



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

**ASSESSMENT ON PRACTICES OF INTRINSIC MOTIVATION
AT COMMERCIAL BANK OF ETHIOPIA**

**A THESIS SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENT OF THE DEGREE OF MASTERS OF BUSINESS
ADMINISTRATION**

**BY
MERON ABRAHAM
IDNO SGS/0188/2007A**

**JANUARY, 2017
ADDIS ABABA,ETHIOPIA**

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APPROVED BY BOARD OF EXAMINERS

Dean, School of Business

Advisor

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LETTER OF DECLARATION

I, Meron Abraham Dinka declare that this is my original work and that no other works than the indicated aids have been used for its completion.

I also assure that I have carried out the research independently under the supervision of the research advisor, ShoaJemal(Asst.Professor,atSt.Mary's University)

MERON ABRAHAM DINKA

January, 2017

St, Mary University

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ENDORCEMENT

This thesis has been submitted to St.Mary's university college, school of graduate studies for examiners with my approval as a university advisor.

Advisor

signature

St.Mary's university College, Addis Ababa

January,2017

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LIST OF ACRONYMS

CBE - Commercial Bank of Ethiopia

IMI -Intrinsic motivation incentive

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ABSTRACT

The objective of this study is to assess the practices of intrinsic motivation at commercial bank of Ethiopia. The paper discusses the practices of intrinsic motivation at Commercial Bank of Ethiopia, the perception of intrinsic motivation in the eyes of employees and the degree of applicability of intrinsic motivation in the bank. The more intrinsic motivational tools such as Recognition ,Achievement, Advancement, Challenging work ,Responsibility and Work Freedom exist in the work environment the more employees would be motivated to accomplish their duties which will in turn benefits the bank to accomplish its targets. The targeted populations of the study were employees of commercial bank of Ethiopia from district offices and head office. The methodology used is descriptive through primary data. Structured questionnaire with five point Likert scale was a main tool. In organizing and analyzing the collected data, descriptive method of data analysis, that use tables, were used to explicitly show the practices of intrinsic motivation at Commercial bank of Ethiopia. The fact that intrinsic motivations are not practiced effectively were the major findings of the study. Thus the study concluded that Commercial Bank of Ethiopia does not give much attention to intrinsic motivators although the employees need and aware of these packages. Challenging work is the intrinsic motivator that is most valued by employees of Commercial Bank of Ethiopia. Furthermore a strategy should be developed on how the organization should invest on focusing on practicing intrinsic motivators and get the best job performance is the key recommendation.

Key words –*Intrinsic Motivation, Challenging Work, Job Performance, Empower*

CHAPTER ONE

INTRODUCTION

The study addresses the practices of intrinsic motivation at Commercial Bank of Ethiopia with due focus on the applicability of intrinsic motivation at CBE. This first Chapter, which starts with background of the study, briefly explains the general overview of the practices of intrinsic motivation. It proceeds with operational definitions of terms in the study and elucidate the why of this study under statement of the problem. The chapter also presents the general and specific objectives of the study, its significance, scope and limitation and also organization of the study.

1.1. Background of the Study

Commercial Bank of Ethiopia plays important role in countrywide economy and its employees are the best sources of delivering goods and services to their customers. Excellent services provided and offered by employees can create a positive perception and ever lasting image in the eyes of the banks' customers. The motivation of a bank's employee plays a major role in achieving high level of satisfaction among its customers. The financial services industry is one of the most competitive and highly globalized sectors due largely to the extensive use of information technology systems by firms operating in the sector. Despite the fact that information technology has become the bedrock of all companies in the financial sector at the global level, human capital still remains the driving force in the highly digital financial services industry. Because not all the functions performed by financial institutions can be undertaken solely by electronic devices such as Automated Teller Machines(ATM).computers or other similar devices. When even electronic devices can, the organization still requires human beings to operate them. Even the provision of high tech services by electronic devices, some amount of human effort is required to service and monitor the equipment used in the process of delivering the service. Therefore, financial institutions still need to recruit and retain some level of qualified and self-motivated staff in order to be competitive in the current globalized and turbulent financial service industry.

In case of using human beings to provide services. It is not enough to merely rely on the number of people engaged, their qualification and experience or their ability but remunerating them appropriately is also of paramount importance. The personnel engaged must be motivated in order to get the best output from them. The challenge for today's management is to administer motivational programs which will encourage employees to improve their work performance and productivity. To get one's best performance in his/her job requires lots of input that motivate the employee. Among these inputs, non-monetary might be one important area that motivates or demotivates workers. Dewhurst et al (2010) described that there are other means to reward employees and they do not just focus on financial compensation (rewards).some of these include the praised that employees are able to acquire from their managers, the opportunity to take an important projects or tasks and leadership attention Any organization works to fulfill and reach

where it wants to be after a certain period of time. Therefore, to set goals, the organization's culture on non-monetary policies plays an inevitable role. Lederer(2006) also suggested that employees are thought to be motivated to work hard to produce quality results when they have pride in their work, they believe their efforts are important to the success of the team, and their jobs are fun, challenging and rewarding. Balkin and Dolan(1997) concluded that the use of extrinsic rewards that are tightly linked to team performance may teach team members to become money hungry and undermine their intrinsic interest in the work itself

As Herzberg mentions in his two factor theory the extrinsic motivators as salaries, job security and other hygiene motivators are expected from the employer Commercial Bank of Ethiopia(CBE) but employees need and must have intrinsic motivators which will keep them inspired, creative and increase their level of thinking like challenging work, responsibility, growth and relationship among employees.

In a wider context, there is an increased emphasis on people as a key source of competitive advantage, often being regarded as the key differentiator between organizations: and many managers try to comprehend the complexities of motivating people at work and provide them with job satisfaction so that they can gain employee commitment. Allen and Killman (2001) analyzed that the reward system should be aligned to motivate employee performance that is consistent with the firm's strategy, attract and retain people with knowledge, skills and abilities required to realize the firms strategic goal and create supportive culture and structure.

The data that has been collected from the employees of Commercial Bank of Ethiopia reflects the employees' opinion towards the practices of intrinsic motivation .this provides important information for the bank's incentive planners. Therefore the purpose of this study is to assess the practices of intrinsic motivation at Commercial Bank of Ethiopia.

1.2 Operational Definition of Terms and Concepts

- **Employee's Motivation:** - is the process of inspiring people to actions to achieve the goals (Nupur&Bharti, 2012).according to Pinder (1998) employee motivation may be regarded as a set of internal and external forces that initiate work related behavior and determine its form,direction,intensity and duration.
- **Intrinsic motivation-**Nadi et al (2011) defined as intangible rewards or psychological like appreciation, meeting the new challenges, positive and caring attitude from employer ad job rotation after attaining the goal.it drives from within the person.it refers to the direct relationship between a worker and a task, and is usually self-applied(Armstrong,2001)
- **Employee Performance:** - The activity of performance of doing something fruitfully by knowledge as famous from simply possessing it (Nupur&Bharti , 2012).behavious or actions that are relevant to the goals of the organization(McClay,Campbell and cudeck:1994)
- **Incentive** –is something that motivates an individual to perform an action (Armstrong, 2006)

1.3 Statement of the Problem

After the establishment of Commercial Bank of Ethiopia in the 1960's the banking industry in Ethiopia had grown in numbers with a lot of private banks opening more branches in Ethiopia. Since that, the banking industry in Ethiopia has both increased in number and capital base. The liberalization of the banking industry has therefore engendered fierce competition in the sector. Free entry and exit of new firms into a competitive industry or market comes with its associated opportunities and threats. Therefore the liberalization of the banking industry comes with its opportunities and threats to existing banks including CBE.(CBE procedure ,2015)

The level of motivation to determine whether the employees of CBE are well motivated to stay in the bank or are leaving the bank and joining the private banks is of great concern. The concern this paper addresses is the various intrinsic motivation that pushes employees of the bank to outperform and raise the service delivery standard of their bank.

Most of the motivational packages of the bank are what Herzberg calls it hygiene which temporarily motivates employees but the motivational factors must be everlasting. The motivation packages of the bank at present are more of hygiene such as increment in salary and job security which are expected from the employer as the employee has more experience through time. But employees need and must have intrinsic motivators which will keep them inspired, creative and increase their level of thinking like challenging work, responsibility, growth and relationship among employees.

Overtime, it has been identified that the main problem towards an effective motivation system is the ability of managers to examine and analyze the employee's needs. Furthermore; there exist some contradiction between employee's identification of his/her need and the company's identification of the employee's needs. This is due to the fact that employees are different and are motivated by different factors. When the issue is motivation, one of the first things that come to mind is the concept of incentive, which refers to any means that makes an employee desire to do better, try harder and expand more energy. According to (Syptak, Marsland& Ulmer, 1999), fulfilled and motivated employees incline to be more committed and productive to their organization.

Starting from Elton Mayo and human relations school, it is emphasized that the need for responsibility, recognition, challenging work, work freedom, achievement and advancement are as important as monetary incentive in increasing the employees' morale and motivation (Armstrong, 1998).there are many cotemporary research studies supporting the effectiveness of intrinsic incentives as a motivating tool in the private sector organization. La Belle (2005) suggested that different individuals have different perceptions of rewards for instance: some employees consider being recognized by their leader as more rewarding than financial incentives. These suggestions imply that organizational success depends heavily on employee motivation, and managers must understand what motivates their employees. In order to motivate

their employees: understanding the concept of motivation could assist incompetent and inexperienced managers, in terms of employee motivation, identify what motivates their employees.

In line with this, the purpose of this study focuses on the practices intrinsic motivation as a motivational tool and their effectiveness to motivate in CBE employees.it will further explore if the CBE staff has awareness of intrinsic rewards incentives.it also identifies which intrinsic motivational tools really encourage the staff to better perform and it checks if the intrinsic motivational practices are also valued by the employee of CBE.

This study assesses the practices of intrinsic motivation in commercial bank of Ethiopia.

1.4. Research Questions

The above stated problems were leading the researcher to raise the following crucial research questions to conduct the study

1. How does intrinsic motivation perceived by employees in CBE?
2. To what extent the degree of applicability of intrinsic motivation determined in CBE?
3. What are the types of intrinsic motivation that are most valued by employees of CBE?

1.5 Objectives of the Study

1.5.1 General Objective

The general objective of the study is to investigate the practices of intrinsic motivation at Commercial Bank of Ethiopia

1.5.2 Specific Objectives

1. To assess employees' perception of intrinsic motivation in CBE.
2. To determine the adequacy and degree of application of intrinsic motivation in Commercial Bank of Ethiopia.
3. To examine types of intrinsic motivators valued most by employees of CBE.

1.6. Significance of the Study

- 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 comes up with a finding that can be vital to encourage the employees of the company towards achieving the bank's objective by presenting the typical factors affecting their level of motivation and job performance.
- The study is helpful for Commercial Bank of Ethiopia by presenting an important data for other researchers who wants to intensify and conduct further research in the similar area by providing first-hand information on the issue.i.e serves as a bench mark for further studies on practices of intrinsic motivation.
- It helps CBE to understand the importance of intrinsic motivation in relation with responsibility, recognition, advancement, achievement, challenging work and work freedom.

- It also provides vital information to policy makers and human resource managers of the bank to either consolidate or rethink ways of motivating staff of the bank and add to the existing body of knowledge on the issue of motivation and productivity in the bank sector.
- The paper is partial fulfillment of Saint Mary's university in the masters of Arts in business administration.

1.7 Scope and Limitation of the Study

This study is confined itself to selected commercial banks of Ethiopia Addis Ababa that is head office, district offices and few selected branches. Moreover, the study is conducted by analyzing the impact of intrinsic rewards on employees' motivation of managerial and professional employees only; this implies that since the study excluded those manual or custodial and semi-professional employees, the sample size is limited.

There is limitation on study by less participation from respondents due to the busy schedule during the day or study. There is also lack of willingness to give adequate data on the subject area that might affect the completion of the project.

1.8 Organization of the Study

The study is presented in five chapters. The first chapter which is the introduction covers the background of the study, problem statement, objective of the study, research questions, significance of the study as well as the scope and limitations of the study. The second chapter which review extensive related empirical literature on the subject matter. Chapter three looks at the methodology of the paper which comprises the setting /Study Area, The study design, Sample, population and participants, Variables in the study, Instrumentation and measurement. The fourth chapter looks at the data analysis and interpretation methods which are used in the research. The fifth chapter looks at the possible findings, conclusion and recommendation on the study area.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter focuses on definitions of relevant terms, types of motivation, techniques of motivation, determinants of job performance, theories of motivation, empirical literature reviews, research gap, conceptual framework, factors for motivation, strategies for motivation, and relationship between employees' motivation and job performance.

2.1 Theoretical Literature

2.1.1 Definition and Concept of Motivation

The word "motivation" was originally derived from the Latin word "mover" which means "to move". However, over time various researchers have attempted to have a more comprehensive definition of the word and motivation has been defined in different ways. Most of them agree that it is a goal directed behavior. Motivation is a psychological process that gives behavioral purpose and direction. We can define motivation as "internal and external factors that stimulate desire and energy in people to be continually interested in, and committed to a job, role or subject and to exert persistent effort in achieving a goal" (Shafiq , Maria and Saqlain,2011). As quoted in the works of Sharma and Sharma (2011), motivation is "The willingness to exert high levels of effort towards organizational goals, conditioned by the effort's ability to satisfy some individual needs."

Motivation is concerned with energizing and directing behavior. Thus, by motivation we usually think of what is that volunteers a person to act. In scientific term, motivation is an energized condition of an organization that serves in general term. Motivation can be defined as an external or internal influence on an individual to derive a desired behavior. In other terms, a motivated person has the awareness of specific goals that must be achieved in specific ways. Therefore, he/she directs its efforts to achieve such goals. It means, a motivated person is best fit for the goals that he/she wants to achieve as he/she is fully aware of its assumptions. Therefore, motivation is the force that makes us do things; this is, a result of our individual needs being satisfied or met so that we have inspiration to complete the task. These needs vary from person to person as everybody has their individual needs to motivate themselves (Shafiq, Maria and Saqlain, 2011)

Furthermore, according to Kumar (2012), motivation may be defined as "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 in the face of obstacles." Motivation strategy is a vital and key strategy to enhance productivity of an organization with no substantial cost addition.

Aguinis et al. (2013) states that by devising and implementing an effective motivation strategy, people can be motivated to produce more work given the same inputs thus increasing the productivity of the organization. On the other hand, de-motivation among the people brings about decline in performance, dishonesty, irresponsibility, lack of commitment, absenteeism and attitude problem, thus, eroding the productivity of the organization

According to Selden and Brewer (2000), scholars have devoted substantial effort to developing a master theory of motivation and trying to incorporate various characteristics to the concept. In the human resource management and organizational behavior fields, motivation is often described as being “intrinsic” or “extrinsic” in nature (Sansone and Harackiewicz, 2000)

Extrinsic motivation occurs when employees are able to satisfy their needs indirectly, most importantly through monetary compensation (Osterloh 2002). In contrast, intrinsic motivation is apparent when individuals’ behavior is oriented towards the satisfaction of innate psychological needs rather than to obtain material rewards (Ryan and Deci 2000). In other words, motivation is intrinsic when people perform an activity for itself (Van Yperen and Hagedoorn, 2003); trying to experience the satisfaction inherent in the activity or to secure the obligations of personal and social norms for their own sake. Intrinsic motivation appears to be self-defined (Loewenstein, 1999) and self-sustained (Calder and Staw, 1975) and is fostered by commitment to the work itself, which must be both satisfying and fulfilling for the employees (Deci, 1975). In any type of organization whether it is public or private; employees can be motivated by both extrinsic and intrinsic factors that will fulfill their perceptions regarding success and satisfaction

2.1.1 Herzberg’s Two Factor Theory

Herzberg, Mausner and Snyderman’s (1959), two-factor theory is heavily based on need fulfillment because of their interest in how best to satisfy workers. They carried out several studies to explore those things that cause workers in white-collar jobs to be satisfied and dissatisfied. They classified Hygiene Factors as dissatisfied and motivating factors as satisfied. The hygiene factors are company policy and administration, technical supervision, salary, interpersonal relationship with supervisors and work conditions; they are associated with job content. The motivating factors are those factors that make workers work harder and classified them as follows: achievements, recognition, work itself, responsibility and advancement.

For the purpose of comparison both Extrinsic and Intrinsic motivation are discussed below.

2.1.2 Extrinsic motivators

A serious of hygiene factors creates dissatisfaction if individual perceive them inadequate, yet individuals will not be significantly motivated if these factors are viewed as adequate or good. Hygiene factors are extrinsic and include factors such as salary or remuneration, job security, interpersonal relations, working conditions, technical supervision, company policies and administration. Herzberg maintains that, adding more hygiene factors to the job is a very bad way to motivate because lower order needs are quickly satisfied.

2.1.3 Intrinsic motivators

Intrinsic motivation has been investigated in a variety of ways at the physiological, psychological and operational levels. Those who have focused on the psychological level have generally been guided by one of two general approaches: the incongruity theories and the competence and/or self-determination theories.

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

Intrinsically motivated behaviors are those behaviors that are motivated by the underlying need for competence and self-determination .as with all psychological constructs, operational definitions are necessary for research purposes. Therefore, we operationally define intrinsically motivated behaviors as those that are performed in the absence of any apparent external contingency.

This is typically measured by observing behavioral persistence in a free-choice period following the removal of rewards or constraints. Several studies have also measured intrinsic motivation with paper and pencil measures of interest or enjoyment, thereby providing an additional operational definition of intrinsic motivation.

Of course, people are not intrinsically motivated to engage in all kinds of behaviors that provide optimal challenges or moderate incongruity; they have preferences. Enduring a little more pain than one is accustomed to is a moderate incongruity and could provide an optimal challenge, yet people may prefer other types of challenges or incongruities as they strive to develop feelings of competence and self-determination. Those that are attractive can be distinguished from those that are not in terms of innate abilities and prior experiences. This review outlines processes through which activities and situations that provide moderate incongruity or optimal challenges may become either more or less intrinsically motivating as a result of various

experiences. Intrinsic rewards involve helping employees find success and job satisfaction from within. Intrinsic rewards help build confidence in an employee and his ability to be successful in the work place. build prolonged satisfaction within an employee and create an attitude of success throughout the workplace. While intrinsic motivation largely comes from within a person, companies have the ability to design a work place that leads employees to be intrinsically motivated and experience intrinsic rewards.

2.1.3 Intrinsic Motivation Factors

Refers to the motivation that comes from inside an individual, the motivation is generated through satisfaction or pleasure that one gets in completing or even working on a task. 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 individual and not imposed from outside. Since the study focuses on intrinsic motivational factors that affect employees performance the intrinsic motivational packages like recognition, responsibility, teamwork, achievement, advancement, competition, co-operation, freedom and other employee intrinsic motivational factors will be discussed.

Recognition

Employee recognition programs may include cash prizes or additional bonuses as part of the reward for being recognized as a premier contributor to the company. But for many employees, the intrinsic motivation of being recognized as a valuable company resource is stronger than the inspiration offered by the prizes being awarded. Some employees find pride and motivation at seeing their name recognized as a company top performer and works hard to achieve a certain level of recognition. Positive recognition occurs when employees are praised or their ideas are accepted. Negative recognition includes blame, criticism or when good ideas are overlooked. Recognition may come from supervisors, peers, and subordinates. (Sharma, 2011)

Achievement

The intrinsic motivation of a feeling of achievement can be fulfilled in almost any position. For employees motivated by feeling of achievement, sometimes a simple ‘‘thank you’’ can be a d an eighth. Simply adding 10 plus 10 or swimming the mile provides no discrepancy and it’s therefore boring. On the other hand, an arithmetic problem of 127 plus 2481 or the goal of swimming 2 miles provides too much discrepancy from the existing standards and is therefore aversive .when the situation is either boring or aversive, people do not function as effectively as when there is moderate incongruity that stimulates their intrinsic interest. Hunt’s ideas have much in common with those of piaget(1952),who has suggested that people seek moderately discrepant material to which they can accommodate ,and with those of Berlyne(1978),who has suggested that people are inclined toward novel situations that provide conflicting cognitive

elements requiring integration. Positive achievement events are stories of success on jobs or solutions to problems

Work Freedom-freedom in the work place will help employees to be happier and more productive.it will initiate them to be relaxed and do the jobs in their way and if it's their own work techniques it will make them productive. (Sharma 2011)

Advancement: Promotion whether expected or not is positive advancement, whereas failure to receive expected promotion and demotion are negative advancement(Sharma,2011)

Work Itself: Events related to tasks and assignments being too easy or too difficult, interesting or boring tasks are included here (Sharma, 2011)

Responsibility: This factor relates to whether or not the individual is given the responsibility or freedom to make decisions(Sharma,2011)

Herzberg's motivation theory is one of the content theories of motivation. The paper presents the impact of intrinsic motivation on job performance based on Herzberg's theory of motivation.

Frederick Herzberg performed studies to determine which factors in an employee work environment caused satisfaction or dissatisfaction. He published his findings in the 1959 book *The Motivation to Work*. Herzberg found that the factors causing job satisfaction (and presumably motivation)were different from that causing job dissatisfaction. He developed the motivation-hygiene theory to explain these results. He called the satisfiers motivators and the dissatisfies hygiene factors using the term "hygiene" in the sense that they are considered maintenance factors that are necessary to avoid dissatisfaction but that by themselves do not provide satisfaction.

According to Fredrick Herzberg the motivating factors are the six job content factors that include achievement, recognition, work itself, responsibility, advancement and possibility of growth work (Hall and Williams 1986)

If an employee completes a task or project before the deadline and receives high reviews on the result, the satisfaction of the employee will increase.however, if the same individual is unable to finish the project in time, or feels rushed and is unable to do the job well, the satisfaction level may decrease. Recognition is when the employee receives the acknowledgement they deserve for a job well done and this increases satisfaction. If the employee's work is overlooked or criticized, it will have the opposite effect. Work itself involves the employees' perception of whether the work is too difficult or challenging, too easy, boring or interesting. Responsibility involves degree of freedom an employee has to make their own decisions and implement their own ideas. The more liberty to take on that responsibility, the more inclined the employee may be to work harder on the project, and be more satisfied with the result. Advancement refers to the expected or unexpected possibility of promotion.an example of negative advancement would be

if an employee did not receive an expected promotion or demotion. Possibility of growth includes the chance one might have for advancement within the company. This could also include the opportunity to learn new skill or trade. When the possibility/opportunity for growth is lacking or if the employee has reached the peak or glass ceiling, as it sometimes referred to, this could have a negative effect on the satisfaction the employee feels with their job and position (Shannon, 2005)

According to Herzberg, managers do not motivate employees by awarding employees higher wages, more benefit or status symbols. Rather, employees are motivated by their own inherent need to accomplish something at a challenging task. The manager's job then is not to motivate employees to get their tasks achieved; rather, the manager should provide opportunities for people to achieve their task so that they will become motivated. (Marchington & Wilkinson 2005). Moving employees through diversity of jobs, departments or functions is partially an excellent approach to expose the employees to challenging task. This is very suitable to employees who have been on a job for a long time and are no longer challenged by the job but rather who have a strong need for activities or change. By open handed the opportunity to change jobs, the manager has definitely exposed the employees to new challenges and it will enable the employees to put in their best in order to meet up to expectations. (Stone 2003, 40-41). This therefore creates an enabling environment for greater motivation and performance within the organization (Akah, 2010)

The basic premise of Herzberg's intrinsic motivation theory is that if an employer or manager is trying to increase job satisfaction and ultimately job performance for an employee or coworker, they need to address those factors that affect one's job satisfaction. The most direct approach is to work on intrinsic, job content factors. Giving the employee encouragement and recognition helps them to feel more valued within the company, as well as giving a sense of achievement and responsibility. Herzberg says that "the only way to motivate the employee is to give him/her challenging work in which he/she can assume responsibility" (Leach, 2000). If the employee does not feel some responsibility associated with a certain task or department, he/she will not feel like their work is worthwhile. Also "people must believe that they are capable of attaining a goal before they will commit serious energy or motivation to it" (Hunsaker, 2005) (Shannon, 2005). Therefore it is important to include your employees in the decision making and at times the job assignment or delegation. This will help the employee to feel more responsibility and in turn a higher level of motivation.

According to the theory, the motivators are related to the nature of the work itself and the rewards that flow directly from the performance of that work. The most potent of these are those characteristics that foster the individual's needs for self-actualization and self-realization in his/her work. These work related or intrinsic factors are achievement, recognition, work itself, responsibility and advancement. A sense of performing interesting and important work (work itself).

Job responsibility and advancement are the most important factors for a lasting attitude change. achievement, more so than recognition, was frequently associated with the long range factors of responsibility and the nature of the work itself. Recognition that produces good feeling about the job does not necessarily have to come from superiors. it might come from peers, customers, or subordinates. Where recognition is based on achievement, it provides more intense satisfaction (House and Wigdor, 1967:370)

2.2 Empirical Review

This part aimed at explaining the various past studies in relation to the research.

Pink (2011) argues that the emphasis should be switched from extrinsic rewards to a greater concentration on intrinsic rewards, which according to Pink would lead to greater performance and yield a higher degree of motivation and satisfaction among the employees in the firm. Herzberg (1974) supports this argument and discusses that the desire of completing a task as well as personal growth are intrinsic factors that truly improve satisfaction and performance amongst employees.

Kohn (2009) states that extrinsic rewards do not create any commitment, value or performance-based actions. People who expect to receive an extrinsic reward for completing a task simply do not perform as well as those that did not receive a reward. If managers to a greater extent learnt about those high intrinsic drivers of motivation and performance, it could actually benefit business to perform better (Pink, 2011). Although the correlation between work performance and motivation has been studied in depth, many organizations and reward systems still seem to be designed to decrease motivation and performance.

Pink (2011) state that motivation is crucial to obtain high performing employees.

Understanding what motivates employees is a complex process, and to inspire and guide them to perform in alignment with the interest of the organization, managers should pay great attention to examine how and which rewards that perceives as motivating. (Pink, 2011)

Designing an optimal reward scheme is almost impossible, due the fact that all individuals have different personal drivers, and hence behave differently. Consequently, managers should carefully consider which factors and elements that should be included in the reward system to enhance desirable employee motivation.

Opu Stella (2008) did a research focusing on motivation measures and improving workers performance in Kitgum district in Uganda. She found that, workers were not performing well in Kitgum district because salaries and allowances at the district were very inadequate and not able to meet people's basic needs. Team work was not there between managers and subordinates which also hindering good performance. However, intrinsic motivators such as achievement, advancement, responsibility and recognition were identified to be well expressed in the district. There is gap in this study because some incentives seem to be in place; on the other hand some incentives were inadequate for the district to perform. Orpen (1997), conducted study on the effect of formal mentoring on employee work motivation, organization commitment and job performance in UK. The study revealed that mentoring can improve employees' attitude without necessarily raising their performance. The study mainly focused on the aspect of mentoring on performance. It neglected the aspect of motivation on job performance which my study intends to address.

KaranjaSilvana (2012) conducted a research on the Effects of reward system on employees performance in Cooperative bank headquarter in Nairobi, Kenya. The study adopted explanatory research design. The target population was employees of Cooperative Bank of Kenya.

The result from his study revealed that motivation, creativity, job satisfaction and team work had a positive and significant effect on employee performance. The gap of this study can be seen as it is focused on the effects of rewards system on employee performance in cooperative bank in Nairobi while a researcher study focused on the impact of employee motivation on job performance on Commercial bank of Ethiopia.

Insimire Patricia (2011) researched on the Motivations and Sales performance of employees the case of Niko Insurance Uganda. The objective of her research was to establish the relationship between employee motivation and sales performance. From her findings, it revealed that, there was various motivation techniques used by NIKO Insurance which include promotion, delegation of authority, participation in decision making, bonus and commission to good performers. It was also discovered that Niko sales performance was greatly affected by the quality of supervision, increased employee commitment, level of education, condition under which they perform their duties, the quality and management of operations and the number of hours worked.

The above study shows that, there is industrial gap from the fact that it was conducted in Niko Insurance which provides insurance services, while the selected bank provides financial services. However, non-financial rewards like job security and recognition were not given attention

Wilfred, U. Lameck (2011) conducted study on Non financial motivation as a strategy for improving performance of police force a case study of police force headquarter in Tanzania. He used purposive sampling to select the key informants for interview and stratified simple random was used to ensure representation of respondents from different strata. His study revealed that employees are quite positive towards the use of monetary incentives in the work place and can be effective in motivating them and can be used to compliment monetary incentives. His findings suggest that non-monetary incentives may have a high motivating power in this organization if they are valued highly by the employees and management. There is a gap in this study because it is focused on police force while the selected study is focusing in banking sector.

Edward Deci, a professor from the university of Rochester in New York is a pioneer of research on intrinsic motivation. In a major study, he offered money to a group of students as a motivator for them to solve certain problems. He also got another group of students to solve the problems without any extrinsic reward. Interestingly, he found that the unpaid students were more willing than the paid students to keep working on the problems-even after the study had finished.

Angelo Azar is a business manager of IAG's contact center Hurstville, Australia and is a strong advocate of intrinsic motivation, too. He's built a workplace environment that fosters innovation so that his employees are encouraged to come up with new ideas and positive changes, and he is continuously developing their skill so that they are more fulfilled and empowered. Those who

work for extrinsic rewards train themselves to complete minimal work in order to receive their reward .those who are motivated intrinsically derive their satisfaction from the value of their work.A mere possession of knowledge or the ability to perform a given job cannot guarantee job performance, if the employee lacks the motivation to perform. Only motivated employees will make a concerted effort to perform. Individual employees may be motivated either based on individual factors like recognition and riving needs, or organizational factors for example enabling culture, feedback environment, existence of effective performance management leadership's support and encouragement (A.S. Kohli, 2008).

2.3 Conceptual Framework

Based on the reviewed literature and empirical review the following conceptual framework has been developed. This framework helped researcher to guide the entire research report.

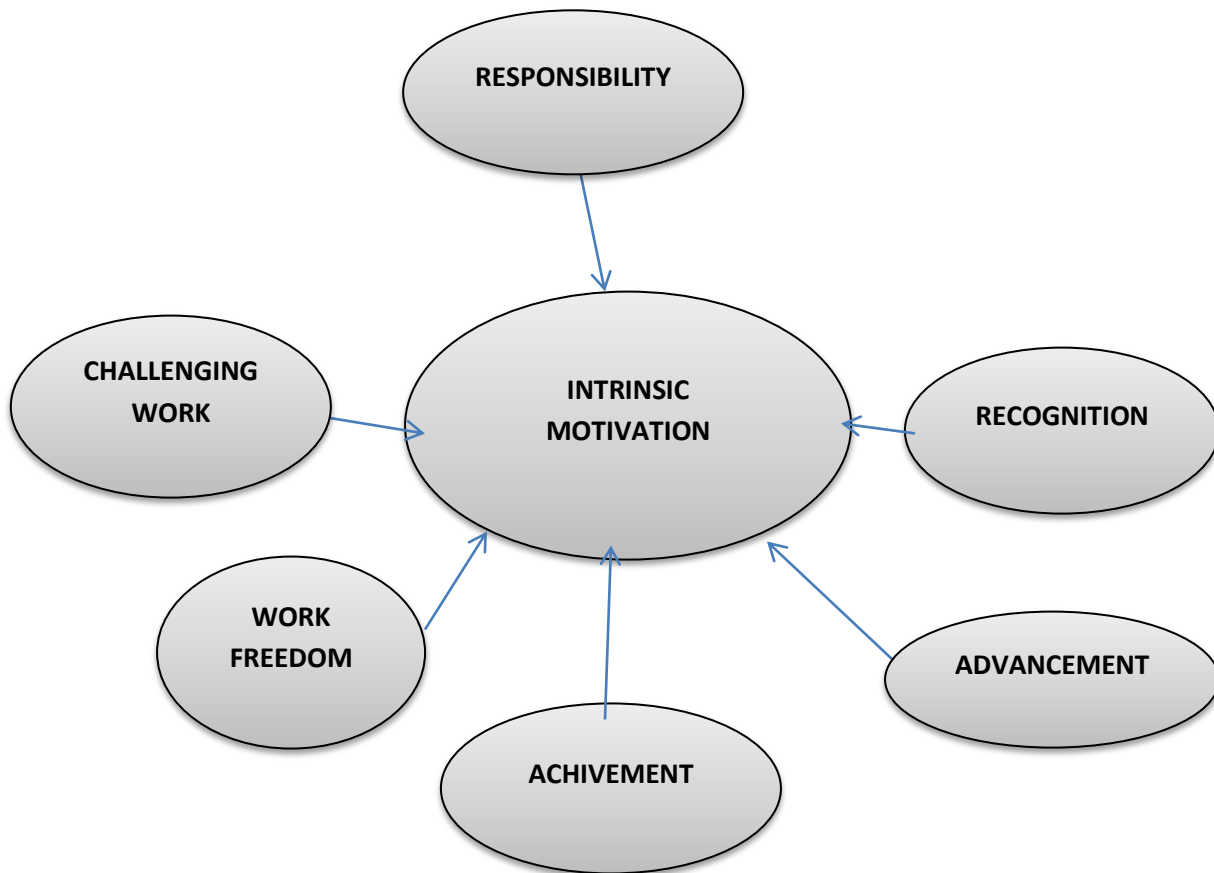


Figure 2.3.1 conceptual framework of the study

Source: Developed model based on Literature Review, 2017

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This section describes the design and methodology used to undertake the study entitled the practices of intrinsic motivation at commercial bank of Ethiopia.

3.1. Research Design

Saunders et al. (2007), defines research design as the general plan of how the research questions would be answered. It is the conceptual structure within which research is conducted. It constitutes a blue print for the collection, measurement and analysis of data

Descriptive design was used to assess the practices of intrinsic motivation: at Commercial Bank of Ethiopia. The descriptive design presents both qualitative and quantitative tools to employee motivation adopted by CBE. The study is used based on structured questionnaire. The questionnaire reached to individuals in person and by using the bank's email address i.e by attaching the documents by CBE mail address. This helped to minimize the effect of time related changes that may introduce biases on the response of the study subject. This approach is used as it is a satisfactory tool for collecting data for the sample population to investigate the topic under study.

3.2. Sources of Data

Data for the study was obtained from primary sources. Data were collected from few employees of Commercial Bank of Ethiopia from district offices and head office through structured questionnaires. Primary data was sourced from questionnaires distributed to the professional staff, district managers, customer service officers, trade service officers and managers. The purpose of the questionnaire is to assess the practices of intrinsic motivation at CBE. Questionnaire is attached in appendices (Appendix I).

Besides, written instructions were provided for each of the survey questions and subjects were informed about the purpose of the study by a cover letter attached to the questionnaire. Respondents were asked to anonymously complete the survey.

3.3. Instruments of Data Collection

The instrument use to collect data was questionnaire. This tool was selected to get more in depth quantitative and qualitative data from the study participants'. The tool was used to assess knowledge and attitude of the participating employees about the practices of intrinsic motivators and its influence on job performance. For this research, Likert scale with 5 grades is preferred so as to allow wider opinion range for the respondents. The survey was pretested with a group of fifteen people for inputs and comments before the actual data collection. Following the feedback received, the questionnaires were rephrased. The scale was review and certain descriptions were retested and amended. Over view and clarifications on the purpose and how to fill the questionnaire was given to respondents so that the questionnaire can be clearly understood and the outcome can be clearer.

3.4. Population and Sampling Techniques

As per CBE procedure 2016, there are about 30,000 employees in CBE throughout the country. Among the total employees of CBE 413 are working at head office and district levels in Addis Ababa region. The targeted population is taken by excluding non-clerical staffs from a total population which is equivalent to 392. the stratified sampling technique adopted in the selection of the sample based on the strata from the trade service expert, customer relationship manager, district officer and manager. The sample for the study was taken from the staff of CBE at head office and district levels in Addis Ababa. Yamane provides a simplified formula to calculate sample sizes. This formula was used to calculate the sample sizes in this study. (Glenn D, 1992)

Equation 1 Sample Determination

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

Where n =sample size

N =the population size

e =the level of precision

Accordingly, at the 95% confidence level and with a 5% level of precision: the sample size determined to be 198 of the total population. The questionnaire distributed to the give population equally and proportionately based on their respective process and job levels.

Stratified sampling involves dividing the population into homogeneous non-overlapping groups (i.e strata),selecting a sample from each group and conducting a simple random sample in each stratum(Cochran,1953)

Based on information available from a frame units allocated to strata by placing with in the same stratum, those units that are more or less similar with respect to the characteristics measured.the reason behind choosing stratified sampling is the sample is better represent the population because there will be a cross section of population and possibility to represent all the segments of the population.

3.5 Validity and Reliability Test

The reliability of the questionnaires has been tested using the Cronbach's Coefficient Alpha the results found out to be greater than 0.7 which describes that as there is an internal consistency and that can be used for the intended purpose. The Cronbach's alpha was calculated from SPSS software all of the cases are valid and none of the cases were excluded so it is acceptable.

Table 1

Reliability Test

Constructs	No of items	Cronbach's alpha
Recognition	4	0.723
Responsibility	4	0.771
Achievement	3	0.869
Advancement	2	0.744
Work freedom	3	0.770
Challenging work	3	0.887
Av total		0.794

Source survey from SPSS result 2017

3.6 Data Analysis Method

After the data filled out, questionnaires were collected back. The filled questionnaires were then checked for completeness as well as anonymity of the data. Data entry template was designed by using SPSS version 20. Each filled questionnaire that checked for its completeness, anonymity and missing values were coded and double entered using SPSS software. Data cleaning was done after saving the master database on a separate file. Representation tables are used to ensure easy and quick interpretation of data.

3.7 Ethical Considerations

The researcher maintained scientific objectivity throughout the study, recognizing the limitations of competence. Every person involved in the study was entitled to the right of privacy and dignity of treatment, and no personal harm was caused to subjects in the research. Information obtained was held in strict confidentiality by the researcher. All assistance, Collaboration of others and sources from which was drawn is acknowledged.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

In this chapter, the collected data through questionnaires is presented, analyzed and interpreted. Moreover demographic variables of respondents are also discussed and the response towards the items included in the questionnaire as well as descriptive statistics were described, analyzed and synthesized in tables, and percentages with the help of statistics packages software for social sciences (SPSS) version 20. Out of 413 employees from head office and district office located in Addis Ababa 198 questionnaires were distributed. The questionnaires were distributed and collected within three weeks.

4.1 DEMOGRAPHIC VARIABLES OF RESPONDENTS

Below, the demographic profiles of the participants are discussed based on the variables such as gender, age, level of education, job categories/classification and service year. The responses towards all variables are summarized using frequencies and percentages.

Table 4.1.1 Demographic Variables of respondents

Variables	Category	Frequency	Percentage
Gender	Male	123	62
	Female	75	38
	Total	198	100
Age	20-30 years	105	53
	31-40 years	73	38
	41-50 years	15	7
	51-60 years	5	2
	Total	198	100
Educational Level	Diploma	22	11
	First Degree	160	80
	Masters Degree	16	9
	Above	0	0
	Total	198	100
Job Categories	Customer service officer	154	77.85
	Customer relationship/service manager	19	9.4
	Trade service officer	17	8.72
	Trade service manager	8	4.03
	Total	198	100
Service Year	1-5 years	120	60.5
	5-10 years	40	20
	10-15 years	30	15
	15 years and above	8	4.5
	Total	198	100

Source questionnaire, 2017

As depicted in table above about 62 % (123) respondents are male and the rest 38 % (75) respondents are female, based on this fact, male participants by far the majority (123) when compared with female participants. It is clear that as most of the respondents were male, the dominant number of employment is taken by male in CBE.

The researcher needed to know the age distribution of respondents to help categorize employees' age wise because CBE employees a lot of workers at different age level. Table 4.1.1 summarizes the data obtained on the ages of respondents.

Analyzing data obtained from the questionnaire, 53 % (105) respondents aged between 21-30 years, this clearly showed most of the respondents were young ,consequently, it is vital for the bank incentive planners to design appropriate reward strategy in order to retain this young labor force to achieve organizational objectives. Respondents aged between 31-40 is 38.%(73), 7%(15) respondents aged between 41-50 and 2%(5) respondents aged above 50 years.

On the basis of educational qualification, majority of the respondents 80 % (160) were degree holders. This implies that most of the respondents are educated and have a good insight about reward systems, the rest 11 % (22) and 9 % (16) respondents were diploma and M.A/M.SC holders respectively. No respondents were a PhD Holder but, the minimum educational attainments of the respondents were Diploma. This suggests that people of different educational qualifications are available in the organization. This implies that different rewards shall be planned and systematically apply to enhance their motivation at different levels.

Customer service officer dominate the sample with 77.85%(154) respondents, Showing that nearly, in targeted commercial banks organizational structure the majority of the workers fall in this job position, whereas 9.4%(19), 8.72%(17) and 4.03%(8) respondents have a position Customer Service/Relationship Manager, Trade Service Officer or experts and Trade Service Manager respectively.

Finally, service year of the respondents reveals that many of the respondents that is 60.5 % (120) have been working in the bank between 1-5 years, 20%(40) respondents have been working between 5-10 years, from the total respondents 15%(30) of them have been working between 10-15 years and 4.5%(9) respondents they have been working in the bank more than 15 years and above.

4.2 ANALYSIS AND INTERPRETATION OF THE COLLECTED DATA

The following are the analysis and interpretation of the collected data. This phase transforms the data collected into credible evidence about the effect of intrinsic reward. It starts by organizing data for analysis (data preparation), then it describes the data and finally interprets the data by assessing the findings.

In the quantitative data survey questionnaires of five point likert scale were used for gathering primary data about employee's reward and their performance. The questionnaires were ranging from low to high (strongly disagree to strongly agree, neutral, agree to disagree) this ranging were described by the mean score as: below 1.5 being explained by very low, 1.5-2.5 low, 2.5-3.5 lies in average (medium) category, 3.5-4.5 high and above 4.5 lies on very high. In the quantitative data the researcher tried to group similar response into categories and identified common patterns that can help derive meaning from what may seem unrelated responses.

Out of the total questionnaires that were distributed to gather pertinent information with regard to the practices of intrinsic motivation at commercial bank of Ethiopia, Except 15 questionnaires, the rest 198 were returned which is acceptable. All the completed and returned questionnaires were correctly completed. The researcher has tried to make analysis on the essence of non-monetary reward on employee motivation based on the gap observed by the respondents and in settling aims and objectives as the following sub section depict. Based on the collected data from the questionnaires the intrinsic motivation elements which include responsibility, recognition, achievement, advancement, challenging work and freedom in the work place are presented in tables and measured based on their mean value.

4.2.1 Responsibility

Managerial positions often come with a higher pay scale than subordinate employees, but some people are not motivated by money to become a manager. The intrinsic motivation of added responsibility can be a strong inspiration for your more talented employees to become managers or team leaders. Responsibility brings the opportunity to be part of the management team that shapes the company's future.

Table 4.2.1.1- Employees Opinion Towards Responsibility

		Strongly disagree	disagree	neutral	agree	Strongly agree	total
I am responsible for my job	frequency	-	-	-	48	150	198
	%	-	-	-	24.24	75.76	100
	mean						4.75
I have sufficient authority to accomplish tasks independent of others	frequency	101	52	23	13	9	198
	%	51.01	26.26	11.63	6.56	4.54	100
	mean						1.82
I am trusted with what I do	frequency	72	46	27	30	23	198
	%	36.36	23.23	13.65	15.15	11.61	100
	mean						2.42
I am delegated With sufficient duties and responsibilities.	frequency	53	49	48	27	21	198
	%	26.76	24.74	24.24	13.65	10.61	100
	mean						2.56
						Av mean	2.88

Source-Own computation based on data collected

Table 4.2.1.1 shows In the case of taking responsibility in the job 150(75.76%) respondents strongly agreed they are responsible for their job. The other 48(24.24%) agreed they are

responsible for their job. None of the respondents disagreed, strongly disagreed and neutral about the statement.

Out of the total respondents 101(51.01%) of respondents strongly disagreed they have sufficient authority to accomplish tasks without interference of others.52 (26.26%) disagreed they have sufficient authority independent of others 23(11.63%) were neutral about the statement.13 (6.56%) agreed they have sufficient authority to accomplish tasks independently. The remaining 9(4.54%) strongly agreed they have sufficient authority to accomplish tasks independently

Regarding being trusted in what they do 72(36.36%) strongly disagreed that their bosses does not have the important trust on them to accomplish tasks.46 (23.23%) disagreed that they are trusted with what they do.27 (13.65%) were neutral about the statement.30 (15.15%) agreed that they are trusted with what they do.23 (11.61%) strongly agreed they are trusted with what they do.

Out of the total respondents 53(26.76%) strongly disagreed with the statement that they have sufficient duties and responsibilities .49(24.74%) disagreed with the statement .48(24.24%) were neutral about the statement.27 (13.65%) agreed they have sufficient duties and 21(10.61%) strongly agreed with the statement.

In general from the above table it can be inferred that the majority (Av mean = 2.88) falls in the average this implies that there is a problem in CBE in terms of job delegation and assigning tasks to employees with trust in employees ability to accomplish the tasks. Some of the respondents agreed that they are responsible in their job and they dot remain idle rather are busy in their work environment and take responsibility for what they do the remaining half did not agree that they are given the necessary opportunity to do the tasks with responsibility.so from the above result it can be concluded that employees needed to be trusted with the task they are doing and being accountable about the process or task they are performing.

4.2.2 RECOGNITION

Employee recognition is the timely, formal acknowledgement of a person’s or team’s behavior, effort or business result that supports the organization’s goals and values, and which has clearly been beyond normal expectations. thus, good internal policy for recognizing best job performers is always necessary and good as it keeps internal equity. If so, it significantly reduces the disappointment of employees as it clearly indicates when to apply recognition. Appreciation is a fundamental human need. Employees respond to appreciation expressed through recognition of their good work because it confirms their work is valued.

Table 4.2.2.1 Employees Attitude towards Recognition

		Strongly disagree	disagree	neutral	agree	Strongly agree	total
I am consulted and my opinions seem to count	frequency	43	58	24	28	45	198
	%	21.73	29.29	12.12	14.14	22.72	100
	mean						2.86
I am given recognition for my successful job.	frequency	86	69	12	11	20	198
	%	43.43	34.84	6.06	5.55	10.12	100
	mean						2.04
	frequency	77	64	33	13	11	198
I have a job rotation to a higher level	%	38.88	32.35	16.66	6.56	5.55	100
	mean						2.07
I am praised for the value I add by working at the bank.	frequency	91	55	19	18	15	198
	%	45.98	27.77	9.59	9.09	7.57	100
	mean						2.04
						Average mean	2.25

Source-own computation based on data collected(SPSS) result

Out of 198 respondents 43(21.73%) of respondents strongly disagreed they are consulted and their opinion matters.58 (29.29%) disagreed they are consulted and their opinion seems to matter.24 (12.12%) were neutral about the statement..28(14.14%) agreed that they are consulted and their opinion seems to matter.45 (22.72%) agreed that they are consulted and their opinion seems to matter.

86(43.43%) of the respondents strongly disagreed they are recognized for the successful task they made for the organization.69 (34.84%) disagreed they are recognized for the task they are performing.12(6.06%) were neutral about the statement.11 (5.55%) agreed that they are recognized for their successful task. The remaining 20(10.12%) strongly agreed they are recognized for the accomplishment they made.

With regard to the job rotation to a higher level 77(38.88%) strongly disagreed they have a job rotation to a higher level,64(32.35%) disagreed they have a job rotation to a higher level.33(16.66%) were neutral about the statement.13(6.56%) agreed they have a job rotation to other position.11(5.55%) strongly agreed they have a job rotation to a higher level.

Out of the total respondents 91(45.98%) strongly disagreed they are reminded and praised for the value they add for working at the bank.55 (27.77%) disagreed that they are reminded how valuable they are to the bank.19 (9.59%) were neutral about the statement.18 (9.09%) agreed that they are reminded and praised how valuable they are to CBE. The remaining 15(7.57%) strongly agreed they are reminded and praised how valuable they are to the bank.

Overall the majority average mean (=2.25) of the respondents' lies on low level. This implies that employees are not given recognition for the job they are accomplishing and most of the employees are not compensated for the contribution or achievement they made. Job rotation is also considered at the same job level except for the few employees who have the chance to job rotation most of the employees are not given this opportunity. Most of the employees have no idea how valuable they are to the bank because they did not see any sign of encouragement and praise from their supervisors. Their opinion in matters related to decision making and consultation is also not that much considered which decreases their level of motivation to accomplish tasks.

4.2.3. ADVANCEMENT

Advancement means reaching a top position at a particular company or it could mean gaining experience in multiple professional fields in order to create a unique and versatile role for oneself. Employees who feel they have a bright professional future ahead of them are more intrinsically motivated than employees who feel they are stuck in a job that will never change or inspire them. Employees who see a clear path to career advancement have a vested interest in the company and are motivated to contribute to its success, and therefore to, their own success.

Table 4.2.3.1 Employees Opinion towards Advancement

		STRONGLY DISAGREE	DISAGREE	NEUTRAL	AGREE	STRONGLY AGREE	TOTAL
My work is way to future success in the profession	Frequency	57	41	16	23	61	198
	%	28.78	20.7	8.08	11.64	30.8	100
	mean	2.94					
I have a possibility of growth	Frequency	18	64	22	53	41	198
	%	9.09	32.32	11.11	26.76	20.72	100
	mean	3.17					
	Av mean	3.05					

Source own computation based on data collected (SPSS) result

Out of 198 respondents 57(28.78%) strongly disagreed their work is a way to future success in the profession. the other 61(30.8%) strongly agreed their work is a way to future success in the

profession.16 (8.08%) of the respondents were neutral about the statement.23 (11.64%) agreed their work is a way to future success in the profession.41 (20.7%) disagreed their work is a way to future success in the profession.

In the case of possibility of growth 18(9.09%) strongly disagreed they have a possibility of growth.41 (20.72%) strongly agreed they have a possibility of growth.22 (11.11%) of respondents were neutral about the statement.53 (26.76%) agreed to the concept of the possibility of growth. while the remaining 64(32.32%) disagreed to the possibility of growth.

Overall the majority average mean is 3.05 which lies at the average which means employees are not that much convinced about their future success and growth by keep working for the bank. Even though some of the employees have a hope of change and growth in the organization the other have are not happy and didn't see themselves reaching at their goal at the professional level.

There are nevertheless aspects of the workplace that management at any company can address in order to increase their employees' advancement opportunities, engagement and loyalty. Essential components of an effective career advancement plan: expanding employees' skills sets, giving them additional responsibilities that lead to an evolution or a changing of their roles, acknowledging accomplishments through raises and promotions and offering a tailored career advancement plan for each employee that aligns with his or her professional goals.

4.2.4 WORK FREEDOM

Allowing employees more freedom makes them happier and more productive. Freedom in the work place is very important for employees to be free and perform the task without having any doubts.

Table 4.2.4.1 Employees Attitude towards Work Freedom

		Strongly Disagree	Disagree	Neutral	Agree	Strongly agree	Total
The Relationship with my boss enables me to be open when discussing work problems and concerns	Frequency	101	52	9	22	14	198
	%	51.01	26.26	4.54	11.12	7.07	100
	mean	1.96					
I am allowed sufficient freedom to do a good job	Frequency	51	41	24	36	46	198
	%	25.75	20.70	12.14	18.18	23.23	100
	mean	2.92					
I have opportunity to participate in decisions	Frequency	37	92	23	38	8	198
	%	18.68	46.46	11.61	19.19	4.06	100
	mean	2.43					
	Average mean	2.43					

Source own computation from data collected(SPSS) result

101(51.01%) strongly disagreed they have sufficient freedom to do a good job.7.07 %(14) respondents strongly agreed they are allowed sufficient freedom to do a good job.9 (4.54%) were neutral about the statement.22 (11.12%) agreed they are allowed sufficient freedom to do a good job. the other 52(26.26%) disagreed they are allowed sufficient freedom to do a good job.

In relation to the relationship with their job regarding discussing work problems and concerns 79(39.89%) strongly disagreed that their relationship with their boss enables them to be open when discussing work problems and concerns.10 (5.05%) strongly agreed to the statement. None of the respondents were neutral about the statement. While 21(10.62%)agreed they are open with their boss to discuss work problem and concerns. The other 88(44.44%) respondents disagreed with the statement.

With regard to participation in decision making 37(18.68%) strongly disagreed they have opportunity to participate in decision making.8 (4.06%) of the respondents strongly agreed they have opportunity to participate in decision making.23 (11.61%) were neutral about the statement.38 (19.19%) agreed to the statement. while 92(46.46%) disagreed they have opportunity to participate in decision making.

It can be concluded from the above table that regarding freedom in the work place the average mean is 2.43 which is low this implies that in the work place employees are not relaxed/free enough to do a good job without other peoples interference. They also does not often discuss work problems and concerns with their bosses and their freedom in making decisions also shows a very low stage.so the conditions should be improved and the bank should think of ways and policies to increase employees participation in this area.

4.2.5 ACHIVEMENT

Is the end result of day to day job performance and achieved through effort. It is the outcome of hard work that contributes and leads an organization towards its mission and goal. Achievement is a task oriented behavior that allows the individuals 'performance to be evaluated according to some internally or externally imposed criterion that involves the individual.

Table 4.2.5.1 Employees Attitude towards Achievement

		strongly disagree	disagree	neutral	agree	Strongly agree	total
My work contributes to the achievement of my organization goals	frequency	-	36	45	61	56	198
	%	-	18.2	22.72	30.8	28.28	100
	mean	3.69					
I have a job in which I can achieve my target successfully.	frequency	-	86	48	64	-	198
	%	-	43.44	24.24	32.32	-	100
	mean	2.88					
I feel that my work is valuable to the bank	frequency	45	66	31	42	14	198
	%	22.72	33.33	15.65	21.23	7.07	100
	mean	2.56					
	Av mean =3.04						

Source own computation based on data collected (SPSS) result

Out of the total 198 respondents 36(18.2%) disagreed with the statement that their work contribute to the achievement of the organizational goals.45 (22.72%) of the respondents were neutral about the statement.61 (30.8%) agreed that their work contributes to the achievement of

their organizational goals while the remaining 56(28.28%) strongly agreed that their job contributes to the achievement of their organizational goals but none of the respondents strongly disagreed with the statement.

The other element which says I have a job in which I can achieve my target successfully where none of the respondents strongly agreed and strongly disagreed to the statement. While 86(43.44%) of respondents disagreed to the statement.48 (24.24%) were neutral about the statement.64 (32.32%) agreed to the statement.

In terms of valuability to the bank 45(22.72%) strongly disagreed to the statement. The other 66(33.33%) disagreed to the statement.31 (15.65%) of respondents were neutral about the statement.42(21.23%) agreed to the statement.14(7.07%) strongly agreed to the statement.

In general the majority average mean equals 3.04 lies in the average which means a lot has to be done to increase the achievement level. Employees are not achieving what is expected of them because the work environment is not that much valuable to achieve their duties and responsibilities most of the jobs are routine and does not motivate them to come up with new ideas so it is hard to develop and expand their knowledge and skills so it is hard to have confidence in their selves to think that they are valuable to the company.

4.2.6 Challenging work

Employees who are challenged in a positive way become intrinsically motivated to push themselves to be their best. Providing challenging assignments and giving employees leeway to make decisions about how they approach projects creates a sense of control.

Table 4.2.6.1 Employees opinion towards Challenging work

		Strongly disagree	Disagree	neutral	agree	Strongly agree	total
My job is challenging	frequency	46	79	18	35	20	198
	%	23.23	39.9	9.1	17.67	10.1	100
	mean	2.51					
My job is not repetitive and stagnant	frequency	140	40	-	18	-	198
	%	70.7	20.20	-	9.09	-	100
	mean	1.47					
I have opportunity to create new working techniques	frequency	123	62	4	9	-	198
	%	62.12	31.32	2.02	4.54	-	100
	mean	1.48					
Average mean	1.82						

Source –own computation based on data collected (SPSS) result

In terms of challenging work 46(23.23%)strongly disagreed in the statement they have challenging work whereas 20(10.1%) respondents strongly agreed they have challenging work.18(9.1%) respondents were neutral about the statement.35(17.67%) agreed they have challenging work and 79(39.9%) disagreed with the statement they have challenging work.

Most of the employees believe their work is repetitive and stagnant and there is only routine tasks to perform most of the questionnaire response shows 140(70.7%) of respondents disagreed to the statement their work is not repetitive and stagnant.40 (20.20%) respondents also disagreed to the statement their work is not repetitive and stagnant. But 18(9.09%) of respondents agreed to the statement. None of the respondents were neutral and strongly agreed to the statement.

Out of the total 198 respondents 123(62.12%) strongly disagreed they have opportunity to create new working techniques,62(31.32%)disagreed they have opportunity to create new working methods and come up with new ideas. 4(2.02%) of respondents were neutral about the statement.9(4.54%) of respondents agree that they have opportunity to create new methods of working techniques and none of the respondents strongly agreed to the statement.

Overall the average mean of the response is 1.82 which is very low it shows that there is almost no working condition that motivate employees to be creative rather there is an environment where jobs are routine and repetitive there is also no action taken by the bank in order to facilitate an environment and create conditions that employees are able to show their creative skills and new working environment that will be motivating for them.

From the given **IMI (Intrinsic motivation incentives)** the respondents' response revealed that

Table 4.2.6.2 Most Valued Intrinsic motivation by Employees

IMIs	Valued						Total
	1st	2nd	3rd	4th	5th	6th	
Responsibility	58	21	9	7	3	2	100
Recognition	49.3	23.7	13	6	7	1	100
Achievement	65	15	11	5	3	1	100
Advancement	50	20.5	13.5	8	5.5	2.5	100
Freedom	52	22	10	8	5	3	100
Challenging Work	72	18	4	3	2	1	100

Source: own computation based on data collected (SPSS result)

From the above table challenging work, achievement, responsibility, freedom, advancement and recognition were valued from 1st-6th respectively. This result is analyzed only using the 1st valued frequently chosen reply.

The practice of intrinsic motivation on job performance has empirically been proven. Most of the respondents feel bored to execute same job that hinders their motivation towards their job performance. Aktar et al.(2012) contend that non-monetary incentives which are represented by recognition, learning opportunities, challenging work and career advancement, have been found to be an effective tool in motivating workers and consequently increase their performance. This incentive is highly appreciated probably due the opportunity it offers in terms of skill development of the workers which in the long run could be translated into higher monetary reward. Thus it could be concluded that fair implementation of intrinsic motivation significantly influenced employee job performance

In addition almost all the non-monetary rewards which are under the study, were valued high by the respondents (for the sake of prioritizing they were asked to rank .this indicates that all intrinsic motivators are valued by employees that also shows the positive influence towards their job performance.

Also satisfaction in handling job without supervisors interference is confirmed by many of the respondents. This indicate that job satisfaction is the product of perception and evaluation of individual jobs, which is influenced by their own unique needs, values and expectations, which employees consider as being important to them(Sempane et al.2002)

The relationship between intrinsic motivation and job performance is clearly identified. Job satisfaction results in higher productivity, organizational responsibility and physical and mental health. Hence, a worker tends to have a better mood as well as learn additional skills, there by promoting job.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

This portion includes summary of major findings, conclusions and recommendations based on the study of practices of intrinsic motivation at Commercial bank of Ethiopia.

5.1 SUMMARY OF MAJOR FINDINGS

From the analysis the researcher, has tried to present the major findings. From the descriptive analysis, the study discloses that the response to the questionnaire items when analyzed in terms of individual questions were ranging from not at all to average (very poor to average, never to sometimes, strongly disagree to not sure) but the overall mean score of the respondents for all the dependent variable items of the questionnaire was found average and low.

Based on the data analysis the following findings were presented

- Most employees were responsible & aware of responsibility concept. However not all of them have the same attitude towards the concept of responsibility. From the finding the effect intrinsic reward was found to be having immense contribution towards employees' willingness to exert more effort for a better job performance.
- Employees' contribution to the organization is not recognized to the expected extent and the compensation awarded for their contribution are not that much satisfactory. Most of the respondent's response shows that recognition is not that recognized in the work place.
- Majority of the employees do not have the opportunity to perform different activities. Though employees enjoy challenging job, the organization does not give them the chance
- The organization has a very poor practice in keeping achievement records and say thank you for their accomplishment. Majority of the respondents i.e. most of the respondents responded that they are not initiated to achieve the organizational goals of the company.
- In the case of advancement the employees did not have much hope in the organization in order for it to make a change in their professional career and increase or advance their level of thinking. In this case also the majority of the respondents responded that their future of advancement is very low.
- In the case of work freedom also most of the employees are not free enough to do things in their way so there is some kind of holding back in what they want to do.

5.2 CONCLUSIONS

The conclusions related to this study are presented in this section. The purpose of this study was to answer and test the proposed questionnaire.

The following are the major conclusions of the study

- This research tests the perception of intrinsic motivation by employees, as a result most of the employees have a good perception about the issue of intrinsic motivation, however the bank is not supportive enough to initiate them and implement what is on their mind.
- Regarding intrinsic motivation assessment, CBE did not identify the value, adequacy and awareness given by the employees. Intrinsic motivators are not selected on the employee's preference nor the current need and status of the employee.
- From the data collected through the questionnaires challenging work is highly valued by employees followed by achievement, responsibility, work freedom, advancement and recognition.
- From the result of the study in the recognition session, most of the respondents agree that their contribution is not recognized. But some of the respondents disagreed that they have given the recognition they wanted. But since most of the respondents are not given the recognition there should be an improvement in this area.
- In the responsibility area CBE is not trustworthy of its employees in order to delegate tasks independent of others ,most of the respondents are not delegated with tasks without others interference.
- In the advancement session also the employees did not hope for much change in the advancement area which means it's hard to find good knowledge and bright future in the banking profession because there is almost no effort made by the bank in order to increase advancement in its employee's knowledge.
- The other concept is the achievement concept also employees are not being encouraged to achieve their goals and CBE has a very poor practice in documentation that relates with achievements.
- Employees are also not that free to practice their own method of thinking and new ideas this destructs them not to be happier and not that much productive as they wanted.

5.3 RECOMMENDATIONS

Depending on the findings of the research, the following recommendations are forwarded to enable CBE to become more productive effective and more competitive.

- CBE should create reward programs, frame work or system to use intrinsic motivators in the organization. Understanding the employees' needs in relation to the organization's needs and knowing the motivating factors is crucial in determining the ideal combination of intrinsic reward components that an organization can offer an employee.as effective management of non-monetary rewards motivate a talented work force, rewards will be highly valued and recognized the opportunity lies in customizing these rewards to cater for the needs of the individual with enough induction with due transparency as it helps to get the best of employees in respect to their duties and responsibilities to accomplish the organization mission
- The organization needs to improve its practice in keeping achievement records/documents of employees. Employees are wanted to do things in the most efficient way every time. Thus, writing down exact instructions for doing those processes, and then get employees to buy into the strategy is important. The documentation is especially useful for those tasks that are performed over and over again
- CBE also shall have a mechanism to give interesting and challenging jobs to employees as almost all employees enjoy handling challenging jobs though they are not given enough. Hence if they are given challenging tasks ,employees will have a tendency to enjoy their work place and want to spend much of their time in creativity while finding solutions to those challenging duties.
- Recognizing workers talents and contributions is also crucial.in the work place there is one common goal:accomplishment.mutual respect in the work place is based,in large part ,on respect for colloquies abilities and skills.-how well their expertise matches their job assignments. Mutual respect acknowledges talent especially when it comes from supervisors. Therefore supervisors shall be consistent in respecting their subordinates as well as sharing responsibility with a positive team spirit in order to accomplish success in their duties.
- CBE needs to create opportunities for employees to perform different activities. This might be through job rotation, deligation, enrichment ,enlargement or any other means where employees can bring their effort to the best level of their newly but temporary position. Or even, may adjust their job description regularly in a way of adopting timely situations in a more challenging way.
- The organization should also revise or create policies where IMIs, documentation and induction could be more recognized. Clear and revised policies provide workers with

knowledge about what is expected of them.it also provides rules and guidelines for decision making in routine situations where consistently demonstrates good faith that workers will be treated fairly and equally.in addition, it ends up in providing a clear frame work for the delegation of decision making as well as serve as a means of communicating information to workers.

- There is lack of transparency in selecting the right and demanded non-monetary rewards in the organization.Hence,there should be a system to identify and consider the current need of the employee and give due value.
- CBE should develop and consistently train employees and not just the high performers. Increase their skill base, prepare them to fill in at the next level, or make temporary assignments to different departments.
- The organization should also Create informal leadership roles even temporary ones; create a higher sense of engagement and recognition. Find ways to create informal leadership roles for employees allow them to lead a small project or train new employees.
- Make sure employees know how they and the department are performing. Post results discuss improvement needs and most importantly celebrate accomplishments. make sure what you measure is in line with your company's goals: not only will you improve performance, but your employees will better understand their place in and importance to the organization.

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APPENDECIES

APPENDIXES-I

St Mary's University

School of Graduate Studies

MBA Thesis on

The practices of intrinsic motivation at commercial bank of Ethiopia Dear respondents.

I am pursuing Master of Business Administration at Saint Mary's University. Kindly would you please take a few minutes to complete the following questionnaire by filling space provided or tick /comment for anything that you have, which you think can help me in my research. The research questionnaires have been prepared in order to facilitate the collection of Data for the research on the practices of intrinsic motivation at commercial bank of Ethiopia. The research is a partial fulfillment of the requirements for the award of Master's degree in business administration (MBA) provided by Saint Mary's University

Section One:

Demographic profile of respondents

Please indicate the following by ticking (√) on the spaces in front of the response options:

1. Gender: 1. Male 2. Female

2. Age: 20-30 31-40 41-50 51-60

3. Educational level: Diploma holder First degree holder

Masters degree above

4. Position on the Bank: Customer Service Officer (CSO) Customer Service Manager

Customer relationship manager Trade service officer

Trade service manager

5. Year of Service

1-5years

5-10 years

10-15 years

15 years and above

Section Two

Opinion Investigation

Read each of the following questions and please mark your answers by ticking (√) according to the scale correspond to the following

A ,RESPONSIBILITY

5 Strongly agree 4. Agree 3. Neutral 2. Disagree 1.Strongly disagree

NO	STATEMENT	1	2	3	4	5
1	I am responsible for my job					
2	I have sufficient authority to accomplish tasks independent of others					
3	I am trusted with what I do					

4	I am delegated With sufficient duties and responsibilities.					
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B- RECOGNITION

5 Strongly agree 4. Agree 3. Neutral 2. Disagree 1. Strongly disagree

NO	STATEMENT	1	2	3	4	5
1	I am consulted and my opinions seem to count					
2	I am given recognition for my successful job.					
3	I have a job rotation to a higher level					
4	I am praised for the value I add by working at the bank.					

C. ADVANCEMENT

5 Strongly agree 4. Agree 3. Neutral 2. Disagree 1. Strongly disagree

NO	STATEMENT	1	2	3	4	5
1	My work is way to future success in the profession					
2	I have a possibility of growth					

D Work Freedom

5 Strongly agree 4. Agree 3. Neutral 2. Disagree 1. Strongly disagree

NO	STATEMENT	1	2	3	4	5
1	The Relationship with my boss enables me to be open when discussing work problems and concerns					
2	I am allowed sufficient freedom to do a good job					
3	I have opportunity to participate in decisions					

E.ACHIVEMENT

5 Strongly agree 4. Agree3. Neutral2. Disagree 1.Strongly disagree

NO	STATEMENT	1	2	3	4	5
1	my work contributes to the achievement of my organization goals					
2	I have a job in which I can achieve my target successfully.					
3	I feel that my work is valuable to the bank					

F. CHALLENGING WORK

5 Strongly agree 4. Agree 3. Neutral 2. Disagree 1. Strongly disagree

NO	STATEMENT	1	2	3	4	5
1	My job is challenging					
2	My job is not repetitive and stagnant					
3	I have opportunity to create new working techniques					

From responsibility, recognition, achievement, advancement, work freedom and challenging work what do you value most? Please write your answers in the space provided as 1st is the most valued and to 6th is less valued.

1st:-----

4th -----

2nd -----

5th -----

3rd -----

6th -----

-