that it depends on several factors. Like, individual needs and aspiration, expectation about the reward, equity and fairness (the felt fair principle) and other factor. Generally speaking motivation is a life blood of an organization and therefore it is important for managers to understand the factors that motivate their employees to perform to the best of their ability.

Schuler and MacMillan (1984), argue that effective HRM results in an enhanced ability to attract and retain qualified employees who are motivated to perform. When employees are motivated to perform there are many positive effects, such as greater profitability, low employee turnover, and high product quality. An organization can create competitive advantage over its competitors by using human resource practices to improve employee motivation, especially when their employees are less motivated (Schuler & MacMillan, 1984) Individual differences, work-context characteristics and job placement may lead to differences in employees' motivation, job satisfaction and performance (Sharma and Sharma, 2011). When organizations seek to attract and retain highly qualified employees, the managers and designers of motivation systems should carefully scrutinize and evaluate the reward preferences of their human resource. By doing so the organizations expect employees to follow the rules and regulations, work according to the standards set for them. On the other hand, the employees expect in their respective place of assignment; the presence of good working conditions, fair pay, fair treatment, secure career, power and involvement in decisions (Sharma and Sharma, 2011) To address these expectations, the organizations should understanding of employee motivation is required. In order for an organization to meet its obligations to shareholders, employees and society, its top management must develop a relationship between the organization and employees that will fulfill the continually changing needs of both parties. . This study attempts to asses the overall motivation scheme in Commercial Bank of Ethiopia.

1.2. Background of the Organization

Commercial Bank of Ethiopia (CBE) is the leading and Pioneer bank to introduce modern banking to the country which was established in 1942. CBE was legally established as a share company in 1963.

In 1974, CBE merged with the privately owned Addis Ababa Bank. Since then, it has been playing significance roles in the development of the country. Pioneer to introduce modern banking to the country. It has more than 1280 branches stretched across the country. It plays a catalytic role in the economic progress & development of the country. It is first bank in Ethiopia to introduce ATM service for local users. Currently CBE has more than 18.8 million account holders and the number of Mobile and Internet Banking users. It has strong correspondent relationship with more than 50 renowned foreign banks. CBE has a SWIFT bilateral arrangement with others banks across the world. It is Pioneer to introduce Western Union Money Transfer Services in Ethiopia early 1990s and currently working with other 20 money transfer agents like Money Gram, Atlantic International (Bole), Xpress Money. CBE has opened four branches in South Sudan and has been in the business since June 2009. CBE has reliable and long-standing relationships with many internationally acclaimed banks throughout the world. The Vision of CBE is to become a world-class commercial bank by the year 2025. Its mission is to best realize

stakeholders' needs through enhanced financial intermediation globally and supporting national development priorities, by deploying highly motivated, skilled and disciplined employees as well as state-of-the-art technology. CBE strongly believe that winning the public confidence is the basis of our success. Its core value is to bring integrity, customer satisfaction, employee's satisfaction, teamwork & collaboration and public trust.

1.3. Problem Statement

Employee motivation programs range from a spontaneous and private thank-you to widely publicized formal programs in which specific types of behavior are encouraged and the procedures for attaining recognition are clearly identified. Numerous studies have proved that motivating employees is one of the best ways to keep the work force happy and productive.

Based on the preliminary interview the basic problems is that Commercial bank of Ethiopia provides different packages of financial and non-financial motivation for employees. But commercial bank has many challenges and weaknesses like attitude problem, poor performance, employee's turnover, knowledge gap, which most of them arises from employee's lack of motivation, had been put as a threat that will hinder the bank from achieving its vision and mission, turnover rate has been increasing. In addition to this other financial and non-financial motivations provided by the bank like, transport, loan, housing and hardship allowances are said to be not enough and not equivalent with the cost of living. The health service and the educational opportunity provided by the bank are also not adequate. If those problems are not solved, the bank may face more challenges, like Customer dissatisfaction, reduction of revenue, and loosing of highly skilled and potential employees and customers, which are key for the banks success and achievement of mission and vision.

Bearing these problems in mind, in Ethiopian context researchers like Mengistu Kefelegn, Ephrem Temtime and Yared Kebede undertaken study on the effects of motivation on employee's performance in different Ethiopian organizations. However up to the researcher's consideration little research was undertaken regarding the effect on motivation on employees of CBE. So the researcher tries to fill this gap by investigating the effects of different determinants of employee's motivation in commercial bank of Ethiopia and set to answer the following questions.

1.4. Research Questions

1. What types of motivations and schemes are practiced in Commercial Bank of Ethiopia (CBE)?
2. What motivates the employees of CBE?

1.5. Research Objective

1.5.1 General Objective

The main objective this study is to investigate the types of employee motivation used in commercial bank of Ethiopia.

1.5.2 Specific Objective

1. To identify types of motivations practiced in CBE
2. To assess the determinants of employee motivation

1.6. Hypothesis of the Study

Benefit

H0: There is no significant relationship between benefit and employee's motivation.

H1: benefit has a positive and significant effect on employee's motivation.

Payment

H0: There is no significant relationship between payment and employee's motivation.

H1: payment has a positive and significant effect on employee's motivation.

Working Condition

H0: There is no significant relationship between working condition and employee's motivation.

H1: Working condition has a positive and significant effect on employee's motivation.

Promotion

H0: there is no significant relationship between promotion and employee's motivation.

H1: Employee's promotion has a positive and significant effect on employee's motivation.

Employee Recognition

H0: There is no significant relationship between recognition and employee's motivation.

H1: Employee's recognition has a positive and significant effect on employee's motivation.

Employee's Autonomy

H0: There is no significant relationship between employee's autonomy and employee's motivation.

H1: Employee's autonomy has positive and significant effect on employee's motivation.

Career Development Opportunity

H0: There is no significant relationship between career development opportunity and employees motivation

H1: Career development opportunity has positive and significant effect on employee's motivation

1.7. Significance of the Study

Organizations can make a difference if they have qualified and competent employees who are motivated to work. Hence, the study is an important input for the company management decision to make the right decision that can enhance the level of employee motivation to achieve the goal of their organization. It can also answer the question How management can strategically maximize the human resource potentials of the organization. This study will also be beneficial for the management of CBE to know the significance of intrinsic and extrinsic as well as financial and non-financial motivation on employees which highly affects employees performance and also the Management can get a better idea while developing its motivation system as what kind of motivation would be given the most importance and at what stage it should be given. This study will support other researchers by adding a literature on employee's motivation.

1.8. Scope of the Study

The study investigates determinants of employees work motivation working in Commercial Bank of Ethiopia. How different motivational variables such as payment, promotion, recognition, benefit, working condition, career development opportunity and autonomy affect the practice of job motivation of employees. The study examines the practice of employee motivation Commercial Bank of Ethiopia at seven branches.

1.9. Limitation of the Study

To conduct this study there were some challenges that affect the quality of the paper and hinder the progress of the research. The researcher challenged by lack of cooperation on the side of few respondents in filling out and returning back questionnaires due to time constraint and work load in addition to social desirability bias. The other limitation of this study was missed to address all motivation variables that have impact on motivation which may have some impact on the outcome of the study as the dependent variable is subject to other motivation variables.

1.10. Definition of Key Words and Variables

Recognition: acknowledgement for a job well done or it is non-financial reward that increases job satisfaction (Armstrong, 2004).

Working condition: Working condition refers to the working environment and all the existing circumstances affecting labor in the work place, including job hours, physical aspects, legal rights and responsibilities or it is about providing healthy, safe and so far as practicable pleasant working environment for employees (Armstrong, 2006).

Payment: all compensations which are given to an employee against his work (Dessler 2008).

Employee benefits: are elements of remuneration given in addition to the various forms of cash pay (Armstrong, 2003).

Motivation: Internal and external factors that stimulate desire and energy in people to be committed to a job or make an effort in attaining a goal.

Promotion: Heery and Noon (2006) define promotion “getting high status in workplace by doing effective work, generally increase the status, position and remuneration of employee in the organization”.

Career development opportunity: is the process of improving an individual’s abilities in anticipation of future opportunities for achieving career objectives.

Employee’s autonomy: According to Wilkinson (1998) empowerment/autonomy is the extents to which employees“ are encouraged to take firm decisions by employees without consultation with their managers

CHAPTER TWO

2. LITERATURE REVIEW

2.1. Introduction

This chapter presents the review of theoretical and empirical literature by various scholars on employee's motivation. It covers the concept of motivation, types of motivation, relationship between different types of motivation, theories of motivation, challenges of motivating employees, reasons for motivating employees, dimensions of motivations

2.2. Conceptual Literature

2.2.1. Definition and Concept of Motivation

The word motivate is frequently used in the context of management as a transitive verb: motivation is by implication something done by one person or group to another. A further implication of this usage is that the motivated parties need to be induced to perform some action or expend a degree of effort which they would not otherwise wish to do. That this is an issue of vital importance to the prosperity of commercial organizations is emphasized by Lawler (1973): "Those individual behaviors that are crucial in determining the effectiveness of organizations are, almost without exception, voluntary motivated behaviors".

Motivation concerns that "psychological processes that cause the arousal, direction and persistence of behavior" (Ilgen and Klein, 1988). Whilst there is general agreement in the literature about these three components of "motivation" (Korman 1974, Kanfer, 1990), the nature and place of motivation in a work-related context has been the subject of a long and developing study. Theories have been propounded, tested and superseded at a pace which has left organizational practice often several steps behind the researchers.. Employee motivation has always been a central problem for leaders and managers. Unmotivated employees are likely to spend little or no effort in their jobs, avoid the workplace as much as possible, exit the organization if given the opportunity and produce low quality work. On the other hand, employees who feel motivated to work are likely to be persistent, creative and productive, turning out high quality work that they willingly undertake. There has been a lot of research done on motivation by many scholars, but the behavior of groups of people to try to find out why it is that every employee of a company does not perform at their best has been comparatively un researched. Many things can be said to answer this question; the reality is that every employee has different ways to become motivated. Employers need to get to know their employees very well and use different tactics to motivate each of them based on their personal wants and needs. Inspiring employee motivation requires much more than the old-fashioned carrot- and-stick approach. Today's manager needs to understand the reasons why employees work and offer the rewards they hope to receive. Motivated employees have a drive to succeed no matter what the project. Managers cannot "motivate" employees, but they can create an environment that inspires and supports strong employee motivation.

Motivation is psychological forces that determine the direction of a person's behavior in an organization, a person's level of effort and a person's level of persistence" (Jones & George 2008). The concept of motivation could be broad; however, according to Jones & George (2008), there are three major components of motivation which are direction, intensity, and persistency. Direction is a goal that forces an individual to perform an act to achieve it. A goal is chosen consciously or unconsciously by an individual. There are factors that influence a person in selecting the goal, including both internal and external factors, and the final goal is the best one chosen among potential alternatives. The intensity is the level of determination or effort put by an individual in the process of achieving the goal; how hard an individual has tried, and how much energy, time, money, or any other mental or physical things have been used during the Process to achieve the goal. Persistence is the ability of an individual to maintain the motivation through times even though obstacles may exist (Robbins and Judge 2013). It is not an exaggeration to say motivation is the core to being successful. A motivated person is likely to willingly put more effort into doing a task and a good result is within expectations. When goals are achieved, it drives a feeling of being satisfied and enjoyment for the employees and creates a positive working attitude in the workplace. Additionally, the concept also mentions in the classification of motivation types which can be divided as intrinsic (internal) motivation and extrinsic (external) Motivation (Richard & Edward 2000). Intrinsic motivation comes from one's self-desire to seek out new things and to challenge oneself. It is the eagerness to learn, to gain knowledge and to explore self-values and capabilities (Ryan 2000). When a person has intrinsic motivation, it means he or she does the job with interest and enjoyment. Such persons have the tendency to be engaged in their jobs, do their work with passion and willingness, striving for best results and self-reward as well as continuously improving their skills and abilities (Wigfield 2004). On the contrary, extrinsic motivation refers to the performance of activities to achieve the desired outcomes. Extrinsic motivation can arise from both internal and external factors. However, most of the time, it comes from the impact of external factors rather than internal ones (e.g. individual itself). Therefore, the main question to answer is from where to get the extrinsic motivation and how a person can sustain his/her motivation (Ryan 2000). There are factors that create extrinsic motivation, for example, competitions, appraisals, external rewards, or punishment (Dewani 2013).

Motivation is a basic psychological process (Tella, Ayeni & Popoola, 2007). It is a factor that exerts a driving force on actions and work. According to Luthans (1998) motivating is the management process of influencing behavior based on the knowledge of what make people think. It contributes to the process of stimulating people to act and achieve a desired task. Luthans indicated that motivation was the process that arouses, energizes, directs, and sustains behavior and performance. As defined by Bartol and Martin (1998) motivation was a force that energizes behavior, gives direction to behavior, and underlies the tendency to persist. Attitude was important concept in motivation; it is defined as a response to objects, people, or events in either a positive or negative way (Dessler, 2008). This definition recognizes that in order to achieve goals, individual need to act based on the work process of managing performance ensures that specific goals and outcomes are established As motivation concern, reward system is an important tool for management use to channel employees' motivation in desired ways. Reward defined by Minden (1982) as any strengthened behavior followed immediately by a positive reinforce. Currently, either public or private sectors are implementing the reward programs. According to Vroom (1964), it clearly stated that employees' effort is increased when

rewards are offered. In reward program, large amount of money are spent. The reason behind these, hopefully it will increase employees' motivation. As stated by Ballentine (2003), the purpose of reward is to recognize excellent job performance, provide feedback, make it easier to get work done, encourage employees to be more productive and help management achieve their goal.

2.2.2. Types of Motivation

2.2.2.1. Intrinsic and Extrinsic Motivation

Motivation can be classified as intrinsic and extrinsic motivation; intrinsic or internal motivation and extrinsic or external motivation. The two motivations differ in the source of pressure or pleasure that boosts each of them. Amabile (1993) elaborates further, by saying the followings:

- Individuals are intrinsically motivated when they seek enjoyment, interest, satisfaction of curiosity, self-expression, or personal challenge in the work.
- Individuals are extrinsically motivated when they engage in the work in order to obtain some goal that is apart from the work itself (Amabile 1993, 185-201.)

Intrinsic Motivation

Intrinsic motivation refers to the motivation that comes from inside an individual and is not created by external incentives. This motivation is generated through satisfaction or pleasure that one gets in completing or even working on a task. It can take the form of motivation by the work itself when individuals feel that their work is important, interesting and challenging and provides them with a reasonable degree of autonomy (freedom to act), opportunities to achieve and advance, and scope to use and develop their skills and abilities.

Factors that influence on intrinsic motivation include responsibility, freedom to act, scope to use and develop skills and abilities, interesting work and opportunities for advancement. These motivators, which are concerned with the quality of work life, tend to have a long-term effect since they are inherent in individuals and not imposed from outside (Armstrong 1988).

Intrinsic motivation comes out from an individual pleasure or interest in the task and it does not involve working on activities for the sake of external rewards, it instead necessitates the feeling of inner pleasure in the activity itself. It can be seen as a force that involves doing activities without external incentive. According to Amabile (1993), individuals are intrinsically motivated when they seek enjoyment, interest, satisfaction of curiosity, self-expression, or personal challenge in the work (Amabile 1993, 185-201).

Extrinsic Motivation

Extrinsic motivation occurs when things are done to or for people to motivate them. It arises from factors outside an individual, such as incentives, increased pay, praise, promotion, punishments such as disciplinary action, withholding pay, or criticism. These rewards provide satisfaction and pleasure that the task itself might not provide. Extrinsic motivators can have an immediate and powerful effect, but will not necessarily last long.

2.2.2.2. The Relationship between Intrinsic and Extrinsic Motivation

The difference between intrinsic and extrinsic motivation is apparent, yet researchers argue that intrinsic and extrinsic motivation also have an effect on each other. Deci (1972) claims that in some cases extrinsic motivation can minimize intrinsic motivation. He argues that if money is administered contingently, it minimizes intrinsic motivation. But this event will not occur if the money is non-contingently distributed. Amabile (1993) responds to this discussion by stating that although extrinsic motivation can work in opposition to intrinsic motivation, it can also have a reinforcing effect: "once the scaffolding of extrinsic motivation is taken care of, intrinsic motivation can lead to high levels of satisfaction and performance". She went further to state in her research that both intrinsic and extrinsic values can motivate employees to do their respective work, however intrinsic and extrinsic motivation can have very different effects on employees. (Amabile 1993, 185-201) In conclusion, it can be stated that employees can be intrinsically and or extrinsically motivated to carry out certain work (Amabile, 1993), and that extrinsic and intrinsic motivation can reinforce each other, but in some cases extrinsic motivators can also minimize intrinsic motivation (Deci 1972, 14-23). Moreover, researchers argue that not all people are evenly motivated, some employees are more intrinsically and others are more extrinsically motivated (Furnham et al 1998, 1035-1043). Motivation in the workplace is a broadly researched topic (Rynes et al 2004, 381-394) earlier research has been conducted by Maslow (1943) and Herzberg (1959), who were innovators at their subject. Many definitions have been composed, e.g. Herzberg's definition of motivation in the workplace is: performing a work related action because you want to (Herzberg, 1959). Some divergence took place about the importance of certain aspects, but consensus is in the fact that motivation is an individual process, it is described as being deliberate, it is multifaceted and that the purpose of motivational theories is to predict behavior (Mitchell 1982, 80-88.) The difference between intrinsic and extrinsic motivation is also explained. Namely, individuals are intrinsically motivated when they look for pleasure, interest, satisfaction, enjoyment and curiosity, self-expression or personal challenges in the work. And individuals are extrinsically motivated when they engage in the work in order to gain some goal that is apart from the work itself (Amabile, 1993). Both intrinsic and extrinsic motivators are necessary in motivating employees (Herzberg, 1959). It must be argued that managers must not only concentrate on the necessary factors, since, according to Herzberg (1959) managers need to address all hygiene and motivator factors to motivate employees (Saiyadain 2009, 158).

2.3. Theoretical Literature

There are a lot of motivation theories and research findings that attempt to provide explanations of the behavior-outcome relationship. These theories can be classified into Content approach and Process approach. What distinguishes between content and process motivation theories are Content theories focus on what factors within a person that energize, direct, sustain and stop behavior, while process theories focus on how behavior is energized, directed, sustained and stopped.

2.3.1 Content Theories of Motivation

Content theories explain why people have different needs at different times. These needs usually fall into three groups: physiological needs, need for social interaction, and psychological needs.

This section will look at Maslow's need hierarchy theory, Alderfer's ERG theory, and Herzberg's two-factor theory.

A. Maslow's Theory

One of the earliest works in employee motivation and job satisfaction was presented by Maslow (1954). This work is considered pioneer in motivation theories and has served as a basis for many other theories. Maslow's work provided valuable notions, concepts, and ideas related to organizational behavior and job satisfaction. According to the theory of Maslow's there some most basic level of needs of a human that must be met before a person develops a strong desire or get motivated for higher level needs . He presented the five tier hierarchy of needs in 1942 to a psychoanalytic society and identified that the most basic need emerges first and the most sophisticated need last. The most powerful employee motivator is the need which has not been satisfied.

According to Maslow, physiological needs are the things we require for survival, like food, clothing, shelter, and sleep. In corporate world, adequate wages represent such type of needs. Next level is of safety needs, which are necessary for physical and emotional security. Through job security, health insurance, retirement benefits, and safe working environments, these needs are satisfied. Moving up to the third level is the social need, where people seek for love, affection and belonging. Relationships in the work environment and in the informal organization, as well as in social networks with family and friends outside the organization are good examples of social needs. Next level is the esteem need, where we urge for respect, recognition, accomplishment and worth. The management can fulfill such needs by matching the skill and ability of the employee to the job, by showing workers that their work is appreciated. Finally, the self-actualization needs, which are the desires to grow and develop up to ones fullest. He suggested that people start on the bottom and put efforts to go up to needs hierarchy. When one need is fulfilled, it loses its strength and the next level of needs is activated. A satisfied need is longer a motivator. The term "meta motivation" was coined by Maslow to describe the level of motivation of a person who attempts to go beyond the basic needs and strives for improvement constantly the human brain is complex and there are various processes running parallel and simultaneously, and these processes affect the motivation level of a person. Maslow made clear statements and relations regarding these levels and their impact on the satisfaction of a person.

According to this theory, once the needs at a particular level in the hierarchy of needs are satisfied, they are no longer a motivating factor for an individual. The five levels of hierarchy are Physiological needs, security needs, social needs, esteem needs and self-actualization needs. As each of these needs become substantially satisfied, the next need becomes dominant and the individual moves up the hierarchy. A good pay and interesting work are keys to higher motivation (Shafiq, 2011)

B. Herzberg Two-Factor Theory

One of the most prominent theories establishing relationship between employee performance and motivation is the Herzberg's two-factor theory. According to Herzberg, there are various factors that motivate employees to excel at their jobs. Fredrick Herzberg based his theory on the works of Maslow and Porter and concluded that it is not possible to keep employee satisfied by meeting their low level needs. In fact, the basic benefits such as salaries and other facilities for example an adequate working space, do not necessarily ensure that employees are happy and motivated. Thus based on Herzberg's theory, managers should seek to meet the higher needs of the

employees, particularly psychological needs such as appreciation and recognition. This theory argues that managers should seek job improvements by planning personal and professional development of employees in order for them to be satisfied that they have significant personal and professional growth in future in their current employment (Herzberg, 1966).

Herzberg in his two-factor theory identified motivation and hygiene factors that tend to maximize the performance of employees. Motivation factors motivate employees to excel at their jobs and tasks and hygiene factors typically ensure that the staff remains happy and satisfied. Thus it can be inferred that the factors that influence job satisfaction (i.e. motivation factors) are different than those factors that lead to dissatisfaction among employees. Thus the author developed the motivation-hygiene theory explain the effect of these factors. The factors that increase satisfaction are called the satisfiers factors or the motivators, and the factors that lead to dissatisfaction, are called the dissatisfiers or the hygiene factors (Herzberg, Mausner, and Snyderman, 2011). Herzberg also theorized that people have different requirements that must be fulfilled to keep them satisfied. People firstly have physiological requirements that are typically met by financial gains out of the job such as the salary. Secondly, there are also some psychological requirements that must be met so that they feel driven to improve and grow.

This theory is relevant to this study as rewards can act both as satisfiers and dissatisfies and cater both motivation and hygiene factors (Ahmed 2010). There is another aspect of Herzberg's theory. He believed it is also possible for managers to improve job performance by using threat, punishment, or similar stimuli however, he concluded that these factors have a short time influence and overall have negative impact on employee motivation. This study highlights that the motivation and hygiene factors theory should be considered in formulating reward system and to make sure that reward system distinguishes satisfiers and dissatisfies and cater them both to maximize job satisfaction among employees. Within the context of corporate world, Herzberg theory suggests that managers need to identify satisfaction factors and dissatisfaction factors both. They must improve the former and discourage the later to maximize employee satisfaction and motivation (Tooksoon, 2011).

C. ERG Theory

This theory is published in 1972 by Alderfer who argues that there are three groups of core needs: existence, relatedness, and growth. In contrast to the hierarchy of needs theory, the ERG theory demonstrates that (1) more than one need may be operative at the same time, and (2) if the gratification of a higher level need is stifled, the desire to satisfy a lower-level need increases. Maslow's need hierarchy follows a rigid, step like progression (Robbins, 1998). Maslow's physiological and safety needs belong together to existence needs. Relatedness can be harmonized to belongingness and esteem of others. Growth is the same as Maslow's self-esteem plus self-actualization. Both Maslow and Alderfer tried to describe how these needs, these stages of needs become more or less important to individuals.

2.3.2. Process Theories of Motivation

A. Theory of Expectancy

The underlying motive behind the reward system is to motivate employees to perform at a higher level when attractive rewards are offered (Jacobsen & Thorsvik, 2002). The core of the expectancy theory is relying on employees' willingness to perform a certain activity. This is depending on the extent to which a specific target is rewarded, which for example could be a higher salary or a promotion within the organization. If the employee within the organization perceives the reward as valuable, the performance will be greater. On the other hand, if the rewards are demotivating the employee, the performance will be poorer (Alvesson & Sveningsson, 2008). It is essential that the reward is of a nature which is preferred by employees. The higher degree of an actual desire for the reward, will affect to which extent the employees are motivated to put down greater effort to perform. It is fundamental that there is a clear-cut connection between a higher degree of effort, and that these actions are leading to the preferred reward. This is the expectancy parameter, which summarizes the individual employee's degree of expectancy to put down the effort in alignment with the organization. The achieved results are depending on factors such as roles, ability to perform a certain action and other human resources, which affect the ability to reach the result. Therefore, employees within the organization are often to a great extent motivated to act in a certain way. Hence, not all of the employees have the ability to perform actions that leads to the preferred result. (Jacobsen & Thorsvik, 2002)

B. Instrumentality Theory

Instrumentality is the belief that if we do one thing it will lead to another. In its crudest form, instrumentality theory states that people only work for money. The theory emerged in the second half of the 19th century with its emphasis on the need to rationalize work and on economic outcomes. It assumes that people will be motivated to work if rewards and penalties are tied directly to their performance; thus the awards are contingent upon effective performance.

Instrumentality theory has its roots in the scientific management methods of Taylor (1911), who wrote: "It is impossible, through any long period of time, to get workmen to work much harder than the average men around them unless they are assured a large and permanent increase in their pay." Motivation using this approach has been and still is widely adopted and can be successful in some circumstances. But it is based exclusively on a system of external controls and fails to recognize a number of other human needs.

C. Reinforcement Theory

Reinforcement theory as developed by Hull (1951) suggests that successes in achieving goals and rewards act as positive incentives and reinforce the successful behavior, which is repeated the next time a similar need emerges. Conversely, failures or punishments provide negative reinforcement, suggesting that it is necessary to seek alternative means of achieving goals. This process has been called "the law of effect" the connection between the behavior and its outcome and, second, on the extent to which they are able to recognize the resemblance between the previous situation and the one that now confronts them. Perceptive ability varies between people as does the ability to identify correlations between events. For these reasons, some people are better at learning from experience than others, just as some people are more easily motivated than others.

D. Goal-Setting Theory

Latham and Locke (1979) argue that setting goals are a fundamental aspect in achieving motivational effectiveness. In addition, the authors emphasize that those goals, which are unrealistic and arbitrary, could become a demotivating aspect for the Organization's employees. According to their analysis, goals that are designed to a slightly difficult approach are the ones that to a greater extent are motivating the employees to greater productivity. On the other hand, goals that are too hard to achieve or too easy to reach is resulting in a less productive action by the employees. According to Locke and Latham (2002) goals are mainly serving four different mechanisms. Firstly, the goals serves as a distinct directive function, which allows the employee to, at a greater extent, focus on goal-oriented activities, instead of focusing on activities that is beyond the goals. This mechanism provides the fact that the firm can align the employees with the organization's overall targets, when well-designed goals are used. The second aspect that Locke and Latham points out is that goals allow employees to take on greater effort and is functioned as a stimulating function. If the organization had tougher goals, the employees would to a larger extent put more effort in comparison with low-setting goals, which provide less effort by the employees. Thirdly, goals are providing persistence affection to the employees, which imply that employees that control their own time to reach the goal increase their effort in the task. Finally, the authors describe that goals are encouraging employees to use their overall knowledge and expertise to solve the task. To reach goals, commitment is essential in the sense that the employees are dedicated to reach the goals. This is especially important when the goals are more complex, since greater complexity requires higher efforts in comparison with lower level of complex tasks.

Another vital aspect in reaching more effective goals is to provide employees with constant feedback from the managers. This feedback is fundamental since it allows the employee to receive comments on progress to reaching the goal. This feedback can enhance the effort, since unaware low-performing employees is more likely to enhance their effort to achieve the goal if they are well aware of that they are below the current goal level. Goal effectiveness is also depending on the task's complexity, which implies that it is of great importance that the goals are designed properly to suit the task. (Locke & Latham, 2002) The motivational effect is underpinning that the goals need to be achieved, and a potential threat can occur when employees is taking shortcuts to achieve the goals, which results in performance that is less qualitative (Heedgard Hein, 2012). The goal-setting theory is presented in order to generate a wider picture of how organizations use goals and feedback to improve the motivation within the organization. The researcher will have used this theory in the formation of the surveys and interviews as well as in the analysis of the empirical findings.

E. Equity Theory

Equity theory (Adams, 1965) is concerned with the perceptions people have about how they are being treated as compared with others. To be dealt with equitably is to be treated fairly in comparison with another group of people (a reference group) or a relevant other person. Equity involves feelings and perceptions and it is always a comparative process. It is not synonymous with equality, which means treating everyone the same, since this would be inequitable if they deserve to be treated differently. Equity theory states, in effect, that people will be better motivated if they are treated equitably and demotivated if they are treated inequitably. It explains only one aspect of the processes of motivation and job satisfaction, although it may be significant in terms of morale.

There are two forms of equity: distributive equity, which is concerned with the fairness with which people feel they are rewarded in accordance with their contribution and in comparison with others; and procedural equity, which is concerned with the perceptions employees have about the fairness with which company procedures in such areas as performance appraisal, promotion and discipline are being operated.

F. McGregor's Theory X and Y

Douglas McGregor (1960) produced his analysis of the different views about people and how they should be motivated. Theory X is the traditional view that the average human dislikes work and wishes to avoid responsibility and that; therefore, most people must be coerced, controlled, directed, and threatened with punishment to get them to put forward adequate effort towards organizational objectives. In contrast, theory Y emphasizes that people will exercise self-direction in the service of objectives to which they are committed and that commitment to objectives is a function of the rewards associated with their achievement. The associated concept of operant conditioning (Skinner, 1974) explains that new behaviors or responses become established through particular stimuli, hence conditioning – getting people to repeat behavior by positive reinforcement in the form of feedback and knowledge of results. The concept suggests that people behave in ways they expect will produce positive outcomes. The degree to which experience shapes future behavior does, of course, depend, first, on the extent to which individuals correctly perceive.

2.3.3. Theoretical Framework

Employee motivation is a critical aspect at the workplace which leads to the performance of the department and even the company. Motivating employees needs to be a regular routine. There are several reasons why employee motivation is important, mainly because it allows management to meet the company's goals. Motivated employees can lead to increased productivity and allow an organization to achieve higher levels of output. Imagine having an employee who is not motivated at work. They will probably use the time at their desk surfing the internet for personal pleasure or even looking for another job. This is a waste of your time and resources. When employees are motivated to work, they will generally put their best effort in the tasks that are assigned to them and this will increase employee commitment. Motivation can facilitate a worker reaching his/her personal goals, and can facilitate the self-development of an individual. Once that worker meets some initial goals, they realize the clear link between effort and results, which will further motivate them to continue at a high level. An employee's efficiency level is not only based on their abilities or qualifications it is also based on motivation. For the company to get the very best results, an employee needs to have a good balance between the ability to perform the task given and willingness to want to perform the task. This balance can lead to an increase of productivity and an improvement in efficiency. (Mario Andretti)

2.4. Empirical Concepts on Employees Motivation

If any person has to come up with the question that is there any need for employees motivation? The answer to this type of question of-course should be simple-the basic survival of every organization is public or private limited before, today and in the foreseeable future lies in how well its work force is motivated to meet the objectives of the organization. This explains why the

human resource department in today's organization became more focused on its functions. I think that motivated employees are needed in this rapidly Business world where the principal-agent conflict is the issue confronting most managers. Most organizations now consider their human resources as their most valuable assets (a strategic or competitive advantage). Therefore, in order to effectively and efficiently utilize this strategic asset, I believe managers and the organization as a whole must be able and willing to understand and hopefully provide the factors that motivate its employees within the context of the roles and duties they perform. This is because highly motivated employees are the cause of high productivity levels and hence higher profits for the organization. Having noted this rationale the next question one may ask are what factors motivated today's employees?"According to Wiley (1997, p265) at some point during our lives, virtually every person may have to work. He claims that working is such a common phenomenon that the question "what motivates people to work is seldom asked. Wiley went on to say that "we are much more likely to wonder why people climb mountains or commit suicide than to question the motivational basis of their work". Therefore, exploring the altitudes that employees hold concerning factors that motivate them to work is important to creating an environment that encourages employee motivation.

2.4.1 Reasons for Motivating Employees

Managers need to find creative ways in which to consistently keep their employees motivated as much as possible. Motivation is highly important for every company due to the benefits that it's able to bring. Such benefits include (Bob Nelson, 2003):

1. Human Capital Management

A company can achieve its full potential only by making use of all the financial, physical, and human resources that it has. It is through these resources that the employees get motivated to accomplish their duties. This way, the enterprise begins to glisten as everyone is doing their best to fulfill their tasks.

2. Meet Personal Goals and Help an Employee Stay Motivated

Motivation can facilitate a worker reaching his/her personal goals, and can facilitate the self development of an individual. Once that worker meets some initial goals, they realize the clear link between effort and results, which will further motivate them to continue at a high level.

3. Greater Employee Satisfaction

Worker satisfaction is important for every company, as this one factor can lead towards progress or regress. In the absence of an incentive plan, employees will not fill ready to fulfill their objectives. Thus, managers should seek to empower them through promotion opportunities, monetary and non-monetary rewards, or disincentives in case of inefficient employees.

4. Raising Employee Efficiency

An employee's efficiency level is not strictly related to his abilities and qualifications. In order to get the very best results, an employee needs to have a perfect balance between ability and willingness. Such balance can lead to an increase of productivity, lower operational costs, and an overall improvement in efficiency, and can be achieved only through motivation.

5. A Higher Chance of Meeting the Company's Goals

Any enterprise has its goals, which can be achieved only when the following factors are met:

- There is a proper resource management
- The work environment is a cooperative one
- All employees are directed by their objectives
- Goals can be reached if cooperation and coordination are fulfilled at once through motivation

6. Better Team Harmony

A proper work environment focused on cooperative relationships is highly important for an Organization's success. Not only that it can bring stability and profits, but employees will also adapt more easily to changes, fact which is ultimately in the company's benefit.

7. Workforce Stability

Stability of the personnel is highly important from a business point of view. The staff will stay loyal to the enterprise only they meet a sense of participation within the management side. The abilities and potency of staff can be used in their own advantage, but also in the benefit of the company. This may cause an honest public image within the market which can attract competent and qualified individuals into the business.

2.4.2 Challenges of Motivating Employees

Identifying what motivates each employee is very difficult task for managers. According to Kumar (2012), motivating employees to contribute their best efforts to achieve organizational goals and objectives require that managers make it possible for employees to satisfy their needs by making such contributions. However, this is one of the most challenging tasks for the managers of an organization because they have to first identify the needs that the employees try to satisfy at work. Identifying a list of needs that is both sufficiently comprehensive and workable is not easy. There are no defined rules or guidelines whereby the managers can identify those needs. Moreover, different employees have different needs to satisfy through their work which further complicates the manager's task to identify those needs. It requires a high degree of human skill and creativity on the part of managers to identify them. Then, they have to create conditions and work environment which facilitate the employees to satisfy their needs at the work place. Managers have to be innovative and participative in the approach to create such conditions and work environment. Furthermore, all the needs cannot be satisfied as some of them may be against the interest of the organization as a whole and therefore, must be discouraged, but without de-motivating the employees having such needs which itself is a challenging task (Kumar 2012)

2.5 Synthesis

2.5.1 Dimensions of Motivations Under Study

A. Payment

Pay is defined as, what an employee gets against his work after fulfilling his duty. Payment include basic salary, bonuses, pay for doing extra work and incentives. According to Herzberg's motivation-hygiene theory, salary is one of those hygiene factors which eliminate job dissatisfaction. Salary is a factor which leads employees from dissatisfaction to no dissatisfaction. On the other hand Expectancy theory described that people do effort because they want some rewards in term of money, promotion etc. People expect that if they work well in the workplace then their performance will increase and automatically their pay will increase and they will be promoted. This will cause increase in their job satisfaction and motivation level.

B. Recognition

Recognition is one of the most powerful methods of rewarding people. Recognition is the acknowledgement of an individual or team's behavior, effort and accomplishments that support the organization's goals and values. According to (Oosthuizen, 2001) recognition is the acknowledgement of an individual contribution showing appreciation and to reward the individual for an accomplishment of a task or sound performance. Recognition is the component that is used to strengthen the relationship between organization and people. Through the recognition employee feel rewarded and motivated. Employees become more loyal to their organization if organization recognizes their work.

Recognition can be provided by positive and immediate feedback from managers and colleagues that acknowledge individuals and team contributions. It is also provided by managers who listen to and act up on the suggestion of their team's members. Other actions that provide recognition include acknowledge contribution, allocation to a high-profile project, and enlargement of the job to provide scope for more interesting and rewarding work (TezeraMisganaw, 2006).

C. Benefits

Employee benefits are elements of remuneration given in addition to the various forms of cash pay. They provide a quantifiable value for individual employees, which may be deferred or contingent like a pension scheme, insurance cover or sick pay, or may provide an immediate benefit like a company car (Armstrong, 2007)

D. Autonomy

According to Wilkinson (1998) empowerment/autonomy is the extents to which employees" are encouraged to take firm decisions and (Carless, 2004) also add it is the decision made by employees without consultation with their managers so that it can enhance employees" decision participation. This aspect concerns the decision of the leadership behavior (Lee &Koh, 2001), and therefore can be defined as the strengthening of the building, which has delegated management by providing employees with authority and autonomy over their tasks (Hsieh & Chao, 2004).Autonomy enhances self-belief, gives people more opportunity to achieve and provides an opportunity to develop skills. This increases the motivation of workers to a greater extent (Kalleburg, 1977).

E. Promotion

Promotion is defined as “getting high status in workplace by doing effective work, generally increase the status, position and remuneration of employee in the organization” (Heery and Noon, 2001). Graham (1986) defines promotion as “shifting from lower designation to high designation within an organization and usually increases in pay package”. If organizations are not giving promotion to their employees then employees will be dissatisfied and their turnover rate will be high (De Souza, 2002).

Several researchers focused on the correlations between motivation and promotion. Locke (1976, p.1323) advocates that the wish to be promoted stems from the desire for psychological growth, the desire for justice and the desire for social status. Management should therefore bear in mind, that promotion can serve as a very positive motivating tool in ensuring that the employee attains goals at a higher level. The importance of promotion appears to be different for people that belong to different social classes and who perform at different skill levels. For professional and managerial people, work is part of their career and promotion is the highest reward. For semi-skilled and unskilled people, promotion is less important (Tezera Misganaw, 2006).

F. Working condition

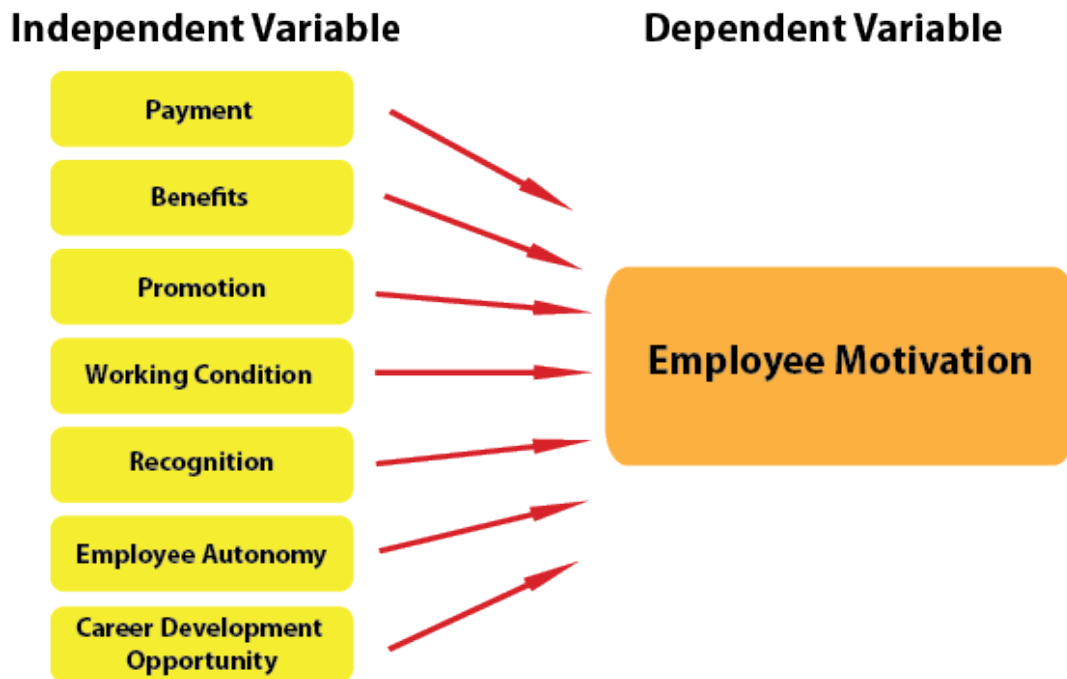
Working conditions is about providing healthy, safe and so far as practicable pleasant working environment for employees (Michael Armstrong, 2006). It is the conditions in which an individual or staff works this includes the relationships with colleagues, working hours, work load, availability of resources and the like.

G. Career development opportunities

Career development is the process of improving an individual’s abilities in anticipation of future opportunities for achieving career objectives. A formal approach taken by an organization to help its employees acquire the skills and experiences needed to perform current and future jobs is termed as career development. Company’s policies especially policies regarding promotion, counseling the employees, opportunities to excel in future help employees to develop their career. Career development consists of skills, education and experiences as well as behavioral modification and refinement techniques that allow individuals to work better and add value. Career development is an ongoing organized and formalized effort that recognizes people as a vital organizational resource. It differs from training in that it has a wider focus, longer time frame, and broader scope. Recently, career development has come to be seen as a means for meeting both organizational and employee needs, as opposed to solely meeting the needs of the organization as it had done in the past. Now, organizations see career development as a way of preventing job burnout, providing career information to employees, improving the quality of work lives and meeting affirmative action goals. That is, career development must be seen as a key business strategy if an organization wants to survive in an increasingly competitive and global business environment.

2.5.2 Conceptual Framework of the Study

After studying the literature review the following conceptual framework is developed in order to relate employee motivation with various variables such as payment, recognition, benefits, autonomy, promotion and work condition



CHAPTER THREE

3. RESEARCH DESIGN AND METHODOLOGY

3.1. Introduction

This chapter presents the research methodology that was used in conducting the study. It focuses on the research design, population and sampling technique, data collection methods.

3.2. Research Approach Design

For this research quantitative research approach was used. Quantitative business research is a research that addresses research objectives through empirical assessments. It involves numerical measurements and analysis approaches (Zikmund, 2010). In order to achieve the research objectives and to search answers for the basic research questions the researcher used a quantitative research design using questionnaire survey method so as to gather the perception of determinants of employee's motivation in Commercial Bank of Ethiopia.

The research designs used for this study were explanatory research. Explanatory Research Design is used because it helps to critically examine the relationship between the dependent variable and independent variable. This Research design basically comprises of the blueprint for collection, measurement as well as the analysis of data; it is the plan or overall research program that helps the researcher obtain answers to the research questions; it includes an outline of what the researcher will do right from writing the hypothesis to the analysis of the data; it outlines the research problem structure by showing the relationship of the different variables of the study and the research plan that is used to acquire empirical evidence on the various relationships (Cooper and Schindler, 2014).

The study was made to examine the practice of employee motivation in Commercial Bank of Ethiopia. The research helped us to measure how various variables motivate employees in Commercial Bank of Ethiopia.

3.3. Population, Sample Size and Sampling Technique

3.3.1. Population

A population is defined as the elements of which some study or inferences will be made (Cooper and Schindler, 2014). According to Quinlan (2011), a population can be made up of several individual cases, units or individuals. The target population has to be defined by the elements, time and geographical boundaries showing that the scope of study and the research objective play a major role in the definition of the target population (Bougie and Sekaran, 2013). The study population in this research consists of 254 permanent employees of commercial bank of Ethiopia in seven branches.

Table 3.1 Total population of the respondents

Branch	Total Population	Sample Taken	Responded
Teklehaymanot	142	30	30
Lideta	110	70	68
Addis Ketema	98	18	16
Arat Kilo	130	30	29
Megenagna	112	60	58
Addis Ketema	129	35	33
Sengatera	79	23	20
Total	800	266	254

Source: On Survey

3.3.2. Sample Size

The number of target population that was used for the study was 800. Using Taro Yamane (1967), sample selection method with a probability of 95 % free error, a total of samples would be drawn from the total target population.

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

Where n is the required sample size, N is the population size and e is the level of precision. The formula was developed by Taro Yamane (1967). BY applying the above formula

$$\begin{aligned} n &= 800/1+800(0.05)^2 \\ n &= 800/2.75 \\ n &= \mathbf{266} \end{aligned}$$

So from the target population 800 employees the researcher selected 266 employees as sample to distribute the questionnaires. Since the number of people in each branch is not the same, the number of samples for each branch is taken based on their proportion of number of employees.

3.3.3. Sampling Technique

Sampling procedure or technique can further be divided into “two broad categories, *probability* and non-probability samples “(Ghauri and Gronhaug, 2010, p. 139). According to Sekaran and Bougie, (2013), “in probability sampling, the elements in the population have some known, nonzero chance or probability of being selected as sample subjects. In non-probability sampling, the elements do not have a known or predetermined chance of being selected as subjects.” (p. 245). This study used a stratified random sampling technique which is a type of probability sampling (Ghauri and Gronhaug, 2010). This is done by grouping the population in to subgroups such as age, gender, year of service, educational qualifications.

It also used was used in this research was non-probability sampling techniques. The non-probability sampling technique was used to select the branches from four Addis Ababa districts. The researcher also used simple random sampling technique to distribute the questionnaires for respondents. The rationale behind using simple random sampling technique for this study is to give each member of the study population equal chance of being selected.

3.4. Data Types

For this research both primary and secondary sources of data was used. Considering that using primary data. Primary data was collected by distributing structured questionnaire for the employees of Commercial Bank of Ethiopia. On the other hand the secondary data was collected from sources like prior researches, journals, articles, books, internet websites and different manuals and documents of the bank.

The main data collection instrument that was used in this study is questionnaire. Questionnaire is usually inexpensive, easy to administer a large number of employees and less time-consuming and normally gets more consistent and reliable results than other instruments.

3.5. Data collection Instrument

The type of data used in the study is primary data which assisted in answering the research questions. According to Ghauri and Gronhaug (2010) Primary data have the advantage of being collected for a particular project that is at hand and are therefore more consistent with research questions and objectives. Ghauri and Gronhaug also state that 'data on motivation' which is one type of primary data provides information that can help in understanding the motives that influence behaviour towards a particular issue. Data collection can be done in various ways and in different settings such as field or in a lab and from many different sources according to Sekaran and Bougie (2013). "Data collection methods include interviews (face-to-face interviews, telephone interviews, computer-assisted interviews, and interviews through electronic media); observation of individuals and events, with or without videotaping or audio recording; questionnaires, which can be personally administered, sent through the mail, or electronically administered; and a variety of motivational techniques such as projective tests. Interviewing, observing people and phenomenon, and administering questionnaires are the three main data collection methods in survey research" (Sekaran and Bougie, 2013, p. 116).

The primary data which was used in the study used a structured questionnaire method to collect the data." Questionnaires are generally highly structured data collection instruments (Quinlan, 2011, p. 223). Questionnaires enabled the researcher collect a large number of quantitative data (Sekaran and Bougie, 2013) hence attaining the most information possible. The questionnaires to was used closed questions (for example yes/no responses), (Quinlan). The questions was presented in the form of statements on a 1-5 Likert scale ranging from 5=strongly agree, 4=Agree, 3=Neutral, 2=Disagree, and 1=strongly disagree.

3.6. Data Analysis Methods

According to Cooper and Schindler (2014), data analysis is “the process of editing and reducing accumulated data to a manageable size, developing summaries, looking for patterns, and applying statistical techniques (p. 655). Cooper and Schindler state that what managers need is information and not raw data. It is therefore the duty of the researcher to generate the needed information through analysis of the collected data. Data analysis according to Quinlan (2011) is done in four stages namely; description (the researcher describes what is in the data), interpretation (the researcher at this stage will state what they think the data means), conclusions (at this stage, the researcher uses the data to draw a minor or major conclusion about the data), and theorization (this is theorization of the analysis which should contribute to theory and the knowledge body).

In this study, before processing the responses, data preparation was carried out on the completed questionnaires through editing, entering, and cleaning the data. Data analysis was done using two tools namely; Statistical Package for Social Science (SPSS) and Excel. By using these data analysis tools frequency, percentage of respondents for each variable and mean was computed, regression analysis was made, each hypothesis was tested by using the result from the regression analysis. The study results are presented in the form of tables.

3.7. Reliability and Validity

Validity refers to the extent to which measurement of instrument actually measure what is intended to measure. It is the strength of our conclusions, inferences or propositions. It involves the degree to which you are measuring what you are supposed to, more simply, the accuracy of your measurement (Adams, 2007).

In this research when collecting the questionnaires, tried to make sure that it is the respondents who have complete the questionnaire through having an informal conversation where ever possible and sample test was made for representatives to check the reliability.

Table 3.2 Reliability Analysis

Dimensions	Cronbach's alpha
Payment	0.779
Benefit	0.824
Promotion	0.784
Working condition	0.842
Recognition	0.821
Employees autonomy	0.842
Career development opportunity	0.842

Source: Own survey 2019

As shown in the above table, Scale Reliability Cronbach Alphas coefficients for different dimensions item range from 0.779 to 0.842. Therefore, the expected scales used in this study demonstrate high reliability.

3.8. Ethical Considerations

Participants of the study were informed to participate voluntarily and their privacy and anonymity would be kept in secret and would be used for only academic purpose. According to Creswell (2012), “as the researcher anticipate data collector, the need to respect the participants and sites for the research”. In the study there should be maintain objectivity, courtesy and no falsification, alteration or misrepresentation of data for political or other purposes. Moreover, the use of offensive, discriminatory or other unacceptable languages were avoided in the formulation of questionnaires.

CHAPTER FOUR

4. DATA PRESENTATION ANALYSIS AND INTERPRETATION

4.1. Introduction

In this section, Statistical Package for the Social Sciences (SPSS) version 21 was used for the purpose of analysis and presentation of results. It also presents a discussion of the final results and the process through which the Results were obtained.

4.2. Response Rate

A total of 266 questionnaires were distributed to the randomly selected employees of 7 selected branches of CBE found in Addis Ababa. Out of these questionnaires, 254 were filled properly and collected. As a result, the overall response rate was 95.4 percent which is acceptable for data analysis and discussion of the study.

Table 4.1 Response Rate (Source: Survey questionnaire, 2019)

Number of questionnaire distributed	of	Number of questionnaires collected	of	Number of branches	of	Response Rate(%)
266		254		7		95.4

4.3. Demographic Characteristics of Respondents

In this section the demographic information is represented. The respondents gathered for these studies were gender, age, marital status, job category, education level, and years of service.

Table 4.2 Characteristics of Respondents (Source: Survey questionnaire, 2019)

		Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Male	155	61.0	61.0	61.0
	Female	99	39.0	39.0	100.0
Age of Respondents	21-30	124	48.8	48.8	48.8
	31-40	84	33.1	33.1	81.9
	41-50	30	11.8	11.8	93.7
	over 50	16	6.3	6.3	100.0

Marital Status	Married	110	43.3	43.3	43.3
	single	137	53.9	53.9	97.2
	widowed	3	1.2	1.2	98.4
	Divorced	4	1.6	1.6	100.0
Educational Qualifications	Diploma	40	15.7	15.7	15.7
	Degree	166	65.4	65.4	81.1
	Masters	48	18.9	18.9	100.0
Age of service	<3 Years	110	43.3	43.3	43.3
	3-5 Years	99	39.0	39.0	82.3
	6-10 Years	45	17.7	17.7	100.0
Total		245	100	100	

As indicated in Table 4.2 above, out of 254 respondents the number of male respondents is 155 (61%) and the remaining 99 (39%) are female. The majority of the respondents are male reflecting the gender distributions in the commercial banks of Ethiopia.

The age of participants were divided into four groups, the larger no of employees is between the ages of 21-30 which adds to 124 respondents representing to 48.8% of the total respondents followed by 31-40 age categories which accounts 33.1% of the respondents. The rest age category 41-50 and over 50 will cover 11.8% and 6.3% of the population respectively. From this result we can observe that the majority of employees of the CBE are at the young and productive age group. Hence the CBE does not face the problem of aged employees and can be more productive if motivated properly.

The above table shows the majority of respondents are single which account 53.9% followed by married and divorced one with percentage of 43.3% and 1.6% respectively. The minority of the respondents are widowed that accounts 1.2%.

Diploma holders have the lowest count with 15.7% of the respondent following the master's degree holders 18.9%. Degree holders have the largest percentage 65.4%. From this we can see that most of employees of CBE are degree holders.

The majority of the respondents is with in less than five year experiences. Those with less than three year experience have the largest count with 42.9% followed by employees worked in CBE within 3-5 year of experience which is 33.9 % of the respondents. 17.7% of the respondent has the experience of 6-10 years. However, only 5.5% of the respondents are worked in CBE for more than 10year service. The largest groups of the respondents are employees with less than 3 years of experience.

4.4. Descriptive Analysis Result

The following tables summarize the frequency and percentage of respondents with their level of agreement with regard to questions asked.

Table 4.3 Frequency and percentage of respondent on payment items

Items	SD		D		N		A		SA	
	Count	%	Count	%	Count	%	Count	%	Count	%
I am happy and satisfied with my current salary.	72	28.3	38	15	17	6.7	126	49.6	1	0.4
I am happy and satisfied with the bonuses offered by my employer.	80	31.5	37	14.6	26	10.2	94	37	17	6.7
The basics of payment, for example, over time payment are reasonable	65	25.6	34	13.4	65	25.6	73	28.7	17	6.7
The pay scale and benefits of our company treat each employee equitably	84	33.1	32	12.6	51	20.1	53	20.9	34	13.4
The way bonus payment distributed is fair and based on performance	63	24.8	65	25.6	43	16.9	64	25.2	19	7.5
The current salary is adequate to cop up with the ongoing cost of life	92	36.2	63	24.8	45	17.7	43	16.9	11	4.3
Total	254	100	254	100	254	100	254	100	254	100

As we can see in the above table 72 (28.3%) are not happy and satisfied about the current salary, 38 (15%) disagree, 17 (6.7%) are neutral, 126(49.6%) agree and 1 (0.4%) strongly disagree. From these we can see that majority of the respondents are not happy and satisfied about the current salary.

When we come to the bonuses offered by the company 80 (31.5%) strongly disagree, 37 (14.6%) disagree, 26 (10.2%) neutral, 17 (6.7%) strongly agree. From this majority of the respondents are not satisfied with the bonus provided.

When we come to the basic payment 65 (25.6%) strongly disagree, 34 (13.4%) disagree, 65 (25.6%) neutral, 73 (28.7) agree and 17 (6.7%) strongly agree.

When we come to the pay scale and benefits majority of the respondents 84 (33.1%) are not satisfied, majority of the respondents 65 (25.6 %) disagree with the way bonus payment is distributed, 92 (36.2%) of the respondents suggest that the current salary is not adequate to cop up with the ongoing cost of life.

Table 4.4 Frequency and percentage of respondent on Benefit items

Items	SD		D		N		A		SA	
	Count	%	Count	%	Count	%	Count	%	Count	%
The benefit system of the organization treats each employee reasonably.	8	3.1	70	27.6	57	22.4	101	39.8	18	7.1
My medical scheme is satisfactory	15	5.9	23	9.1	87	34.3	103	40.6	26	10.2
My pension benefits are good.	29	11.4	18	7.1	111	43.7	80	31.5	16	6.3
The organizations insurance scheme enhances the satisfaction of employees.	44	17.3	14	5.5	97	38.2	74	29.1	25	9.8
I never have problem with my leave arrangements.	52	20.5	68	26.8	16	6.3	85	33.5	33	13
TOTAL	254	100	254	100	254	100	254	100	254	100

As we can see in the above table 8 (3.1%) strongly disagree with the reasonability of the benefit provided by the company, 70 (27.6%) disagree, 57 (22.4%) are neutral, 101 (39.8%) agree and 18 (7.1%) strongly disagree. From these we can see that majority of the respondents disagree with the reasonability of the benefit system provided by the company.

When we come to the medical scheme provided by the company 15 (5.9%) strongly disagree, 23 (9.1%) disagree, 87 (34.3%) neutral, 103 (40.6%) agree, 26(10.2%) strongly agree. From this majority of the respondents are satisfied with the medical scheme provided.

When we come to the pension benefit provided by the company 29(11.4%) strongly disagree, 18 (7.1%) disagree, 111 (43.7%) neutral, 80 (31.5%) agree, 16 (6.3%) strongly agree.

When we see the insurance scheme provided 44 (17.3%) strongly disagree, 14 (5.5%) disagree, 97(38.2%) neutral, 74(29.1%) agree, 25(9.8%) strongly agree.

When we come to the leave arrangement 52 (20.5%) strongly disagree, 68 (26.8%) disagree, 16 (6.3%) neutral, 85 (33%) agree, 33 (13%) strongly agree.

Table 4.5 Frequency and percentage of respondent on Promotion items

Items	SD		D		N		A		.SA	
	count	%	count	%	count	%	count	%	count	%
The promotion paths are clearly stated and communication to the employee	58	22.8	65	25.8	56	22	62	24.4	13	5.1
The opportunity for promotion exists in this organization	49	19.3	56	22	56	22	22	8.7	71	28
Everyone has equal chance to be promoted	67	26.4	47	18.5	77	30.3	21	8.3	42	16.5
Staffs are promoted in a fair and transparent way.	66	26	44	17.3	45	17.7	77	30.3	22	8.7
The possibility of getting a promotion influences my performance	34	13.4	53	20.9	63	24.8	87	34.3	17	6.7
Total	254	100	254	100	254	100	254	100	254	100

As we can see in the above table 58 (22.8%) strongly disagree on the clarity of promotion paths, 65 (25.8%) disagree, 56 (22%) neutral, 62 (24.4%) agree, 13 (5.1%) strongly agree. Therefore majority of the respondents disagree on the clarity of promotion paths stated and communication to the employee.

When we come to the chance for promotion 67 (26.4%) strongly disagree, 47 (18.5%) disagree, 77 (30.3%) neutral, 21 (8.3%) agree, 42 (16.5%) strongly agree.

When we come to the transparency and fairness of promotion 66(26%) strongly disagree, 44 (17.3%) disagree, 45 (17.7%) neutral, 77 (30.3%) agree, 22 (8.7%) strongly agree. Therefore majority of the respondents agree with the transparency and fairness of promotion.

When we come to the influence of promotion on performance 34 (13.4%) strongly disagree, 53 (20.9%) disagree, 63 (24.8%) neutral, 87 (34.3%) agree, 17 (6.7%) strongly agree. Therefore majority of the respondents agree the possibility of getting a promotion influences their performance.

Table 4.6 Frequency and percentage of respondent on working condition items

Items	SD		D		N		SA		A	
	count	%	count	%	count	%	count	%	count	%
My working hours are reasonable	45	17.7	39	15.4	32	12.6	84	33.1	54	21.3
I get the opportunity to communicate on aspects of our work	15	5.9	66	26	39	15.4	102	40.2	32	12.6
I am satisfied with the way my co-workers get along with each other	92	36.2	47	18.5	75	29.5	17	6.7	1	0.4
The arrangements of office layout is convenient for employee	33	13	62	24.4	67	26.4	76	29.9	16	6.3
Basic resources are available for my work.	76	29.9	58	22.8	51	20.1	68	26.8	1	0.4
TOTAL	254	100	254	100	254	100	254	100	254	100

As we can see in the above table 45 (17.7%) strongly disagree on the reasonability of the working hour, 39 (15.4%) disagree, 32 (12.6%) neutral, 84 (33.1%) agree, 54 (21.3%) strongly agree. Therefore majority of the respondents agree working hours are reasonable.

When we come to opportunity to communicate on aspects of work 15 (5.9%) strongly disagree, 66 (26%) disagree, 39 (15.4%) neutral, 102 (40.2%) agree, 32 (12.6%) strongly agree. Therefore majority of the respondents agree on the opportunity to communicate on aspects of work

When we come to the way co-workers get along with each other 92(36.2%) strongly disagree, 47 (18.5%) disagree, 7 (29.5%) neutral, 17 (6.7%) agree, 1 (0.4%) strongly agree. Therefore majority of the respondents are not satisfied with the way co-workers get along with each other.

When we come to the convenience of the arrangements of the office layout 33 (13%) strongly disagree, 62 (24.4%) disagree, 67 (26.4%) neutral, 76 (29.9%) agree, 16 (6.3%) strongly agree. Therefore majority of the respondents agree with the convenience of the arrangements of the office layout.

When we come to the availability of resource 79 (29.9%) strongly disagree, 58 (22.8%) disagree, 51 (20.1%) neutral, 68 (26.8%) agree, 1 (0.4%) strongly agree. Therefore majority of the respondents are not satisfied with the availability of resources.

Table 4.7 Frequency and percentage of respondent on Employee Recognition items

Items	SD		D		N		A		SA	
	count	%	count	%	count	%	count	%	count	%
I am adequately recognized for my achievements at work.	48	18.9	64	25.2	69	27.2	56	22	17	6.7
The achievement and recognition system of the organization is adequate.	35	13.8	89	35	69	27.2	53	20.9	8	3.1
I often receive recognition for my work achievements.	17	6.7	97	38.2	61	24	45	17.7	34	13.4
TOTAL	254	100	254	100	254	100	254	100	254	100

As we can see in the above table 48 (18.9%) strongly disagree on the adequately recognition for achievements at work. 64 (25.2%) disagree, 69 (27.2%) neutral, 56 (22%) agree, 17 (6.7%) strongly agree.

When we come to the adequacy of achievement and recognition system of the organization 35 (13.8%) strongly disagree, 89 (35%) disagree, 69 (27.2%) neutral, 53 (20.9%) agree, 8 (3.1%) strongly agree. Therefore majority of the respondents disagree on the adequacy of achievement and recognition system of the organization.

When we come to the recognition for achievement 17 (6.7%) strongly disagree, 97 (38.2%) disagree, 61 (24%) neutral, 45 (17.77%) agree, 34 (13.4%) strongly agree.

Table 4.8 Frequency and percentage of respondent on Employee Autonomy items

Items	SD		D		N		A		SA	
	count	%	count	%	count	%	count	%	count	%
I have the authority to correct daily problem when they occur.	5	2	44	17.3	76	29.9	123	48.4	6	2.4
I am encouraged to handle daily problems by myself.	9	3.5	31	12.2	57	22.4	146	57.5	11	4.3
I have control over how I solve daily problems.	20	7.9	10	3.9	91	35.8	122	48	11	4.3
I am able to control the social contact with others.	23	9.1	13	5.1	60	23.6	143	56.3	15	5.9
TOTAL	254	100	254	100	254	100	254	100	254	100

As we can see in the above table 5 (2%) strongly disagree on the authority to correct daily problem when they occur 44 (17.3%) disagree, 76 (29.9%) neutral, 123 (48.4%) agree, 6 (2.4%) strongly agree. Therefore majority of the respondents agree on the authority to correct daily problem.

When we come to the encouragement to handle daily problems by themselves 9(3.5%) strongly disagree, 31 (12.2%) disagree, 57 (22.4%) neutral, 146 (57.5%) agree, 11 (4.3%) strongly agree. Therefore majority of the respondents agree on the encouragement to handle daily problems by themselves.

When we come to the control over how they solve daily problems 23 (9.1%) strongly disagree, 13 (5.1%) disagree, 60 (23.6%) neutral, 143 (56.3%) agree, 15 (5.9%) strongly agree. Therefore majority of the respondents agree on the encouragement over how they solve daily problems.

When we come to the ability to control the social contacts with others 23 (9.1%) strongly disagree, 13 (5.1%) disagree, 60 (23.6%) neutral, 143 (56.3%) agree, 15 (5.9%) strongly agree. Therefore majority of the respondents agree on the control the social contacts with others.

Table 4.9 Frequency and percentage of respondent on Career development opportunity items

Items	SD		D		N		A		SA	
	count	%	count	%	count	%	count	%	count	%
I have good access to development opportunities in my current job	36	14.2	67	26.4	55	21.7	86	33.9	10	3.9
I see a future for myself in a higher-level role in this organization	67	26.4	27	10.6	50	19.7	86	33.9	24	9.4
My organization has a formal mentoring Program for jobs like mine	34	13.4	59	23.2	76	29.9	74	29.1	11	4.3
TOTAL	254	100	254	100	254	100	254	100	254	100

As we can see in the above table 36 (14.2%) strongly disagree on the access to development opportunities in their current job 67 (26.4%) disagree, 55 (21.7%) neutral, 86 (33.9%) agree, 10 (3.9%) strongly agree. Therefore majority of the respondents agree there is a good access to development opportunities in their current job.

When we come to future in higher-level role in this organization 67 (26.4%) strongly disagree, 27 (10.6%) disagree, 50 (19.7%) neutral, 86 (33.9%) agree, 24 (9.4%) strongly agree. Therefore majority of the respondents see a future for themselves in a higher-level role in this organization.

When we come to formal mentoring Program for jobs 34 (13.4%) strongly disagree, 59 (23.2%) disagree, 76 (29.9%) neutral, 74 (29.1%) agree, 11 (4.3%) strongly agree.

4.5. Summary of Employee Motivation

Table 4.13 below shows the means and standard deviations of motivation variables such as payment, benefits, promotion, working condition, recognition, employees autonomy and career development opportunity rated by respondents.

Table 4.10 Mean value of variables

	N	Minimum	Maximum	Mean
Payment	254	1	4	2.6333
Benefit	254	1	4	3.1496
Promotion	254	1	4	2.8315
Working condition	254	1	5	3.0717
Recognition	254	1	5	2.7664
Employee autonomy	254	2	5	3.3976
Career development opportunity	254	1	5	2.8806
Valid N (list wise)	254			

As we can see in the table relatively better mean result for benefit, employee autonomy, working condition was found (M=3.1496), (M=3.3976) respectively. Relatively moderate mean value for other variables like promotion, career development opportunity, recognition (M=2.8315,), (M=2.7664) respectively and less mean scoring variables such as payment (M=2.6333).

From this we can see that among those employee motivation packages given by the bank benefit, employee autonomy, working condition have relatively acceptable by the employees of commercial bank of Ethiopia but other like promotion, career development opportunity, recognition payment have mean value of below the average of five likert scale which implies the employees are not satisfied by these packages especially with payment and benefit given by the bank which have the lowest mean value.

4.6. Result of Regression Analysis

Multiple regression analysis applied to find out whether there was statistically significant relation surfaced between work motivation and the seven motivation dimensions or not. To know about the impact of individual dimensions of motivation variables on the employee's motivation multiple regressions using the following model was run:

$$y = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + e$$

motivation = a + b₁(payment) + b₂(benefits) + b₃(promotion) + b₄(recognition) + b₅(working condition) + b₆(employee's autonomy) + b₇(career development opportunity) + e

Table 4.11 Table Summary of Regression Model**Model summary**

Model	R	R Square	Adjusted R Square	Std Error of the Estimate
1	.891 ^a	.794	.788	.38212

Predictors: (Constant), Career development, Work condition, Benefit, Recognition, Promotion, Payment

As indicated in the model summary table the linear combination of the independent variable was significantly related to the dependent variable, $R=0.794$, $R\text{ square}= 0.794$ adjusted $R\text{ square}=0.788$, $F=15.228$ ($p=0.000$).

R value tells that the overall motivation dimensions such as payment, benefits, promotion, recognition, working condition, employees autonomy and career development opportunity have moderate effect on the dependent variable(motivation).

R-square value 0.794 indicates that 78.8 % of variation on dependent variable (motivation) is explained by the above dimensions (payment, benefits, promotion, and recognition, working condition, employee's autonomy and career development opportunity).

Table 4.12 Significance of the Regression Model**ANOVA**

Model	Sum of squares	df	Mean square	F	Sig
Regression	138.593	8	19.799	135.598	.000 ^b
Residual	35.919	246	.146		
Total	174.513	254			

a) Predictors, (constant), payment, benefits, promotion, recognition, working condition, employee's autonomy and career development opportunity

b) Dependent variable, motivation

Table 4.13 Coefficients of Regression Model

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-1.164	.279		-4.164	.000
Payment	.419	.044	.492	9.594	.000
Benefit	.099	.055	.080	1.787	.005
Working Condition	.572	.057	.366	9.985	.000
Promotion	-.110	.040	-.120	-2.765	.006
Recognition	.133	.037	.131	3.564	.000
Employee Autonomy	.058	.044	.046	1.305	.193
Career Development	.287	.030	.351	9.502	.000

a. Dependent Variable: motivation

A) Predictors, (constant), payment, benefits, promotion, recognition, working condition, employee's autonomy and career development opportunity

The regression coefficients explain the average amount of change in the dependent variable due to a unit change in the independent variable holding other explanatory variables constant.

4.7. Testing hypothesis

Based on the above regression result the hypothesis of the study are tested and presented as follows

Payment

H0: There is no significant relationship between payment and employee's motivation.

H1: Payment has a positive and significant effect on employee's motivation.

As shown in table 4.18 payment is significantly and positively correlated with employee work motivation with b value 0.419, $P < 0.05$. This implies we reject the null hypothesis and accept the alternate one. It means that increase or decrease in payment will bring corresponding change in employee work motivation. Expectancy theory described that people do effort because they want some rewards in term of money, promotion etc. People expect that if they work well in the workplace then their performance will increase and automatically their pay will increase and they will be promoted. This will cause increase in their job satisfaction and motivation level.

Benefit

H0: there is no significant relationship between benefit and employee's motivation.

H1: benefit has a positive and significant effect on employee's motivation.

Employee work motivation with value of b 0.099, $P < 0.05$ Hence, The increase or decrease in benefit will bring corresponding change in employee work motivation. Therefore we reject the

null hypothesis and accept the alternate hypothesis of existence of significant relationship with motivation. The expected positive coefficient estimates of pay and benefits are consistent with Moncarz (2009) and Chiu (2002). According to these papers it can be explained that salary was the prime factor for the motivation of salaried employees. In addition, benefits are a motivator for employee commitment within an organization, which results in attraction and retention.

Working condition

H0: There is no significant relationship between working condition and employee's motivation.

H1: Working condition has a positive and significant effect on employee's motivation.

Working Condition is significantly and positively correlated with employee work motivation with b 0.572 value, $P < 0.05$ Hence, we reject the null hypothesis and accept the alternate one.

This positive and insignificant coefficient of working condition is consistent with Baron and Greenberg (1995) and Robbins (2001). According to these papers absence of working conditions such as good temperature, lighting, ventilation, hygiene, noise, working hours, staff relation and resources can impacts poorly on the worker's mental and physical well-being which leads to lower motivation.

Promotion

H0: There is no significant relationship between promotion and employee's motivation.

H1: Employee's promotion has a positive and significant effect on employee's motivation.

Promotion is significantly and positively correlated with employee work motivation with value of b 0.11, $P < 0.01$ Hence, the null hypothesis is rejected. It means that increase or decrease in promotion will bring corresponding change in employee work motivation.

This finding is consistent with Azim and Sharma (2012) Study finding suggesting that satisfaction with promotion opportunities do not have a direct and positive impact on motivation. And inconsistent with Peterson, (2003), Kreitner and Kinicki (2004). According to these papers it can be explained that opportunities for promotion has a great connection with motivation.

Recognition

H0: There is no significant relationship between recognition and employee's motivation

H1: Employee's recognition has a positive and significant effect on employee's motivation.

Recognition is significantly and positively correlated with employee work motivation with value of b 0.133, $P < 0.05$ Hence, we reject the null hypothesis and accept the alternate one. According to Oosthuizen, (2001) recognition is the acknowledgement of an individual contribution showing appreciation and to reward the individual for an accomplishment of a task or sound performance. Recognition is the component that is used to strengthen the relationship between organization and people. Through the recognition employee feel rewarded and motivated. Employees become more loyal to their organization if organization recognizes their work. According to this paper it

means that increase or decrease in recognition will bring corresponding change in employee work motivation.

Employee's autonomy

H0: There is no significant relationship between employee's autonomy and employee's motivation.

H1: Employee's autonomy has positive and significant effect on employee's motivation.

Autonomy can be defined as the strengthening of the building, which has delegated management by providing employees with authority and autonomy over their tasks (Hsieh & Chao, 2004). Autonomy enhances self-belief, gives people more opportunity to achieve and provides an opportunity to develop skills. This increases the motivation of workers to a greater extent (Kalleburg, 1977).

When we come to employees autonomy, the hypothesis which states employee's autonomy has positive and significant effect on employee's motivation is rejected with $b = 0.058$, the p value is 0.193 which is greater than 0.05 and it has an insignificant effect on employee motivation.

Career development opportunity

H0: There is no significant relationship between career development opportunity and employees motivation

H1: Career development opportunity has positive and significant effect on employee's motivation

When we come to career development opportunity, the hypothesis which states employee's autonomy has positive and significant effect on employee's motivation is supported with $b = 0.287$, $P < 0.01$. It means that increase or decrease in career development opportunity will bring corresponding change in employee work motivation.

Generally based on the above analysis the researcher concludes that payment, working condition, career development opportunity variables have the highest positive and significant impact on employee's motivation. Promotion and benefits have low positive and significant effect on employee's motivation and employee autonomy has positive but insignificant effect on motivation.

CHAPTER FIVE

5. CONCLUSION AND RECOMMENDATIONS

5.1. Introduction

This chapter contains the summary of findings, conclusions, and recommendations of the research study.

5.2. Conclusion

As stated in the literature the seven explanatory variables of motivation were; payment, benefits, promotion, recognition, working condition, employee's autonomy and career development opportunity. The result of descriptive analysis shows that employee's autonomy and working condition, benefit has the highest mean value. Career development opportunity, recognition have a moderate mean, payment has the lowest mean. In addition to this mean value of motivation shows that the level of motivation in commercial bank of Ethiopia is very low.

From the positive correlation between motivation and dimensions presented in the analysis, we can conclude that payment, benefits, promotion, recognition, working condition, employee's autonomy and career development opportunity have positive relationship with employee's motivation.

From the regression result we can conclude that that payment, benefits, recognition, promotion autonomy and career development opportunity have significant effect on employee's motivation. But employee autonomy has no significant effect on employee motivation.

5.3. Recommendations

As the mean score result of career development opportunity, recognition, payment is below average in so that the management of the bank expected to improve the payment package of the employees to retain employees who are dissatisfied, keep their staff motivated and improve their productivity and also the bank must revised salary structure of staff annually and there should be proper structure of compensation that offer general increases, bonuses/incentives, fringe benefits equally at all. Moreover, the mean score of promotion is below average in CBE thus, the management of these banks should be expected to improve the promotional policy and design transparent system of promoting staff members and provide an equal chance of promotion in a fair and honest way have to be practice promotion by consider employees' experience and performance appraisal in Bank. Give test to employees for promotion is not appropriate and open to favoritism through relatives, friends and ethnic. Training is learning process that involves the acquisition of skills, concepts, rules, or attitudes to increase the performance of employees. Therefore, Commercial Bank of Ethiopia should create awareness about the bank mission, motivation policy and strategy to employees through training and, employees should actively involved in development of motivational policy and strategy in the bank. Monetary compensation alone is insufficient to motivate employees. Other factors such as giving greater

recognition, creating employees autonomy and establishment of better leadership system have the greatest impact on employee motivation.

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Appendix – Questionnaires

Dear Participant, I am conducting a research on “: Assessment of employee motivation: a case study of commercial bank of Ethiopia.” This research is conducted in partial fulfillment of the Masters in Business Administration (MBA). The survey is intended to study the extent to which employees are motivated Please note that the survey is developed to be anonymous and I, the researcher will have no way of connecting the information to you personally. The questionnaire will not take more than 10 minutes of your time. The study will keep any individual information provide here in confidential and only grouped data will be presented for academic purpose. It would be greatly appreciated if you would assist by completing the questionnaire listed below. I thank you in advance for sharing your valuable experience and time in completing the questionnaire.

Part I: Demographic characteristics

Please tick [√] inside the appropriate box below

1. Gender: Male Female
2. Age: 21-30 31-40 41-50 Over 50
3. Marital Status: Married Single widowed Divorced
4. What is job category of your current position?
Non-professional/Non-clerical
Professional /Clerical
Managerial
5. Education: Diploma Degree Masters others
6. Year of service: <3 years 3-5 years 6-10 years

Please tick in the appropriate box where 5= Strongly Agree, 4= Agree, 3=Neutral, 2= Disagree and 1= Strongly Disagree.

Questions	Strongly agree	agree	Neutral	Disagree	Strongly Disagree
1. Payment					
The payment system is clearly stated and communicated to the employee					
I am happy and satisfied with my current salary.					
I am happy and satisfied with the bonuses offered by my employer.					
The basics of payment, for example, over time payment are reasonable.					
The pay scale and benefits of our company treat each employee equitably					
The way bonus payment distributed is fair and based on performance					
The current salary is adequate to cop up with the ongoing cost of life					
2. Benefits					
The benefit system of the organization treats each employee reasonably.					
My medical scheme is satisfactory					
My pension benefits are good.					
The organizations insurance scheme enhances the satisfaction of employees.					
I never have problem with my leave arrangements.					
3. Promotion					
The promotion paths are clearly stated and communication to the employee					
The opportunity for promotion exists in this organization					
Everyone has equal chance to be promoted					
Staffs are promoted in a fair and transparent way.					
The possibility of getting a promotion influences my performance.					
4. Working Condition					
My working hours are reasonable					
I get the opportunity to communicate on aspects of our work					
I am satisfied with the way my co-workers get along with each other					
The arrangements of office layout is convenient for employee					
Basic resources are available for my work.					
5. Recognition					

I am adequately recognized for my achievements at work.					
The achievement and recognition system of the organization is adequate.					
Being recognized for my work achievements motivates me					
I often receive recognition for my work achievements.					
6. Employee autonomy					
I have the authority to correct daily problem when they occur.					
I am encouraged to handle daily problems by myself.					
I have control over how I solve daily problems.					
I am able to control the social contact with others.					
7. Career development opportunity					
I have good access to development opportunities in my current job.					
I see a future for myself in a higher-level role in this organization					
My organization has a formal mentoring Program for jobs like mine.					
8. Motivation					
Being offered a good salary and compensation package motivates and makes me improve my performance.					
The benefit provided by the company motivates me					
The promotion provided motivates me to do a better job each day and increases my productivity.					
The working condition is favorable and it motivates.					
The autonomy in the company creates the sense of belongingness and motivates me					
Being offered a good salary and compensation package motivates and makes me improve my performance.					
Being recognized for my work achievements motivates me					
Being recognized for my achievements at work would greatly motivate me into improving my performance.					

Thank you for your cooperation!!!