



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

**FACTORS AFFECTING EMPLOYEE MOTIVATION IN
COMMERCIAL BANK OF ETHIOPIA: THE CASE OF
ADDIS ABABA CITY SPECIAL GRADE-4 BRANCHES**

BY

TALE DIMRE

JUNE, 2018

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ABABA CITY SPECIAL GRADE-4 BRANCHES

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ACRONYMS

CBE Commercial Bank of Ethiopia

SAL Salary

WENVT Working Environment

MOT Motivation

PROM Promotion

SUPERV Supervision

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ABSTRACT

The aim of this study is to find out the causal relationship between the independent variables such as salary, promotion, working environment and supervision, and the dependent variable which is employees' motivation. The study adopted a causal research design and a quantitative research approach. Primary data were generated from 233 employees who were selected from each Addis Ababa city special grade-4 branches by using simple random sampling. Data were generated using questionnaire survey method. Regression analysis was conducted to identify the factors that determine employee's motivation. The Analysis result showed that all the independent variables (salary, working environment, promotion and supervision) have positive impact on employee's motivation. They contribute positively towards the employee's motivation. It is thus recommended that Managers of the Bank should make interventions on the correlates of employee's motivation to improve the motivation and thereby the performance of the Bank.

Keywords: *Employee's motivation, salary, promotion, working environment, supervision commercial bank of Ethiopia, special grade-4 branches, Addis Ababa, Ethiopia*

CHAPTER ONE

INTRODUCTION

1.1. Background of the study

Today, humans are considered to be the most important resources of an organization. Employee's motivation is compulsory for getting efficiency. According to Zafar et al. (2014) motivation is important to boost up employees to perform well in long run and helps an organization to grow for excellence.

According to Brevis and Vrba (2014) from organizational point of view, the term motivation is "an inner state of mind that channels or moves an employee's behaviour and energy towards the attainment of organizational goals. Motivation is defined by Hodgetts and Hegar (2008) as a group of processes that encourage a person to take action towards a particular goal. They further assert that any study of motivation must focus on both the why and the how of what influences peoples' action. The how is covered by the incentive that can entice an individual enough for them to perform a certain task. The why is not easy to describe, and covers the needs, drives, wants and impulses that move a person to act.

Armstrong (2006) defines motivation as those factors that influence people to take specific actions, and further states that if you motivate people, they will move in the direction that you want them to in order to achieve certain goals. He says that people will most likely repeat certain actions if the goals that were set to fulfil certain needs are achieved or accomplished. Therefore companies need to figure out the needs/drives of individual employees as a basis to understanding what will motivate them to take required actions.

Stratheford (2012) states that employees in a company are involved in almost every aspect of the company hence effective motivation systems need to be put in place to influence employees to be as productive as they can be. Bruce (2003) claims that there is a direct link between employee motivation and their performance because employee enthusiasm and excitement was reflected in the quality of their work. According to Kroth (2007) a well-motivated employee will not always be productive commensurate with his/her internal motivation. This is because there are other factors such as resources and a good working environment that can affect motivation. It is therefore clear that managers need to focus on both intrinsic and extrinsic factors of motivation that may affect the employees because both are required for developing a comprehensive motivation system for staff.

Research work carried out by MTD Training (2011) points out that companies need to understand how people feel motivated so that they can be able to encourage them to perform at their peak while at work. Armstrong (2006) suggests that if companies do not encourage employees to perform their best, the employees can do the bare minimum required just to keep from being fired. Stratheford (2012) argues that all workers have different characters hence require different ingredients of motivation. People are different because their ability, intelligence, attitudes, character and the influence for their environment differs, and as a result, their needs and wants which affect their motivation, will differ (Armstrong 2006).

As Ganta (2014), 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.

Therefore, the management must look for solutions and techniques so that it could enhance its employee' motivation (Hosseini, 2014).

Regarding Commercial Bank of Ethiopia, as the survey conducted by the Bank 39.3% of employees in Addis Ababa city branches are not motivated (CBE, 2016).

There are some studies that have been carried out on motivational practices in Commercial Bank of Ethiopia. According to Elshaday (2016) employees were not satisfied by the bank's motivational practices on salary, promotion, employee benefit, recognition, work content and working condition. Michael (2017) also found that, intrinsic motivational practices (promotion, recognition, achievement, job satisfaction, works itself) are not in a position to create motivated workers.

Even though the above studies assessed the level of motivation, they did not investigate by what level each factor affects employee's motivation and factors relationship with motivation. Thus To contribute for the filling of this research gap, the researcher focused on determining the relationship between employee motivation and factors affecting it.

1.2. Statement of problem

According to Herzberg (1966) motivated and satisfied employees are needed for successful achievement of organizational goals. Commercial Bank of Ethiopia has a vision to be a world class commercial bank by 2025. According to the annual report of 2016/17, the bank has over 33,000 employees. In order to realize its vision, the bank should have motivated staff to achieve successfully. To realize this vision the bank should have motivated employees.

However, studies carried out on motivational practices in Commercial Bank of Ethiopia indicated that 39.3% of employees are not motivated in (CBE, 2016). According to Elshaday (2016) employees were not satisfied by the bank's motivational practices on salary, promotion, employee benefit, recognition, work content and working condition.

The research conducted by Adisalem (2016) showed the relationship between factors (competitive salary, bonus, mortgage loan, medical insurance, emergency loan, career development and growth, co-worker relationship, recognition and working condition) and employee motivation in Lion International Bank S.C. But there is a contextual difference between Commercial Bank of Ethiopia (CBE) and Lion International Bank S.C. because of different employee salary level, management style as well as working environment.

Michael (2017) also found that, intrinsic motivational practices (promotion, recognition, achievement, job satisfaction, works itself) are not in a position to create motivated workers. Another study done by Kalkidan (2016) indicated that, among six selected motivational factors (good salary, fringe benefit, job satisfaction, and sense of achievement, recognition, training and development), good salary was the major motivating source in the context of Commercial bank of Ethiopia West Addis Ababa district which has no any special Grade-4 branches. Kalkidan used descriptive research design and he did not showed the detailed relationship between independent variables and dependent variable that is employee motivation.

Special Grade-4 branches are unique or different from other CBE branches in their working environment. They have better branch infrastructure, tea clubs which provide meal service at reasonable price. On the other hand, there is high work load due to large number of customers and volume of transaction (CBE, 2017).

Other above Previous studies made simple assessment and description about motivation. However, they did not investigate by what level each factor affects employees motivation and factors relationship with motivation.

This study therefore focused on determining the relationship between employee motivation and factors affecting it particularly in Addis Ababa city special Grade-4 branches.

1.3. Research questions

- Is there any relationship between salary and employee motivation?
- Is there any relationship between working environment and employee motivation?
- Is there any relationship between promotion and employee motivation?
- Is there any relationship between supervision and employee motivation?

1.4. Objective of the study

1.4.1. General objective of the study

The general objective of this study is to determine the relationship between employee motivation and factors that affect it.

1.4.2. Specific objectives of the study

- To examine the relationship between salary and employee motivation
- To determine the relationship between working environment and employee motivation
- To find out the relationship between promotion and employee motivation
- To examine the relationship between supervision and employee motivation

1.5. Research hypotheses

H0: There is no positive relationship between salary and employee motivation

H1: There is positive relationship between salary and employee motivation

H0: There is no positive relationship between working environment and employee motivation

H1: There is positive relationship between working environment and employee motivation

H0: There is no positive relationship between promotion and employee motivation

H1: There is positive relationship between promotion and employee motivation

H0: There is no positive relationship between supervision and employee motivation

H1: There is positive relationship between supervision and employee motivation

1.6. Definition of Terms

1.6.1. Motivation

According to Ran (2009) motivation is the level of energy, commitment, and creativity that a company's workers bring to better performance.

1.6.2. Promotion

Promotion is the advancement of an employee from one position to another job position that has a higher salary range, a higher level of job title, and, often, more and higher level job responsibilities in an organization.

1.6.3. Salary

A fixed regular payment from an employer in exchange for employee's services typically paid on monthly basis.

1.6.4. Working environment

It is work environment that makes employees feel good about coming to work, and this provides the motivation to sustain throughout the day.

1.6.5. Supervision

Supervision is the action of overseeing, guiding and managing employees in the work place.

1.7. Significance of the study

The finding of this study will help the management of Commercial Bank of Ethiopia to identify the most important factors that affect employee motivation and this enables to retain competitive as well as motivated employees in order to achieving its vision successfully. In addition to this it will contribute to the general knowledge of the area of motivation by enhancing others understanding of factors affecting employee motivation in organizations.

1.8. Scope of the study

The study focused on factors affecting employee motivation in Commercial Bank of Ethiopia (CBE) particularly special grade 4 branches in Addis Ababa city. Furthermore, the study covered four factors or independent variables (salary, working environment, promotion and supervision).

1.9. Organization of the paper

The study consists of five chapters. The first chapter highlights the background of the study, the statement of the problem, research questions, hypothesises, definition of

terms, objectives, significance and scope of the study. The review of the related literature is discussed in the second chapter. It presented the conceptual frameworks or a brief review of related studies that serve as the basis and proof to support the basic questions of the study. Chapter three addressed research methodology. It explained the methods, approaches, procedures and instruments that were used to achieve the purpose of the study. The fourth chapter focused on the presentation, analysis and interpretation of the data. The Fifth chapter deals with summary, conclusions and recommendations based on the findings. Lastly, Bibliography follows Chapter Five.

CHAPTER TWO

RELATED LITERATURE REVIEW

2.1 Introduction

In the early 20th century, the dominating idea was that workers can only be motivated by financial rewards.

The concept of classical economic theory adopted the idea of motivating individuals only by their desire for economic rewards. It believed that man is rational and makes choices based on economic decisions, as he/she will gain from these decisions. Therefore, only rational motives can control the workers attitude and they can work harder if promised with high salary or more financial incentives (Abadi, Jalivand, Sharif, Salimi and Khanzadeh, 2011).

However, after a series of researches, one known to be the "Hawthorne studies" conducted by Elton Mayo from 1924-1932 at the Hawthorne works of the American Western Electric company in Chicago, it was observed that employees were not motivated solely by money but that employee behaviour was linked to their attitudes. The Hawthorne studies began the human relations approach to management, whereby the needs and motivation of employees become the primary focus of managers (Dhameja, 2009).

2.2 Theoretical Literature Review

Early theories of motivation based on studies and research initially focused on the needs that people deem important and want to satisfy. Later theories on setting goals and more recently on long term goals, that is, what employees think is important in their work-based life so as to encourage them to perform at their best (Latham, 2007). According to Robbins and Judge (2007) the 1950s saw the formulation of the early and bulk of motivation theories which formed the foundation for future theories in later years. Despite the criticisms of these early theories, they are still being used by managers on regular bases while discussing employee motivation. The early theories include Maslow's Hierarchy of Needs, McGregor's Theory X and Theory Y and Herzberg's Two-Factor theory. Later, the contemporary theories of motivation which form the basis of current motivation theory thinking and include Victor Vroom's Expectancy theory, Latham and Locke's Goal-setting theory and Adams' Equity theory.

2.2.1 Maslow's Hierarchy of Needs Theory

Abraham Maslow developed a theory based on satisfaction of human needs to achieve motivation. He claimed these needs were universal and the fundamental one was physiological. The rest of the needs were safety needs, social needs, esteem needs and self-actualization needs. Physiological needs are the most basic and include food, shelter and clothing. These needs can be met by paying salaries and wages and ensuring a safe working environment. Safety needs refer to physical and economic protection. Employers can satisfy these needs by providing benefits for example retirement plans. Social needs refer to the need for people to belong or be accepted by family, other individuals and groups. Employees want to maintain good relationships with workers and managers and participate in team work.

Esteem needs include the need for others to recognize our value in society which leads to acquiring self-respect and status amongst other attributes. Self-actualization refers to one's drive towards attaining their potential and self-fulfilment (McGregor, 1969).

The hierarchy of needs theory functions in a way that already fulfilled needs no longer provided enough incentive to motivate employees. That is, once the lower-order needs were satisfied to a greater extent, ascendancy of the higher-order needs was triggered. Therefore, if managers want to motivate employees, they need to understand at what stage/level of the hierarchy the employee currently is and focus on providing opportunities to satisfy those needs at that level or above it (Robbins and Judge 2007). McGregor (1969) however states that the esteem and self-actualization needs are rarely satisfied. He asserts that "...the typical industrial organization offers few opportunities for the satisfaction of these egoistic needs to people at lower levels in the hierarchy. If the practices of scientific management were deliberately calculated to thwart these needs which, of course, they are not – they could hardly accomplish this purpose better than they do".

2.2.2 Alderfer's ERG Theory

Clayton Alderfer, (1972) reworked Maslow's Need Hierarchy to align it more closely with empirical research. Alderfer's theory is called the ERG theory ... Existence, Relatedness, and Growth. Physiological and safety, the lower order needs, are placed in the existence category, while social/ love need, and the external component of self - esteem needs are placed in the relatedness category and the growth category contains our self - esteem and self - actualization needs. Alderfer argues that there are three groups of core needs that are existence, relatedness and growth. The existence group is concerned with providing our basic material existence requirements (Hanson, 1996).

They include the items that Maslow considered to be physiological and safety needs. The second group of needs is those of relatedness, the desire we have for maintaining important interpersonal relationships. These social and status desires require interactions with others if they are satisfied, and they align with Maslow's social need and the external component of Maslow's Esteem classification. Finally, Alderfer isolates growth needs" an intrinsic desire for personal development. These include the intrinsic component from Maslow's esteem category and the characteristics include under self-actualization. Alderfer's theory differs from Maslow in a number of important aspects. Alderfer argued that it was better to think in terms of a continuum rather than a hierarchy; from concrete existence needs to least concrete growth needs and argued that you could move along this in either direction. Maslow argued that relatedness or growth needs become more important when satisfied. This means that team working arrangements can continue to motivate employees and are not necessarily superseded by growth needs.

Alderfer's ERG theory differs from Maslow's Need Hierarchy in so far as ERG theory demonstrates that more than one need may be operative at the same time. ERG theory does not assume a rigid hierarchy where a lower need must be substantially satisfied before one can move on. Alderfer also deals with frustration - regression. That is if a higher - order need is frustrated, an individual then seeks to increase the satisfaction of a lower-order need. Generally, ERG theory argues, like Maslow that satisfied lower order needs lead to the desire to satisfy higher - order - needs; but multiple needs can be operating as motivators at the same time, and frustration in attempting to satisfy a higher-level need can result in regression to a lower-level need (Hanson, 1996).

2.2.3 Theory X and Theory Y

David McGregor (1969) posited that management is tasked with the duty of guiding people's efforts and actions so that they seek to fulfil the organizational goals. With this in mind, McGregor proposed that managers have two perceptions correlated with their assumptions of the nature of human beings and by extension, employees. These assumptions were labelled Theory X and Theory Y. Under Theory X, he asserts four assumptions about employees: that they are lazy and will generally try to avoid work, that force must be used in order to make them work, that they avoid responsibility and have no ambition and that they place security above all factors associated with work (McGregor, 1969).

He goes on to state that Theory X is an inadequate method to assess motivation because the nature of employees as assumed are a consequence of management practice and not by

the very nature of human beings. He then therefore brings up Theory Y which he claims is based on the true assumptions of human nature, which are that employees enjoy work and consider it as normal part of life that they will work with minimal supervision if committed to achieving organizational objectives, that they can learn to accept responsibility and finally that they are capable of innovative decision-making even when not in managerial positions (Latham, 2007).

McGregor (1969) declared that Theory Y can be applied in the job enlargement concept as it encourages lower level employees to accept responsibility and also provides opportunities for employees to satisfy their social and egoistic needs. He further states that it can be used to involve employees in the decision-making process (Latham, 2007). However, one of the criticisms of this theory was that it lacked empirical evidence to support it.

2.2.4 Herzberg's Two Factor Theory

This theory, also called the Motivation-Hygiene Theory is one that identifies intrinsic factors that contribute to satisfaction and how the worker's environment can contribute to dissatisfaction of the employee following research conducted by Frederick Herzberg in answer to the question "what do people want from their jobs" (Robbins and Judge, 2007).

From the research, motivator factors are those that resulted in a positive feeling and self-actualization among employees and are achievement, recognition, responsibility, work itself, advancement and growth. Motivators lead to greater performance but their presence alone does not guarantee employee productivity (Herzberg, Mausner and Snyderman, 1959).

Hygiene factors were named so because the environment in which the individual's has to perform his duties was psychologically unhealthy. They are non-task characteristics of the work environment that create negative feelings in the individual and are company policy and administration, supervision, salary, relationship with co-workers, personal life, status and security. The presence of these factors does not result in satisfaction but will simply reduce dissatisfaction. If provided, hygiene factors are not a strong motivator because their motivation effect will not last long, however, if not provided or if wrongly provided can be a major cause of dissatisfaction (Herzberg *et al*, 1959). Managers who want to motivate their employees should therefore focus on factors revolving around the actual work or to the benefits that employees can derive from the work (Robbins and Judge, 2007).

2.2.5 Expectancy Theory

Victor Vroom developed a mathematical model to explain motivation in organizations known as the expectancy theory. It focused not on the needs of a person but on the outcome based on their effort. It is one of the most widely acknowledged descriptions of employee motivation because most of the evidence supports the theory (Robbins and Judge, 2007).

He came up with three variables which are necessary for motivation namely, valence, instrumentality and expectancy. Valence is the value of the outcome of work, expectancy refers to one's belief that effort will lead to a particular outcome and instrumentality is the belief linking one outcome to another. The theory explains that an employee is willing to perform with a high level of effort if s/he believes that it will lead to desired outcomes (Armstrong, 2006).

Effort-performance relationship – represented by expectancies

Performance-reward relationship – represented by instrumentalities

Rewards-personal goals relationship – represented by valence

Robbins and Judge (2007) posit that the theory focuses on three relationships, namely: effort performance relationship which is the perception of the individual that specific effort will lead to performance, performance-reward relationship which is belief by the individual that a certain level of performance will result to a desired outcome and the rewards-personal goals relationship which is the extent to which organizational rewards will satisfy the individual's desired personal goals. It is hence important to understand the linkages between the three relationships for its application to be relevant.

2.2.6 Goal-Setting Theory

Armstrong (2006) states that the theory was developed by Latham and Locke and it posits that "... motivation and performance are higher when individuals are set specific goals, when goals are difficult but accepted and when there is feedback on performance. Participation in goal setting is important as a means of getting agreement to the setting of higher goals.

Difficult goals must be agreed and their achievement reinforced by guidance and advice.

Finally, feedback is vital in maintaining motivation, particularly towards the achievement of even higher goals".

Robbins and Judge (2007) stress that having specific goals to work towards will result in higher productivity as opposed to being told to "perform to one's best" because the specified

goal will provide an internal incentive to push the employee to achieve the set goals. They give the example of a trucker with the specific goal of making 12 weekly round trips hauls will outperform a counterpart trucker with no set goal, or a general goal of 'try your best'. Further to this, they reason that the reason that employees become more motivated by difficult goals is that difficult goals keep people more focused on the work that needs to be done, difficult goals provide an energy boost because they require more drive and effort to perform and finally they encourage the innovation of strategies to become more effective and efficient in performance of the task. Similarly, the importance of feedback is because it shows employees the difference between what they have done and what they want to achieve (Latham, 2007).

2.2.7 Equity Theory

This theory looks at an organization's policies and procedures and their fair application, declaring that it influences the employee's level of motivation. The theory is proposed by J. S. Adams and posits that if rewards and punishments are accorded correctly, employees feel that the company is fair. Equity should not be confused with equality, which means giving everyone the same treatment (Armstrong, 2006). Robbins and Judge (2007) give friends, other co-workers, peers, counterparts in other organizations or neighbours as the referent that an employee may choose to compare their experience or situation with.

Hodgetts and Hegar (2008) provide an example saying that if employees A and B earn the same salary and employee A feels that s/he does more work than employee B, employee A will feel s/he is being treated inequitably and may result in taking some action to rectify the perceived inequity if her/his salary is not increased. Possible actions that employees may take to rectify an inequity according to Robbins and Judge (2007) are: to reduce or increase the effort they put in their work, reduce or increase the level of their productivity, distort the perception they hold on their performance, distort the perception they hold on others performance, change the referent they have been comparing themselves to or choose to resign from the company.

Stratford (2012) declares that distributive justice, which is ensuring equitable allocation of rewards and penalties are important to employee motivation and involves a system that deals fairly salaries, bonuses, and leave time, working hours, promotions, transfers, dismissals, training, demotions and salary raises. More recently, Robbins and Judge (2007) asserted that distributive justice which the equity theory focused on has developed into organizational justice, which centers on the overall perception of fairness in the workplace by incorporating

what the individual employee perceives as fair, the procedure used by the organization to grant the reward or penalty as well as the delivery of the reward/penalty as far as retaining the employee's dignity and respect is concerned.

2.3 Empirical Literature Review

2.3.1 Factors affecting employees' Motivation

In this section the researcher presented a critical review of the relevant empirical literature in relation to the factors that affect employee motivation at the work place. The researcher relates this literature to the research questions being analysed, which are based on the extent that salary, promotion, supervision and good working environment.

2.3.1.1 Supervision

Vroom (1964) elaborated that supervision, the kind of consideration for the employees' needs and feelings is what the supervisor should concern themselves with. He also states that supervisors who give their staff opportunities to assist in decision making promote their level of motivation, which in turn increase their productivity.

Likert (1969) claims that organizations which apply the principle of supportive supervision experience an increase in non-economic motivation in general and from each individual employee who will result in increased teamwork which will improve productivity as each individual was focused on achieving the organizations goals. He further states that the crucial factor in the relationship between the employee and the supervisor is that it is applied from the perspective of the employee. This shows the importance of effective supervision, and more so, a good relationship between the employee and the supervisor for increased employee motivation.

The role of a supervisor or leader should be played by someone who will not frustrate the employee, something that the Herzberg's theory suggested. Inappropriate forms of supervision and leadership might result to dissatisfaction among employees which in turn will affect the level of motivation in employees under supervision. It is further suggested that interpersonal relationships within an organization highly matter and influence the level of motivation where the relation of employees among themselves and their bosses should be appropriate and acceptable with no conflicts at all (Management Study Guide 2016). In conflicting environments, employees are bound to be highly frustrated and hence dissatisfied.

According to Daschler and Ninemeier (1984), motivation is a state or force within an individual that makes the employee act in a way designed to achieve some goal. Taking this broad definition and putting it into the context of supervision in the hospitality operation, we might say that motivation is what the supervisor does to encourage and influence other people to take necessary action.

Akhtar et al. (2014) found that supervision and motivation have a significant positive relationship between them.

2.3.1.2 Working environment

Employee level of motivation is also influenced by the quality of the working environment both its physical attributes and the degree to which it provides meaningful work. While a comfortable physical environment is correlated with employee motivation, the relationship is not merely as strong as the relationship between motivation and managerial behaviour (Yazdani *et al* 2011). Work environment plays an essential role since it influences employee motivation. Employees are concerned with a comfortable physical work environment that will ultimately provide extra optimistic level of motivation. Lack of favourable working conditions, amongst other things, can affect badly on the employee's mental and physical well-being. Factors such as working hours, temperature, ventilation, noise, hygiene, lighting, and resources are all part of working conditions (Irons and Buskist, 2008).

Whitely (2002) noted that employees need comfortable working environment i.e. adequate equipment, space, heating, lighting and ventilation for better motivation. Colour also has a significant impact on the work environment. Restrooms and lockers need to be clean, secure, and well maintained. The food provided should be the same for line employees as for the managers. Managers, including top executives, should be expected to eat at the cafeteria except when entertaining. If it's not good enough for managers, it should be consider not good enough for line employees. Cheng (1995) also found that that a good working environment has a significant positive impact on employee motivation. They need challenge, support from superiors, a quality workplace, friendly co-workers and respect. To have a good working environment, managers have to trust them and value them. When they fail, they must know that the manager will have a defined process to help them get back on track. Finally, managers need to listen to them and accept their workplace ideas.

Sorcher and Meyer (1969) in their study of motivating factor employees discovered that employees were more motivated and production was higher when there was less noise and the distance between work stations was minimal hence it allowed the workers engage in conversation amongst themselves in the factory; and lower production resulted when

conversations between the workers was impossible. They however declared the low production a result of distraction in the work room from the noise and the increased motivation a result of environments where the employees could indulge in camaraderie while working.

2.3.1.3 Salary

Employees want to earn reasonable salary/payment and desire their employers to feel that is what they are getting. Money is the fundamental inducement; no other incentive or motivational technique comes even close to it with respect to its influential value. It has the supremacy to magnetize, retain and motivate individuals towards higher performance. Frederick Taylor and his scientific management associate described money as the most fundamental factor in motivating the industrial workers to attain greater productivity (Abadi, etal. 2011).

As far as wages as a determinant of motivation goes, Vroom (1964) concluded from a study carried out in an oil refinery that workers may be satisfied with their wages, but can become dissatisfied with it if they compare themselves with their peers and discover that they are paid less. Lawler and Porter (1969) argue that organizations that wish to have highly motivated employees have to provide higher salaries and bonuses to the highly productive workers. Latham (2007) assessed that the beginning of the 20th century witnessed both support and criticism of the conclusion that wages/money is the primary motivation for worker efficiency. In the mid-20th century, Herzberg *et al* (1959) stated that salary would have more of a negative effect (dissatisfied) on motivation than it would act as a satisfier. Managers hence need to keep in mind that in as much as pay is not a motivating factor it is still important to employees and can lead to poor productivity and cannot be substituted with non-financial incentives.

There may be several factors that motivate employees, salary is one of the them as Bown et al (2008) conducted research on the quantity surveying profession in South Africa and found that salary, promotion prospects, personal satisfaction and recognition etc. are motivating factors for employees in that particular case. The amount of money a person receives monthly can be best predictor of his/her motivation level e.g. “In industry, money has a firmly entrenched reputation as the ultimate motivator” (Kowitz, 1967). Motivation from salary or compensation exists among employees, however may be motivated through commission and others may be motivated with increase in fixed pay as Pappas & Flaherty (2006) examined the influence of company imposed reward system on the motivation levels of sales people

and found, some people are motivated by commission based pay and others by fixed salary pay. Another study suggests individualistic compensation plan can work as a motivational agent e.g. Igalens and Roussel (1999) found that exempt employees can be motivated by individualized compensation but under certain conditions. The first condition is that the rise in compensation must be in form of fixed pay rise instead of bonuses. The second one is that rise in fix pay must relate with somebody's attempt. All employers hire personnel for the effective working of the process and operations of their organizations. The employees who are efficient and effective in achieving tasks and goals deserve a good salary package. The findings of Fox (1981) support our viewpoint, which describe that prevalent antecedents of salary are achievements. The employees who are at lower levels of organizations salary packages normally have high probability of promotions further the rate of promotions is also comparatively speedy and motivation level of these employees can easily be increased by salary increase e.g. the individuals who are at lower range of salary get promotions and salary increase comparatively early (Gibbs and Hendricks, 2004).

Kulchmanov and Kaliannan (2014) showed that money remains the strongest and compulsory factor for employees, which can satisfy only basic needs. But in isolation of other factors money is not able to motivate employees. Furthermore, according to Hosseini (2014), there is a significant relationship between motivation and salary. In other words, an increase in employees' salary will result in increased job motivation.

2.3.1.4 Promotion

Promotional opportunities affect employee motivation considerably. The desire for promotion is generally strong among employees as it involves change in job content , pay, responsibility, independence and status among others .An average employee in a typical government organization can hope to get two or three promotions in his entire service , though chances of promotions are better in private sector . It is no surprise that the employees take promotion as the ultimate achievement in their career and when it is realized, he/she feels extremely satisfied (Turkyilmazet *al*, 2011).

There must be growth and generally promotion related amendments and opportunities in an organization in order to motivate employees to perform better (Management Study Guide, 2016). Takahashi (2006) study showed that promotion influence positively employee's work motivation. Furthermore, fair promotion was a more powerful motivator than salary level and salary increase. As the study of Hosseini (2014) also confirmed that, there is a significant

relationship between promotion and motivation. An increase in job promotion will enhance job motivation.

2.4 Conceptual Frame Work

The Conceptual Framework below presents factors (independent variables) that can influence the level of employee motivation (dependent variable). They include salary, good working environment, promotion and supervision.

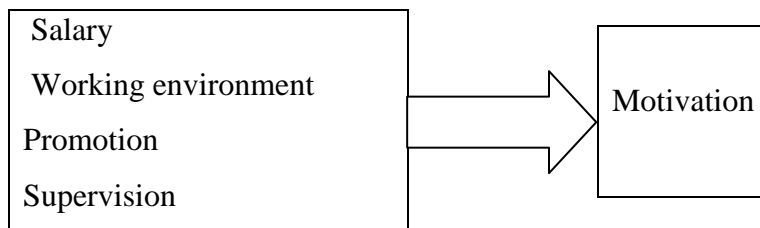


Figure 2.1: Conceptual Framework for the Factors that affecting Employee Motivation

Source: Authors' proposed conceptual framework depend on literatures

CHAPTER THREE

RESEARCH METHEDODOLOGY

3.1 Research Approach and Design

The study applied quantitative research approach because the researcher collected numerical data to test hypothesis. Hypotheses were tested by observable data from the investigation, and either determined false or proven correct. Quantitative methods investigate phenomena through the collection of quantifiable data in numerical form and apply statistical techniques for data analysis (Creswell, 2002). In social science, quantitative research is often used to question relationships between variables yielding results that are predictive, explanatory, or confirmatory (Williams, 2011). Thus the researcher collected numerical data and determining the relationship between explanatory variables such as salary, promotion, working environment and supervision, and dependent or explained variable which is employee motivation through statistical technique that is regression analysis.

The study employed causal research design in order to identify the cause and effect relationship (the relationship between motivation and factors affecting it). Salary, promotion, supervision and good working environment are factors those affect employee motivation level. According to Robson (2002) Causal/explanatory research design allows developing hypothesis based on theory, collecting data and testing hypothesis or confirmation. It enables to investigate causal relationship between variables to explain a certain phenomenon and generate a conclusion.

3.2 Sources and Data Collection Technique

The research used primary data that collected through close -ended questionnaires. A five-point Likert- scale questionnaire was used to collect numerical or quantitative data. Questionnaires were personally handed to 233 respondents with close follow up and guide in filling the questioners. All respondents completed the questionnaires in suitable form. Several questions were asked related to determinant factors (salary, promotion, supervision and good working environment) and their level of motivation.

A questionnaire is a general title that includes methods in which each person is asked to respond to an identical set of questions in a predetermined order at a certain point in time. It is the most widely used method for collection of primary data. It is popular in business research because it has the ability to harness data from a large sample that may be geographically dispersed, and provides broad statistical analysis options. Moreover, because questionnaires are mostly completed at the convenience of respondents, they can be used to

obtain a significant amount of information using a diversity of question types (Bryman, 1992).

Purposes of using questionnaires can be *explanatory* gathers data to test a hypothesis or theory. Explanatory questionnaires, involve a more analytical perspective where there is interest in investigating the relationship between variables. They therefore require predetermination of the variables that would be examined before the questionnaire is designed (Ghuri and Grønhaug, 2005). Such variables are usually identified in previous stages of the research.

In Likrate scale questionnaires, respondents are given a rating scale used to collect data by providing level of agreement choices with a statement. It enables to collect numerical data and easy to draw conclusion (Saundres et al. 2009). The researcher could not included qualitative data by using interview and other methods because Employees were very busy on their work and they need quick and fast questionnaire.

3.3 Population and Sampling Technique

The target population of the study were 560 professional employees who are working in special Grade-4 branches in Addis Ababa city which has large number of employees, customers and high volume of transaction as well as better branch facilities.

Table 3.1: Number of employees working in special Grade-4 branches and selected respondents

Branch Name	Number of employees	Sample
Addis Ababa	174	72
Finfine	99	41
Nefas Silk	79	33
AradaGiorgis	76	32
AratKillo	68	28
Selassie	64	27
Total	560	233

Source: Commercial Bank of Ethiopia Human Resource system (2018)

From each special Grade-4 branches, 233 respondents were selected. To calculate sample size, simplified formula provided by Taro Yamane (1967) is used i.e.

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

Where, n = number of sample size,

N = Total number of study population,

e = level of confidence to have in the data or degree of freedom which is 95% for this study.

Therefore, number of suitable size of respondents were decided using the above formula as depicted in above the table (3.1).

For this study the researcher selected 233 employees by using simple random sampling through lottery method which is proportional to the number of employees in the branch for more representative and unbiased selection. According to Anderson (2009) probability sampling is widely used in quantitative studies.

3.4 Method of Data Analysis

After the data collected, it had been put in to SPSS version 20 software and regression results was analysed. The researcher used multiple linear regression analysis. According to Alpar (2003) Regression analysis is a statistical technique for estimating the relationship between variables which have reason and result relation. In this research factors affecting employee motivation are the reasons or causes whereas employee motivation is the result or effect. In addition to this method, descriptive statistics such as frequency and percentage was used to show the respondents level of agreement regarding factors (independent variables) as well as their level of motivation (dependent variable). On the basis of the results, conclusion and recommendations had been given.

3.5 Validity and reliability

The finding in this specific study is strongly supported by the reality in the context and the general theory in the field.

The study took representative samples and who selected from each special grade-4 branches of commercial bank of Ethiopia to generalize about the whole population.

In this study, the researcher tried to address the construct validity through defining clearly the construct of interest and develop valid measures that applied defined constructs. Moreover, addresses through the review of literature and adapting instruments used in previous research.

To estimate the reliability of the questionnaire a pilot sample of 50 people and Cronbach Alpha was computed by SPSS software. Table 3.2 shows both the total and the pilot sample test result of reliability in the questionnaire.

Table 3.2: Reliability Statistics

Variables	Cronbach Alpha		Number of Items
	50 Respondents of Pilot Sample	Total Sample	
Motivation	0.801	0.903	3
Salary	0.821	0.915	9
Promotion	0.852	0.920	7
Supervision	0.815	0.905	7
Working Environment	0.832	0.918	5

Source: Own analysis based on survey data (2018)

In the case of pilot test sample and total sample, the overall Cronbach Alpha is greater than 80% it showed that the high reliability of the questionnaire.

3.6 Ethical Consideration

The study gave due consideration to ethical issues such as confidentiality and anonymity. Therefore, the participants were first communicated as to the purpose and significance of the study and that their responses would be used only for academic purpose and kept confidential. They were also assured that their name and their organization identity would remain anonymous. They have taken this for guarantee and took part in the study voluntarily.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

In this section the researcher presented, analysed and interpreted numerical data which collected through questionnaire.

4.1 Rate of Response

Table 4.1: Response rate of questionnaires administered

	Total questionnaires administered	Correctly filled and returned	Not correctly filled	Not returned
Number	233	233	0	0
Percentage	100	100	0	0

Questionnaires were personally handed to 233 respondents with close follow up and guide in filling the questioners. All respondents completed the questionnaires in suitable form. Several questions were asked related to determinant factors (salary, promotion, supervision and good working environment) and their level of motivation.

4.2 Analysis of Data Collected for the Study

4.2.1 Level of Motivation

The Current respondents' level of motivation is indicated below the table.

Table 4.2: Employees' level of motivation

Statements		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
I am enough motivated to perform tasks in my organization	Frequency	39	76	39	67	12	233
	Percent	16.7	32.6	16.7	28.8	5.2	100
I feel motivated to go extra mile in delighting customers	Frequency	39	68	57	41	28	233
	Percent	16.7	29.2	24.5	17.6	12	100
Since I am not motivated, I have waited in this organization until I get other alternative	Frequency	40	20	84	46	43	233
	Percent	17.2	8.6	36.1	19.7	18.5	100

Source: own survey, 2018

Table 4.2 summarizes the frequencies and percentages of employees' opinions towards their motivation level measured on 5 point Likert scale from strongly disagree to strongly agree.

The data reveals that significant portion of the respondents that is 115(49.3%) strongly disagreed and disagreed to the statement "I am enough motivated to perform tasks in my organization", 39(16.7%) respondents were neutral opinions to this statement and the rest 79(34%) respondents were agreed andstrongly agreed. Regarding the statement "I feel motivated to go extra mile in delighting customers", 107(45.9%) respondents strongly disagreed and disagreed whereas, 69(29.6%) respondents agreed and Strongly agreed and 57(24.5%) respondents were not sure (neutral). In terms of the third statement, "Since I am not motivated, I have waited in this organization until I get other alternative" 60(25.8%) respondents strongly disagreed and disagreed and 89(38.2%) respondents strongly agreed and agreed, the rest 84(36.1%) respondents are neutral.

In conclusion the above data implies that, the majority of the respondents or employees were not motivated. In addition to this, 38.2% of respondents were waited other alternative since they are not motivated. Since the majority of employees are not motivated, they will not perform better for the achievement of bank's goal. There for the management should give series attention for the improvement of level of employee motivation.

4.2.2 Description of Independent Variables with Respect to Employees' Responses

This part of the study is concerned with the description of the respondents' level of agreement or disagreement to statements related to four factors that influence their motivation.

4.2.1.1 Salary

Table 4.3: Employees' level of agreement towards their salary

Statements		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
You are getting better salary package	Frequency	97	79	36	17	4	233
	Percent	41.6	33.9	15.5	7.3	1.7	100
The salary you are getting is commensurate with the job you are performing	Frequency	73	96	27	29	8	233
	Percent	31.3	41.2	11.6	12.4	3.4	100
Good salary is the major motivation factor for me	Frequency	12	35	28	65	93	233
	Percent	5.2	15	12	27.9	39.9	100
There is reasonable periodical increase in salary	Frequency	76	36	57	44	20	233
	Percent	32.6	15.5	24.5	18.9	8.6	100
Current salary is competitive	Frequency	119	58	24	28	4	233
	Percent	51.1	24.9	10.3	12	1.7	100
I am satisfied with my current salary	Frequency	105	64	35	25	4	233
	Percent	45.1	27.5	15	10.7	1.7	100
I am able to earn enough according to my basic needs	Frequency	117	60	31	17	8	233
	Percent	50.2	25.8	13.3	7.3	3.4	100
Being offered a good salary motivates me	Frequency	36	36	32	70	59	233
	Percent	15.5	15.5	13.7	30	25.3	100
I earn as similar as or more than other banks employees who work in similar position	Frequency	121	40	24	36	12	233
	Percent	51.9	17.2	10.3	15.5	5.2	100

Source: own survey, 2018

As indicated in Table 4.3, 97(41.6%) respondents strongly disagreed and 79 (33.9%) were disagreed to the statement “You are getting better salary package”. This indicates the majority of the respondents perceived that there is no better salary package in CBE. In terms of other statement, “The salary you are getting is commensurate with the job you are performing” 73(31.3%) respondents strongly disagreed and 96 (41.2%) were disagreed. This shows that the payment/salary is not commensurate with the job that the employees performing.

As can be seen from table 4.3, most of 93(39.9%) respondents strongly disagreed and 65(27.9 %) were disagreed for the statement “Good salary is the major motivation factor for me”. Therefore, the majority of the respondents believed that good salary is the major motivation factor for them. Regarding the other statement, “There is reasonable periodical increase in salary” the largest proportion of the respondents that is 76(32.6%) strongly disagreed while the second largest proportion 57(24.5%) respondents were neutral.

In terms of the statement “Current salary is competitive”, 119(51.1%) respondents strongly disagreed and 58(24.9%) were disagreed. Hence, the bank did not pay competitive salary for employees. For the other statement “I am satisfied with my current salary”, 105(45.1%) respondents strongly disagreed and 64(27.5%) were disagreed. Therefore, the majority of the respondents are not satisfied with their current salary. The data reveals that significant portion of the respondents that is 117(50.2%) strongly disagreed and 60(25.8%) were disagreed with the statement “I am able to earn enough according to my basic needs”. This shows the majority of the respondents perceived that their salary paid by the bank can’t cover even their basic needs. With the statement “Being offered a good salary motivates me”, 70(30%) respondents agreed and 59(25.3) were strongly agreed. This means most employees believed that if they get good salary, their motivation will improve. For the final statement “I earn as similar as or more than other banks employees who work in similar position”, the majority respondents that is 121(51.9%) strongly disagreed and 40(17.2%) were disagreed. In other words, the salary is not competitive in the industry. This shows that the bank did not pay competitive salary compared to other similar banks. This means employees compare their salary with their friends’ salary who works in other banks and they prefer to leave out for joining other similar banks. This is consistent with equity theory of motivation.

4.2.2.2 Promotion

Table 4.4: Employees' level of agreement towards promotion

Statements		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
I am satisfied with the chance for promotion	Frequency	80	64	39	34	16	233
	Percent	34.3	27.5	16.7	14.6	6.9	100
There is a clearly established and motivated career path at my job family	Frequency	55	60	60	50	8	233
	Percent	23.6	25.8	25.8	21.5	3.4	100
Present promotion policy is motivating and satisfying	Frequency	79	60	44	34	16	233
	Percent	33.9	25.8	18.9	14.6	6.9	100
There is fair promotion opportunities	Frequency	68	75	28	50	12	233
	Percent	29.2	32.2	12	21.5	5.2	100
There is frequent promotion opportunities	Frequency	60	75	32	58	8	233
	Percent	25.8	32.2	13.7	24.9	3.4	100
The organization promotion process is clear and transparent.	Frequency	60	74	24	43	32	233
	Percent	25.8	31.8	10.3	18.5	13.7	100
The organization promotion is based on performance and employee competency	Frequency	75	60	44	32	22	233
	Percent	32.2	25.8	18.9	13.7	9.4	100

Source: own survey, 2018

In table 4.4, the frequencies and percentages of employees' opinions towards promotion is presented. 80(34.3%) and 64(27.5%) respondents were strongly disagreed and disagreed for

the statement “I am satisfied with the chance for promotion” respectively. On the other hand, 34(16.7%) respondents agreed and 16(6.9%) were strongly agreed. This shows majority employees of the bank are not satisfied by their chance of promotion. For the other statement “There is a clearly established and motivated career path at my job family” 60(25.8%) respondents disagreed and 55(23.6%) were strongly disagreed. The number of respondents who were neutral is the same as the number of respondents who were disagreed. Relatively, the largest number of respondents perceived that there is no clearly established and motivated career path in their job family. Regarding the third statement “Present promotion policy is motivating and satisfying”, the majority respondents that are 79(33.9%) strongly disagreed and 25.8 (60%) disagreed. In terms of the other statement “There is fair promotion opportunities”, significant portion 68(29.2%) and 75(32.2%) of respondents were strongly disagreed and disagreed respectively. As respondents level of agreement, the majority perceived that there is no frequent promotion prospects i.e. 60(25.8%) respondents strongly disagreed and 75(32.2) were disagreed with the statement “There is frequent promotion opportunities”. With the statement “The organization promotion process is clear and transparent”, most respondents that is 60(25.8%) strongly disagreed and 74(31.8%) disagreed. Regarding the final statement “The organization promotion is based on performance and employee competency”, significant portion 75(32.2%) and 60(25.8%) of respondents were strongly disagreed and disagreed respectively. Thus, the overall promotion practices in Commercial Bank of Ethiopia Addis Ababa city special grade-4 branches are not in a position to create motivated workers. The employee who does not expect future career growth or promotion, she/he doesn’t motivate to perform better with full effort. This is agreed with expectancy theory of motivation.

4.2.2.3 Supervision

Table 4.5: Employees’ level of agreement towards supervision

Statements		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Supervisors respect you and treats you fairly	Frequency	32	23	44	118	16	233
	Percent	13.7	9.9	18.9	50.6	6.9	100
The relationship with my supervisor enables me to be open when discussing work problems and concerns	Frequency	24	39	36	114	20	233
	Percent	10.3	16.7	15.5	48.9	8.6	100
There is technical support rendered by supervisors	Frequency	20	36	47	122	8	233
	Percent	8.6	15.5	20.2	52.4	3.4	100
My boss (supervisor) at work seems to care about me as person	Frequency	44	28	28	113	20	233
	Percent	18.9	12	12	48.5	8.6	100
I am motivated with the present supervision style	Frequency	24	44	63	82	20	233
	Percent	10.3	18.9	27	35.2	8.6	100
I have a good relationship with my supervisor	Frequency	20	16	36	131	30	233
	Percent	8.6	6.9	15.5	56.2	12.9	100
Employee motivation in the work place depends on supervision	Frequency	20	12	46	115	40	233
	Percent	8.6	5.2	19.7	49.4	17.2	100

Source: own survey, 2018

In the above table 4.5, large number of respondents that is 118(50.6%) agreed with the statement “Supervisors respect you and treats you fairly”. For the second statement “The

relationship with my supervisor enables me to be open when discussing work problems and concerns”, 114(48.9%) respondents were agreed. They covered the largest portion of respondents relative to the other. Regarding the third statement “There is technical support rendered by supervisors”, majority of respondents were agreed that is 122(52.4%). Relative to the other portion of respondents, the largest number is 113(48.5%) respondents who were agreed with the statement “My boss (supervisor) at work seems to care about me as person”. For the fifth statement “I am motivated with the present supervision style”, 82(35.2%) respondents were agreed that is the largest portion while 63(27%) respondents were neutral that covered the second largest portion of respondents. With the statement “I have a good relationship with my supervisor”, 131(56.2%) respondents were agreed which is significantly largest portion of respondents. For the final statement “Employee motivation in the work place depends on supervision”, 115(49.4%) respondents were agreed which covered majority of respondents relative to the other portion of respondents. From the data, we conclude that there is better supervision relatively that motivates employee. But it is not enough to motivate all employees because there are employees who are not small in number are not satisfied with current supervision style. Inappropriate forms of supervision and leadership might result to dissatisfaction among employees which in turn will affect the level of motivation and reduces productivity.

4.2.2.4 Working Environment

Table 4.6: Employees' level of agreement towards working environment

Statements		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
I have adequate working space	Frequency	97	76	35	16	9	233
	Percent	41.6	32.6	15	6.9	3.9	100
There is safe and healthy working conditions in my branch	Frequency	74	92	26	28	13	233
	Percent	31.8	39.5	11.2	12	5.6	100
All the necessary working tools are available	Frequency	14	35	27	64	93	233
	Percent	6	15	11.6	27.5	39.9	100
There is a tea club that provides services at reasonable price	Frequency	37	36	30	70	60	233
	Percent	15.9	15.5	12.9	30	25.8	100
There is comfortable working environment in my office that motivates me to perform better	Frequency	121	38	23	35	16	233
	Percent	51.9	16.3	9.9	15	6.9	100

Source: own survey, 2018

As shown in the table 4.6, 97(41.6%) respondents strongly disagreed and 76(32.6%) were disagreed with the statement “I have adequate working space”. This indicates that lack of adequate working space in special grade-4 branches of CBE in Addis Ababa city. With the statement “There is safe and healthy working conditions in my branch”, majority of respondents that is 74(31.8%) and 92(39.5%) employees strongly disagreed and disagreed respectively. Regarding the third statement “All the necessary working tools are availed”, 64(27.5%) agreed and 93(39.9%) respondents were strongly agreed. This means majority of respondents perceived that all necessary working tools are availed. As the level of agreement with the statement “There is a

tea club that provides services at reasonable price”, Addis Ababa city special grade-4 branches have a tea club that provides services at reasonable price. Further, 70(30%) respondents agreed and 60(25.8%) were strongly agreed. For the last statement “There is a comfortable working environment in my office that motivates me to perform better”, 121(51.9%) respondents were strongly disagreed. This means there is lack of comfortable working environment. According to Irons and Buskist (2008) Lack of favourable working conditions can affect badly on the employee's mental and physical well-being that reduces their motivation level to perform better.

Generally, as indicated the above data, all variables except supervision are not in a good position to motivate employees. Even in supervision, there is a substantial gap that should be minimized for the improvement of employee motivation.

Table 4.7: Mean value for employees’ level of agreement with respect to each variable

Variables	No. of items	N	Mean
Salary	9	233	2.2215
Promotion	7	233	2.3412
Supervision	7	233	3.3292
Working Environment	5	233	2.4121

Source: Own survey, 2018

As shown the above table 4.7, the mean value for salary, promotion, supervision and working environment is 2.2215, 2.3412, 3.3292 and 2.4121 respectively. This means employees are not satisfied by motivational practices regarding salary, promotion and working environment or they are disagreed. Since employees are not happy or satisfied, their level of motivation is affected. Regarding supervision, there is moderate level of agreement (neutral). This means employees are neither satisfied nor dissatisfied by supervision practices. This also shows that there is a gap that should be minimized the problem of supervision to improve the level of employee motivation.

4.2.3 Regression Analysis

In this section regression analysis for factors affecting employee motivation have been undertaken to understand the relationship between employee motivation and explanatory variables.

4.2.3.1. Diagnosis Test

Before applying regression analysis, some tests were conducted in order to ensure the appropriateness of data to assumptions regression analysis as follows:

4.2.3.1.1 Multicollinearity Test

In this section the correlation between explanatory variables; salary, promotion, supervision and working environment has been presented and analysed. A Variance Inflation Factor was used to ensure the correlation between explanatory variables.

Table 4.8: Collinearity Statistics

Model	Collinearity Statistics		
	Tolerance	VIF	
1	SAL	.384	2.607
	PROM	.830	1.204
	SUPERV	.818	1.223
	WENVT	.395	2.534

a. Dependent Variable: MOT

Source: Own analysis based on survey (2018)

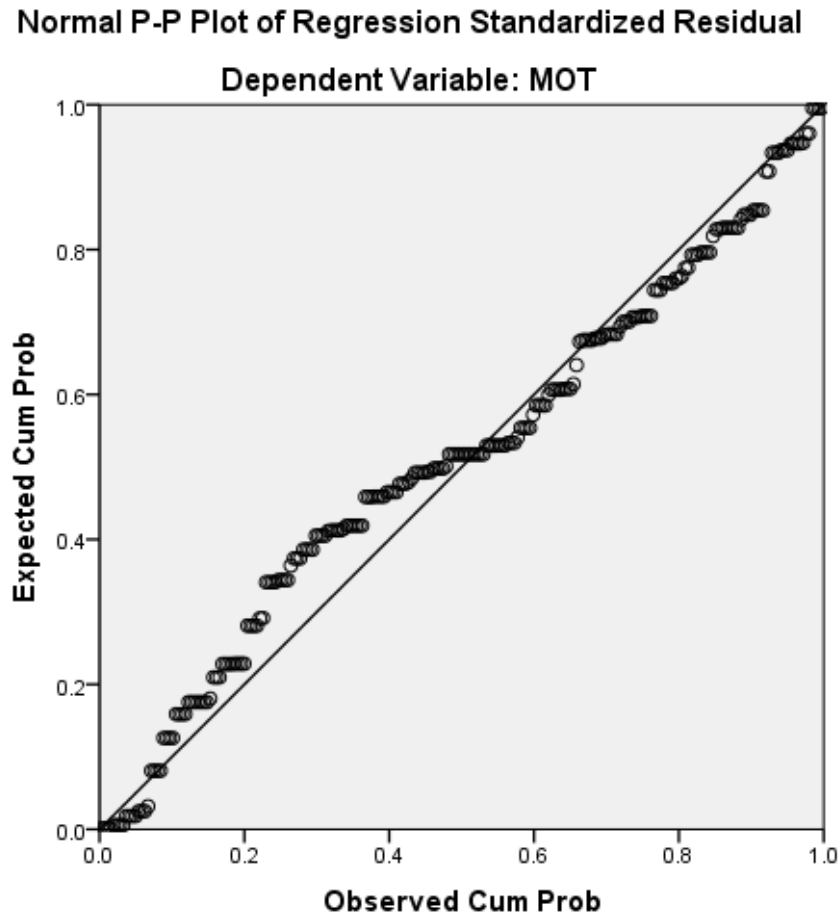
According to Keith (2006) the rule of thumb for large VIF value is 10 and a small value for tolerance is 0.1. Large VIF values and small values for tolerance show the presence of multicollinearity. As shown in the above table 4.7, all VIF values are below ten and all tolerance values are above 0.1. Thus there is no a sign for multicollinearity problem.

4.2.3.1.2 Linearity Test

Linearity refers to the degree to which the change in the dependent variable is related to the change in the independent variables. To determine whether the relationship between the

dependent variable MOT and the independent variables SAL (salary), PROM(promotion), WENVT(working environment), and SUPERV(supervision) is linear; plots of the regression residuals through SPSS software had been used.

Figure 4.1: Normal Point Plot of Standardized Residual



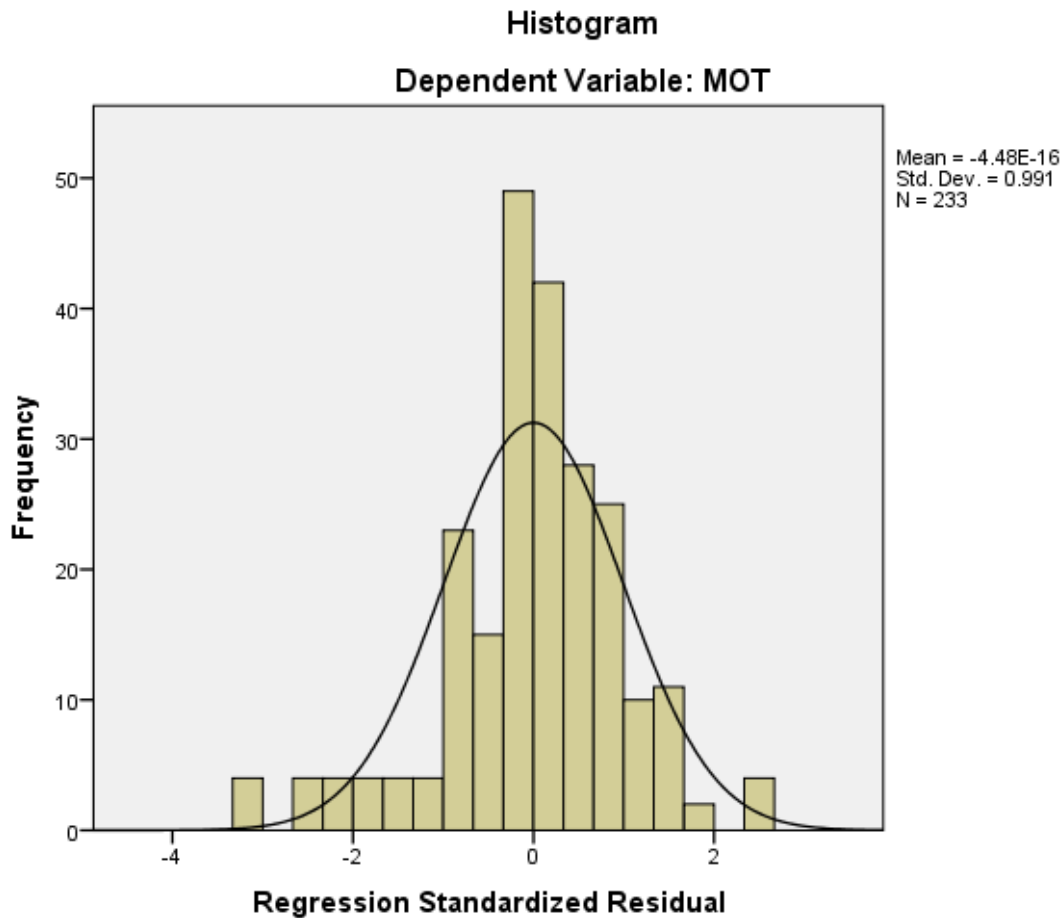
Source: Own analysis based on survey data (2018)

The scatter plot of residuals shows that the points generally follow the normal (diagonal) line with no strong deviations. This indicates that the residuals are normally distributed. Therefore, the result suggests the relationship we are trying to predict is linear.

4.2.3.1.3 Normality Test

As per the Classical Linear Regression Models assumptions, the error term should be normally distributed or expected value of the errors terms should be zero ($E(u_t) = 0$).

Figure 4.2: Frequency Distribution of Standardized Residual



Source: Own analysis based on survey data (2018)

Figure 4.2 shows the frequency distribution of the standardized residuals compared to a normal distribution. As we can see, many of the residuals are fairly close. Moreover the histogram is bell shaped which lead to infer that the residual (disturbance or errors) are normally distributed. Thus, no violations of the assumption normally distributed error term.

Therefore, from an examination of the information presented in the three tests the researcher concluded that there are no significant data problems that would lead to say the assumptions of multiple regressions have been seriously violated.

4.2.3.2 Regression Analysis between Employee Motivation and Explanatory Variables

Regarding overall regression model, R- Squared is measured the goodness of fit of the explanatory variables in explaining the variations in employee motivation measures of explanatory variables (working environment, promotion, supervision and salary). The

adjusted R- square value for the regression model was 0.285. This indicates the explanatory variables; working environment, promotion, supervision and good salary in this study explain about 28.5% of the variation in the level of employee motivation. The remaining 71.5% of the variation in the level of employee motivation of special grade-4 branches are explained by other variables which are not included in this study.

Table 4.9: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	34.017	4	8.504	24.157	.000 ^b
	Residual	80.265	228	.352		
	Total	114.281	232			

a. Dependent Variable: MOT

b. Predictors: (Constant), WENVT, PROM, SUPERV, SAL

Source: Own analysis based on survey data (2018)

From the ANOVA test in table 4.9 it shows the table Sig. value 0.05 is greater than the calculated Sig. value 0.000. It reflects there was a statistically significant correlation between dependent variable and independent variables at 1% significant level. Which means the explanatory variables; working environment, promotion, supervision and salary have great contribution to improve employee motivation level in special grade-4 branches of Commercial Bank of Ethiopia. But it does not mean that all these factors have equally significant correlation with motivation.

The results of multiple linear regression analysis signal that there is variation in the effect of motivational factors on employee motivation.

Beside the F statistics (24.157) which is used to measure the overall test of significance of the model was presented, and null hypothesis can be clearly rejected since the p-value is 0.000 which is sufficiently low, the model is well fitted at 5 percent level of significance.

Table 4.10: Regression Coefficients

Variables	Unstandardized Coefficients		Standardized Coefficients	T
	B	Std. Error	Beta	
(Constant)	1.199	.186		6.46***
SAL	.178	.080	.199	2.2**
PROM	.148	.037	.242	3.97***
SUPERV	.130	.049	.162	2.64***
WENVT	.154	.074	.183	2.07**

*** Significant at $p < 0.01$ and ** Significant at $p < 0.05$

Source: Own analysis based on survey data (2018)

Coefficient analysis shows the relationship between dependent variable and independent variables. According to Sig. value of SAL (salary), PROM (promotion), SUPERV (supervision) and WENVT (working environment) are statistically significant at 5 percent significant level in agreement with the hypothesis. Which means; good salary, promotion, supervision and good working environment have great contribution to improve employee motivation.

All explanatory variables have a positive relationship with employee motivation. A positive coefficient of salary (0.199) implies that an improvement in salary contributes for the improvement of employee motivation level. Promotion has a positive coefficient of 0.242; this means satisfactory promotion practices leads to better motivation of employees. Supervision has also a positive coefficient of 0.162; this implies that better supervision leads to improve employee motivation. Similarly working environment has a positive coefficient of 0.183. This means favourable working environment has a positive contribution for the improvement of employee motivation level of special grade-4 branches in commercial bank of Ethiopia. Regarding the rank of predictor variables, Promotion is the major predictor while supervision is the least predictor of employee motivation.

A low p-value (sig) which is less than 0.05 indicates that the rejection of null hypothesis (H_0). In other words, a predictor that has a low p-value means changes in the predictor's value are related to changes in the response variable. Conversely, a larger (insignificant) p-value suggests that changes in the predictor are not associated with changes in the response.

In the output indicated in table 4.10, all predictor variables (good salary, promotion, supervision and good working environment) have p-value which is less than 0.05. Therefore, all null hypotheses (H₀) are rejected while all alternative hypotheses (H₁) are accepted.

These findings provide significant support for the salary, promotion, supervision and good working environment literature which advocates that the variables have an influence upon employee motivation.

The findings are also consistent with other research findings for example (Hosseini, 2014; Kowitz, 1967; Kulchmanov and Kaliannan, 2014; Abadi, *etal.* 2011) found that salary has significant positive relationship with employee motivation and provide higher degree of motivation.

Takahashi, 2006; Hosseini, 2014; Management Study Guide, 2016; Turkyilmazet *al.*, 2011 also empirically found that promotion and motivation have positive relationship.

Regarding supervision, (Akhtar et al., 2014; Daschler and Ninemeier, 1984; and Likert, 1969) investigated that supervision has positive impact on employee motivation.

Cheng 1995; Whitely, 2002; Yazdani *et al* 2011; Irons and Buskist, 2008 examined that good working environment has positive relation with employee motivation.

CHAPTER FIVE

SUMMERY, CONCLUSION AND RECOMMENDATION

In this chapter the researcher presented the summary of major findings, the conclusions, limitation and recommends some options for the concerned body to improve the work motivational status of employees.

5.1 Summery

In the discretion of independent variables, all variables excluding supervision are not in a good position for the improvement of employee motivation level. Even though there is relatively good supervision, there are substantial gaps that should be minimized.

Besides the level of motivation, most of the respondents are not motivated and 38.2% of them are waited until they get other alternative.

When we come to the major objective of this study i.e. determining the relationship between factors (salary, promotion, supervision and working environment) and employee motivation, there is a positive relationship between them. All explanatory variables included in this study explain 28.5% of the variation in the level of employee motivation. This means the remaining 71.5% of the variation in the level of employee motivation of special grade-4 branches are explained by other variables which are not included in this study.

5.2 Conclusion

The finding of this study is consistent with the general theory as well as previous empirical findings. The researcher found that there is a significant positive relationship between all predictor variables and employee motivation in Addis Ababa city special grade-4 branches. The result suggests that there is positive relationship between salary and employee's motivation. The employees with higher level of salary are more motivated. Promotion is the major predictor of employee motivation compared to other predictors included in this study. It has significant positive impact on the level of employee motivation. Supervision and working environment also have significant positive impact on level of employee motivation. In other words, when they improve the level of employee motivation also improve.

5.3 Limitation of the study

The study did not cover all factors those affect employee motivation because of financial as well as time constraint of the researcher. On the other hand the result of this study is only based on numerical responses that could not offered much insight in to thoughts and

behaviours regarding motivation factors because the respondents were very busy and requires fast and quick questionnaires that saves their time. Using both quantitative and qualitative approach can improve the quality and accuracy of the finding since using qualitative data enables to obtain information on variables not found in quantitative survey.

5.4 Recommendation

Based on the study results the researcher would like to forward the following recommendations for the concerned bodies.

- Paying reasonable salary which is commensurate with the job that employee performing and competitive compared to the other similar banks.
- Providing fair, clear and transparent promotion opportunities for all employees based on the capability of employees.
- Facilitate training for supervisors in order to create better relationship with their subordinates such as supporting and treating as a person.
- Providing safe and healthy working environment such as adequate working space and all necessary working tools should be available.

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APPENDIX
St. Mary's University
School of Post Graduate Studies
Masters of Business Administration (MBA)

**Survey Questionnaire for a study on the factors affecting employee
motivation In Commercial Bank of Ethiopia: The case of Addis Ababa city
Special Grade-4 branches**

Dear respondent,

I am a graduate student at St. Mary's University studying for Master of Business Administration (MBA). As part of my study, I am conducting a research on factors affecting employee motivation in Commercial Bank of Ethiopia: The case of Addis Ababa city special grade-4 branches.

You are part of the selected sample of respondents whose views I am seeking in the above research. The information you give is anonymous and will be treated with strict confidentiality and solely for the purpose of completing this study.

The attached questionnaire is for collecting data in relation to these factors and will take approximately 15 minutes to fill in. Please answer all the questions as accurately as possible by reading the instruction with the appropriate answer for each question.

Thank you for your cooperation and for taking the time to participate in this research by filling- in the questionnaire.

Yours faithfully,

Tale Dimre

Section one: Demographic Information

1. Sex of respondents

Male (1)

Female (2)

2. Age: Years

3. Level of Education

Diploma

Degree

M.A/M.SC

PhD

Other (please specify) _____

4. How long have you served in this organization? Years

Section: Two

Please tick in the appropriate box where (1) Strongly Disagree (2) Disagree (3) Neutral (4) Agree (5) Strongly Agree

Motivation

I am enough motivated to perform tasks in my organization	1	2	3	4	5
I feel motivated to go extra mile in delighting customers	1	2	3	4	5
Since I am not motivated, I have waited in this organization until I get other alternative.	1	2	3	4	5

Salary

You are getting better salary package	1	2	3	4	5
The salary you are getting is commensurate with the job you are performing	1	2	3	4	5
Good salary is the major motivation factor for me	1	2	3	4	5
There is reasonable periodical increase in salary	1	2	3	4	5
Current salary is competitive	1	2	3	4	5
I am satisfied with my current salary	1	2	3	4	5
I am able to earn enough according to my basic needs	1	2	3	4	5
Being offered a good salary motivates me	1	2	3	4	5
I earn as similar as or more than other banks employees who work in similar position	1	2	3	4	5

Promotion

I am satisfied with the chance for promotion	1	2	3	4	5
There is a clearly established and motivated career path at my job family	1	2	3	4	5
Present promotion policy is motivating and satisfying	1	2	3	4	5
There is fair promotion opportunities	1	2	3	4	5
Frequent promotion opportunities	1	2	3	4	5
The organization promotion process is clear and transparent.	1	2	3	4	5
The organization promotion is based on performance and employee competency	1	2	3	4	5

Supervision

Supervisors respect you and treats you fairly	1	2	3	4	5
The relationship with my supervisor enables me to be open when discussing work problems and concerns	1	2	3	4	5
There is technical support rendered by supervisors	1	2	3	4	5
My boss (supervisor) at work seems to care about me as person	1	2	3	4	5
I am motivated with the present supervision style	1	2	3	4	5
I have a good relationship with my supervisor	1	2	3	4	5
Employee motivation in the work place depends on supervision	1	2	3	4	5

Working Environment

I have adequate working space	1	2	3	4	5
There is safe and healthy working conditions in my branch	1	2	3	4	5
All the necessary working tools are available	1	2	3	4	5
There is a tea club that provides services at reasonable price	1	2	3	4	5
There is conducive working environment in my office that motivates me to perform better	1	2	3	4	5

DECLARATION

I, the undersigned, declare that this thesis is my original work; prepared under the guidance of Dr. MaruShete (Associate Prof.). All the sources of materials used for this thesis have been dully acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher institution or university for the purpose of earning any degree.

Name

Signature and Date

ENDORSEMENT

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

Advisor

Signature and date