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**ASSESSMENT OF EMPLOYEE MOTIVATIONAL FACTORS
AND PRACTICES IN UNITED BANK S.C**

By:

Roman Getaneh

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ROMAN GETANEH

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ASSESSMENT OF MOTIVATIONAL PRACTICES

(IN THE CASE OF UNITED BANK S.C)

BY:

ROMAN GETANEH

APPROVED BY BOARD OF EXAMINERS

Dean, graduate studies

Advisor

External Examiner

Internal Examiner

Signature

Signature

Signature

Signature

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List of Abbreviations and Acronyms used

CBE - Commercial Bank of Ethiopia

HF - Hygiene Factors

MF - Motivating Factors

NBE - National Bank of Ethiopia

SF - Satisfying Factors

UB - United Bank Share Company

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ABSTRACT

The purpose of the study was to investigate the practice of motivational technique in banking industry by considering UNITED BANK as a case study. It is a greater concern for united bank to identify which motivational factors affects employees more. This paper used qualitative research methodology, and analyzed and discusses the findings based on Herzberg's motivational frame work, hygiene and satisfiers. From this framework researcher designed six major components named as payment and benefits, working environment, recognition, company itself and matters, training and development, and supervision and leadership. These major components are decomposed further in to 35 items and a five scale Likert based questioner is distributed to 370 employees who work in the head office and four branches which are located in different direction of Addis Ababa, which in turn found to be significant to avoid biases.

The main findings of this study show that there is motivational practice in UNITED BANK and the impact of different motivational factors on the organizational performance requires further research and the outcome of such empirical ,explanatory study may result in the identification of which motivational factor greatly contribute to the organizational efficiency. Accordingly the empirical findings shows that more educated, adults beyond the age group of 33, good education background, higher income earners and more experienced employees are more attracted for intrinsic motivational schemes such as recognition and working environment. Whereas those youngsters below the age of 33, less income earners, low education certified, and less experienced (below 1 year) employees are fascinated with extrinsic factors like pay and benefits. Besides payment and benefits ranked first as compared with the rest of five major factors (working environment, supervision and leadership, recognition, growth and development and, company itself and matters).

Key words: *Employees' motivation, Employee motivational factors, and practices*

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The banking industry is one of the sectors with stiff competition and in applying modern technologies. The employees are the most intimate, trusted sources of delivering good services to the customer. As a result those services provided and offered by employees can generate a good result for the bank and creates good image in the eyes of the bank customers. If the employees are not satisfied with their jobs and not motivated to fulfill their tasks and achieve their goals, the organization cannot attain success. (Ovidiu, 2013)

According to Isiaka(2011) explained that if individuals can be motivated by one means or another. They will work more efficiently or they will produce better quality at work As compared to financial resources, human resources have the capability to create competitive advantage for their organizations. Generally speaking, employee performance depends on a large number of factors, such as motivation, appraisals, job satisfaction, training and development and so on, but this paper focuses only on employee motivation, as it has been shown to influence to a significant degree the organizational performance.

As Kamalian (2010) suggested, a motivated employee has his/her goals aligned with their organization and directs his/her efforts in its direction. In addition, these organizations are more successful, as their employees continuously look for ways to improve their work. Getting the employees to reach their full potential at work under stressful conditions is a tough challenge, but this can be achieved by motivating them.

In Ethiopia, the banking industry was open for private stakeholders in 1994. In effect, the domestic banking industry is playing a major role for the growth of the economy. Currently, there are 3 public and 16 private banking in Ethiopia having more than 1500 branches which are in an intense competition among the existing and new entrants. (Tiruwork, 2013)

United bank s.co is one of the private owned bank in Ethiopia. It was incorporated as a share company on 10 September 1998 in accordance with the commercial code of Ethiopia of 1960

and the licensing and supervision of Banking Business proclamation No 84/1994. The bank obtained a banking service license from the National bank of Ethiopia and is registered with the trade industry and Tourism Bureau of Addis Ababa city administration.

United bank has a vision to be “the most preferred bank in Ethiopia and Africa”. So as to change such an illusion in to reality, currently the bank has opened 145 branch and 27 sub branch offices nationwide and of which 81 branches are located in Addis Ababa. Based on its 2014/15 annual banking report, united bank’s total asset enhanced to 14.3 million from 11.8 million of the prior years. Likewise its deposit position customized successive growth and reached 11.8 million at the end of 2014/15. On the other hand in the process of supporting the national development plan, it offered 6.86 million loans to different investors and various commercial activities. Overall the bank has recorded 358 million annual profits by 2014/15 through the above stated branches.

It provides its customers both traditional and modern banking services. From the traditional points of view it gives the conventional banking services and deliver modern means of banking channels such as mobile, ATM, and internet banking services. These banking services has believed to play a pivotal role in scaling up customers satisfaction in terms of cost, convenience and timely services.

Strengthen its capital base, maximizing its return on equity and benefiting from the latest technology in order to keep abreast with the latest developments in the local and international financial services industry are the major priority areas in the coming years. To do this, it is up to the bank to serve the customers with convenient and quality service with utmost commitment. Especially in the banking industry where 16 commercial and profit oriented banks competed for, providing need based diversified service with well coming package is found to be remarkable.

Hence in order to achieve its vision and move in orthodoxy to its mission statement and stay competitive in the industry the bank employed more than 2,9211 employees all over the country.

¹ The figure is identified based on the united banks 2014/15 annual report. At this time the number of branches were 124 which is less than 145 by 2015/16. Thus the number of employees are expected to increase more than the stated number.

Here setting up employees' commitment and motivation is the ultimate task for the bank. Therefore; this paper assesses the motivational packages available and provided by the bank to its employees.

1.2 Statement of the Problem

The main driving force in banking sector as any other private organization is attaining high profit and wealth maximization, profit can be maximized by increasing revenue and reducing related costs. A good manager (organization) can maximize the profit by identifying and efficiently managing the human resource of the organization by applying appropriate motivational techniques. Finding valid and acceptable motivational practice is becoming a burning issue for the banking industry.

This research tries to addresses the various motivational practices that can push employees to outperform and raise the service delivery standard of the bank. In other words how can united bank push the existing employees so that performance targets can be achieved?

The liberation of the banking industry, which is free entry and exit of new firms into a competitive industry or market comes with its associated opportunities and threats. The free entry and exist element of potters five model brings some challenge to the existing banks in Ethiopian banking industry.

The competition between banks have shown different face of competition. Previously (a decade before), completion between banks was measured on the level of credit they disbursed to their customers. However the pace of competition holds different now and banks become eager to hold more deposits than credit following the growing demand of investors for loan. Currently so as to curb the liquidity problems banks need to work more on resource mobilizations. One of the instrument to achieve this objective is expanding its customer base. Once again expanding the customer base comes if and only if the bank can deliver excellent service. Since customers bargaining power is high in the banking industry, every bank has the primary motive to confirm customers satisfaction. At this juncture the utmost tools are employees which are sometimes considered as internal backbones of the company. In order to achieve this they need to train and

build employees awareness, skill and aptitude in general. However if employees are not sufficiently motivated on their job they come to be looking for either other jobs or other banks.

The banking industry has grown in numbers with a lot of multinational banks opening more branches in Ethiopia. The national bank of the country also obliged banks to open 30% of the existing branch. Accordingly all banks expand their branch reached 3,187 which lowers bank to population ratio to 28,932². Here United bank with 145 branches holds only a share of 4.5% of the total branch. Thus in comparison to the top three (CBE, DB and AIB), it becomes vital for united bank to work hard on its expansion in terms of either branch opening or ensuring its accessibility through modern financial delivery mechanisms such as electronic payments. However in order to come up with such picture it needs well skilled motivated and technology savy working force. Thus questions like are there well designed packages in the bank which motivates employees, need to be answered.

Assessing the level of motivation of employees to determine whether the employees of united Bank S.C. are motivated enough to stay in the bank or not motivated enough and therefore are leaving the bank and joining the new banks is of great concern. Even though many positive changes have been observed so many problems is observed during the implementation of the motivational packages.

Currently banks compete to make its employees motivated to work efficiently. Consequently they tend to increase salaries and benefit packages. Currently Abyssinia bank S.C, the other privately owned bank is considered as the highest payer in the industry. Other banks such as Awash, NIB, Cooperative and others also follow the same trend. However; can the level of employees motivation upgraded with such package and what else are found to be important? This question needs to be highlighted first before banks engage in to actions.

² Based on CSA estimation, the total number of population is 92,205,006

Therefore it is a greater concern for united bank to identify which motivational packages affects employees more. Hence this paper seeks to identify motivational packages of employees developed by United Bank S.C.

1.3 Basic research Questions

The research addresses the following research questions

- 1) What is the United bank employee's level of motivation?
- 2) What are the factors that affect employee's motivation?
- 3) What is the perception of the employees towards the current motivational practices of the bank?

1.4 Objective of the Study

The general objective of the study is investigating the effect of motivational packages at United Bank S.C.

The specific objectives are

- To assess the level of employees motivation in United Bank S.C
- To assess motivational factors that affect employees of United bank S.C
- To assess the perception of the employees towards the current motivational practices in United Bank s.co

1.5 Significance of the study

The study will help the United Bank S.C to identify the level of employees' motivation and manage its human resources to achieve maximum efficiency and effectiveness in service delivery to suggest and recommend strategies that will motivate and improve productivity in the public service. Besides, the findings shall be important to pinpoint the real hindrance for employees to slow down their motivation level and thereby can assess its motivational packages.

The findings of the study will therefore provide vital information to policy makers and human resources managers of the bank to either consolidate or rethink ways of motivating staff of the bank. By doing so; the company can compete with the industry which enquires frequent changes

in human capital and technological change. In other words it is important for United Bank S.C. because it increases the performance level of employees, decreases employees turnover and absenteeism, and helps in accepting of organizational changes.

The results of the study will also add to the existing body of knowledge on the issue of motivation and productivity in the bank sector. It is also significant as initial point for further working papers. Last but not least is it is serving as a partial fulfillment of the master's degree in business administration.

1.6 Scope and Limitation of the study

The study is computed based on Herzberg's two factor theory of motivation. Those elements categorized under the two factors (satisfiers and Hygiene factor) are included. However the target population is restricted to branches in Addis Ababa due to time and cost difficulties. Besides it is difficult even to take all targeted population in consideration. For that matter the study took 384 samples from the total sampling frame. The researcher used questionnaire to collect data from selected employees of United Bank branches and head office. In this regard qualitative method of data analysis is employed and thereby the data is analyzed through percentages, mean and frequency.

1.7 Organization of the study

The study is presented in five chapters .The first chapter which is the introduction covers the back ground of the study, statement of the problem, objectives of the study, research questions, significance of the study, as well as the scope and limitations of the study. This is followed by chapter two which reviewed extensive related theoretical and empirical literature on the subject matter. Chapter three looked at the methodology of the research design, the research population, sample and sampling techniques. It also considered the sources of data and data collection instruments, methods of data collection and analysis. Chapter four is dedicated to data analysis findings and discussions. Finally chapter five deals with a summary of the study, conclusions drawn from the findings and recommendations of the study.

CHAPTER TWO

REVIEW OF THE RELATED LITERATURE

Motivation is the impetus or stimulus given a person in order to have the will to act. Motivation is very important because a motivated group will be more successful than those who do not have the motivation (

Hikemat, 2009). It plays a significant role in shaping behavior and specially in influencing work performance in organizations.

2.1. Definition of Motivation

Just like any other word, there are variations of definitions to describe a concept. Motivation too has many different definitions, but it is important to focus on those that are related to the workplace. Understanding exactly what motivation is will help managers decide what actions to take to encourage their employees.

The definition of motivation starts with the root word, motive. Webster's Dictionary defines motive as, something that causes a person to act. Therefore, motivation can be defined as, the act of providing motive that causes someone to act (Shanks, 24). In other words, according to Nancy Shanks, motivation causes someone to act and someone else cannot make someone motivated. It is the discretion of the person to decide if they are going to be motivated or not. Motivated and unmotivated are not opposites, but instead, there are determining factors that could cause someone to be unmotivated, such as life events and attitudes towards a specific job.

With relation to the workplace, Ray Williams, who writes for Psychology Today, defines motivation as, "predisposition to behave in a purposeful manner to achieve specific, unmet needs and the will to achieve, and the inner force that drives individuals to accomplish personal organizational goals' (Williams). A person becomes motivated in order to achieve their own personal goals as well as the organizational goals. The more motivated an employee is, the more

likely they are to have organizational commitment and identify themselves with the organization. This will meet some of the unmet needs, and connect them with the organization. If willing, the manager is able to give the employee incentives to meet their own goals and the goals set by the organization.

Richard Ryan and Edward Deci, from the University of Rochester, agree that motivated means that the person is moved to do a particular act (Ryan and Edward, 54). The authors describe motivation as, the “orientation of motivation concerns the underlying attitudes and goals that give rise to action” (Ryan and Edward, 54). Although the words of the definitions might be different, they all are describing the same concepts. Motivation is the act of getting someone to act on a situation. This definition will be important throughout the rest of the paper due to the constant use of the word. When referring to the word motivation, the above definition will be used. Now that there is an understanding of what the word means, it is important to understand the studies that have been conducted and the findings that have come about because of the studies.

2.2. Theories of Motivation

Over the years, many psychologists have attempted to define and categorize what motivates people. This became important after the Second World War as the western nations attempted to rebuild their drained industrial economies. (Watkiss, 2004)

There are many different theories that try and help explain motivation. Scientists have been studying the topic of motivation for over a century and have made tremendous progress for explaining motivation which can be interpreted into the workplace.

The study of motivation has created two major theoretical bodies of knowledge applicable to the design of employee or channel partner motivation programs: Content Theories and Process Theories. In addition; Maslow’s hierarchy of needs, Herzberg’s two-factor theory, different types of motivation, such as intrinsic and extrinsic, and the PERMA model also contribute a lot for many applications like incentive program planners.

2.2.1. Content Approaches

According to Rodger, 2011, Content theories focus on the factors within a person that energize, direct, sustain and stop behavior. They look at the specific *needs* that motivate people. Content theorists include Abraham Maslow, Clayton P. Alderfer, Frederick Herzberg and David C. McClelland. Their theories have been helpful in discussing motivation, but not all have been verified through research.

Content theories focus on individual needs in explaining job satisfaction, behavior and reward systems. The basis of these theories is that individual need deficiencies activate tensions within a person that trigger a behavioral response. That is, when individuals are not receiving what they perceive they need, they will attempt to satisfy that need. These theories suggest that Specific needs trigger desired behavior, meaningful rewards help individuals satisfy needs, offering appropriate rewards can optimize performance and the needs of an individual will not necessarily repeat themselves in a regular pattern

2.2.2. Process Approaches

Process theories provide a description and analysis of *how* behavior is energized, directed, sustained and stopped. Four process theories are predominant: Reinforcement, expectancy, equity, and goal setting.

2.2.3. Reinforcement Theory

Most often linked with reinforcement theory is the work of B.F. Skinner. Skinner's work is built on the assumption that behavior is influenced by its consequences. These consequences are referred to as "operant," and so this theory uses the term "operant conditioning." Behavior modification is used to describe the learning by reinforcement of an individual. Reinforcement theory is based on several principles of operant conditioning:

- **Positive reinforcement.** Anything that increases the strength of response and induces repetition of the behavior that preceded the reinforcement (adding something positive).
- **Negative reinforcement.** The removal of a negative reinforce that increases the frequency of response (taking away something).

- **Punishment.** An undesirable consequence of a particular behavior (adding a negative consequence or removing a positive consequence).
- **Extinction.** Decline in response rate due to non-reinforcement (ignoring).

2.2.4. Expectancy Model

The Expectancy Model looks at how likely it is that the performance and outcome will occur. An individual makes voluntary choices about: (1) whether the job can be accomplished, (2) whether the outcome will occur as a result of performing and (3) whether the outcome will be desirable. Although there have been many studies testing this model, the type and makeup of the studies raise the issue of whether the results can be generalized. As a result, there are major problems in the application of the theory. Also, the complexity of the model makes it difficult to understand. Nonetheless, it is a theory that is commonly used in the compensation field and is therefore relevant to the discussion of incentive programs.

2.2.5. Equity Theory

Equity theory is based on the assumption that employees compare their efforts and rewards with those of others in similar work situations. This theory hypothesizes that individuals are motivated by a desire to be treated equitably at work.

Equity theory can be viewed as comparing the effort expended and resulting rewards of one person to the effort expended and resulting rewards of a referenced person. If these are viewed as equal or appropriate, then the first person feels the treatment is fair and is motivated.

2.2.6. Goal Setting Theory

Goal setting theory, developed by J. Stacey Adams, a research psychologist working for General Electric, is considered by many researchers to be too restrictive and incomplete to be useful for general application. Its value is in causing reward system designers to include the participants' perception of fairness in the reward system design process.

Goal setting theory is based on the hypothesis that specific goals lead to better performance than do vague goals. Research supports this hypothesis. The clear implication for managers is that getting employees to set and strive to attain specific, relatively challenging goals can generate a strong motivational force.

Implications of process theories include the following:

- Establishing goals to direct behavior is an important part of a motivational program.
- Motivational programs should be perceived as equitable and deliver desirable outcomes the individual has an expectation of achieving.

Since these theories have received most of the attention from researchers and have the most supporting data, they offer the strongest foundation for the motivation and performance improvement industry (particularly the reinforcement and goal-setting theories).

2.2.7. Herzberg's Motivation-Hygiene Theory

One of Herzberg's many theories is known as the Two-Factor Theory or the Motivation-Hygiene Theory. This theory is commonly related to Maslow's theory of hierarchy of needs and was conducted in the late 1950's. In his first steps of studying the redesigning of jobs, he looked at all the available information at the time. From this data, he decided to conduct his own study which involved two-hundred accountants and engineers. From his study he found that the subjects he surveyed described satisfying events at work in terms of factors that were connected to the job itself (Ramlall, 57). He believed that the mental health of an employee is directly related to performing meaningful work ("Motivation Theories").

Based on the study, he discovered factors that he labeled as motivators, or job content factors, and hygiene factors, or job context. Motivators or job content factors were those that focused on work. These included achievement, work itself, advancement, recognition, responsibility, and growth ("Motivation Theories", Shanks, 27). Likewise, hygiene factors or job context are defined as factors that are related to job dissatisfaction. Examples of hygiene factors include the company, organizational policies, administration, salary, status, job security, working conditions, personal life, and interpersonal relations (Doyle, "Motivation Theories"). The organization may have control over many of these factors, but some of them they do not, such as personal life or interpersonal relationships. Herzberg found that the factors that lead to job satisfaction are

different and separate to those that may lead to job dissatisfaction (Ramlall, 57). He found that the growth needs, or the highest level of needs, are the only real motivators of employees. Employees are motivated by the existence of the motivating factors, but are only dissatisfied, not unmotivated, by the hygiene factors (“Motivation Theories”). One of Herzberg’s leading arguments was, “for an employee to be truly motivated, the employee’s job has to be fully enriched where the employee has the opportunity for achievement and recognition, stimulation, responsibility, and advancement” (Ramlall, 57).

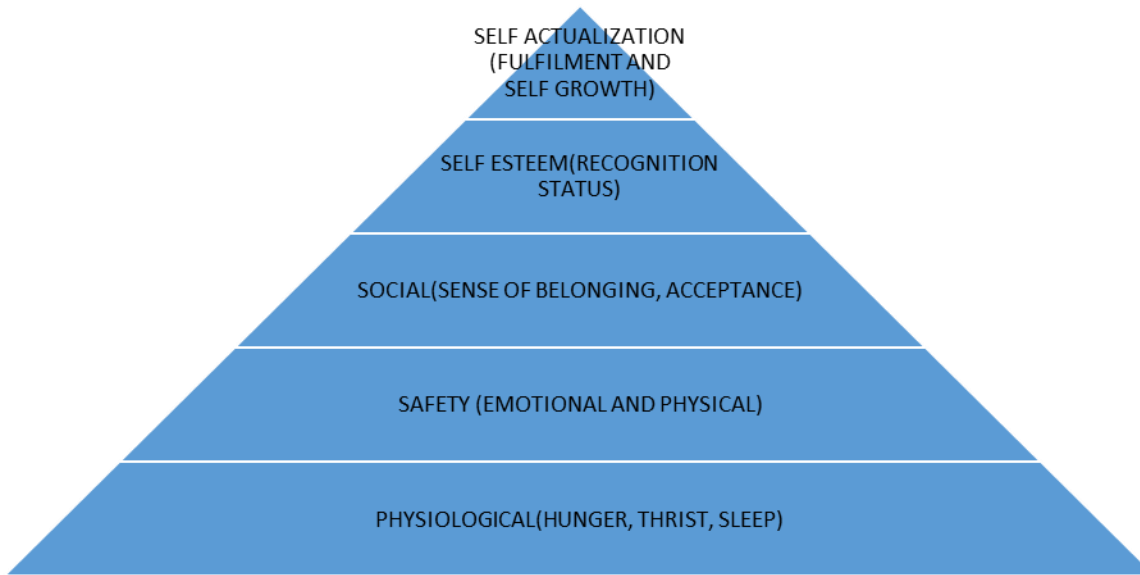
Herzberg found that for the employee to be motivated, they must feel personally responsible for the products produced from the job. This will have them working harder to achieve their own personal goals, as well as the goals of the organization. The employee also needs to feel like the working that they are doing is meaningful and enriching (Ramlall, 57). In order to do this and to address the different types of factors, a manager might want to consider some motivational theories like removing some job controls, increasing accountability on their tasks, giving complete units of work to produce, giving greater job freedom and additional authority, making periodic reports directly to the workers than through supervisors, introducing new and more difficult tasks and assigning specialized tasks to workers so they can become experts.

2.2.8. Maslow's Hierarchy of Needs Theory

According to Maslow’s Hierarchy of Needs Theory (Abraham Harold Maslow, Motivation and Personality (Harper & Row, 1987)), human needs emerge in a predictable sequence. At the bottom of the hierarchy are the most basic physiological needs of shelter, food, drink, warmth and relief from pain. From this, needs rise from safety and security, social needs and esteem to the highest that of self-actualization or being everything that one is capable of becoming.

Hierarchy of Needs can be constructed and easily understood using pyramids as follows;

Figure 1- Hierarchy of Needs can be constructed and easily understood using pyramids as follows;



Source: Harper & Row, 1987, Maslow's Hierarchy of needs

Maslow argues that higher needs emerge as lower ones are satisfied, but that a satisfied need does not necessarily satisfy behavior. Indeed, all employees have material needs, and if these are fulfilled they will satisfy and motivate to a certain extent, but personal needs and aspirations then take over and play an important role in motivation.

2.2.9. Theory X and Theory Y

According to McGregor, a traditional organization, which has a centralized decision-making process and a hierarchical pyramid, is based on several assumptions about human nature and motivation. These assumptions are called Theory X by McGregor and consider that most people want to be directed, they do not want to assume responsibility and value safety above all. Moreover, this philosophy assumes that people are motivated by financial means and by the threat of punishment. Managers who embrace this theory are likely to supervise and control their employees, as they feel that external control is needed when dealing with irresponsible people.

Nevertheless, McGregor started to question the validity of Theory X, especially in the context of the contemporary and democratic society. Using Maslow's hierarchy of needs, McGregor concluded that Theory X is not universally applicable, as its assumptions about human nature are in many cases inaccurate. In addition, most of the management practices developed from these assumptions failed to motivate individuals to work for attaining the organizational goals.

McGregor highlighted that these methods are not applicable to people whose physiological and safety needs are satisfied, while social esteem and self-actualization needs are becoming more important. Moreover, he considers work very similar to play, as both are physical and mental activities.

Nevertheless, under Theory X management, there is a clear distinction between them, as on the one hand play is controlled by the individual, while on the other hand work is controlled by others. Therefore, people look for any excuse not to go to work, in order to satisfy social and self-actualization needs, especially if they have enough money for the basic needs. Under these circumstances, people do not find work challenging at all and consider it more like a necessary evil.

On the other hand, Theory Y practices focus on creating a pleasant work environment and aligning the individuals' goals with the organizational goals. In these organizations, the productivity levels are high and people come to work gladly, as the works satisfy their superior needs. This theory considers that people are not lazy and unreliable. On the contrary, it assumes that people can be self-directed and very creative, if they are motivated properly. Subsequently, one of the main tasks and challenges for management is to exploit the full potential of each employee. Motivated people will achieve their own goals by focusing on attaining the organizational goals. Nevertheless, we cannot draw the conclusion that Theory X is bad and Theory Y is good. On the contrary, these theories are attitudes towards employees. Although, generally speaking, a manager should base his/her assumptions on Theory Y, there are cases in which a directive and controlling behavior is required, as to help some people develop, until they become creative and self-directed. One employee may be motivated in his work with higher commissions, whereas other employees may be interested in a better working environment (Tietjen & Myers, 1998).

2.2.10. Pattern A and Pattern B

Chris Argyris has identified and discussed behavior patterns A and B, in addition to Theory X and Y. On the one hand, Pattern A reflects the interpersonal behavior, group dynamics and organizational norms that are associated with Theory X, while on the other hand, Pattern B represents the same phenomena but associated with Theory Y. Pattern an individuals are not

open, reject experimenting and do not perform properly in teams. In contrast, Pattern B employees are open, enjoy experimenting and also encourage others to act similarly. Even if Theory X is usually associated with Pattern A individuals and Theory Y with Pattern B individuals, some managers could be XB or YA. XB managers have negative assumptions about employees, but they usually are supportive and encourage individuals to be creative, as they have learned from experience that in this way they will increase productivity. In addition, XB managers engage in supportive behaviors, as they want to integrate in the organizational environment. On the other hand, YA managers control and supervise people, although they generally assume people are independent and self-motivated. These managers use Pattern A behavior as they are trying to help individuals develop the skills and competencies needed for creating an environment where they can act as YB managers (Hersey et al, 2001).

2.3. Factors enhancing employees' motivation

Employees want to earn reasonable salaries, as money represents the most important incentive, when speaking of its influential value (Sara et al, 2004). Financial rewards have the capacity to maintain and motivate individuals towards higher performance, especially workers from production companies, as individual may use the money to satisfy their needs. Therefore, pay has a significant impact in establishing employees' diligence and commitment, being a key motivator for employees. Nevertheless, studies have shown that pay does not boost productivity on the long term and money does not improve performance significantly (Whitley, 2002). Moreover, focusing only on this aspect might deteriorate employees' attitude, as they might pursue only financial gains. Fortunately, there are other non-financial factors that have a positive influence on motivation, such as rewards, social recognition and performance feedbacks.

Numerous researches have also pointed out that rewards lead to job satisfaction, which in turn influence directly and positively the performance of the employees. Moreover, rewards are one of the most efficient tools of management when trying to influence individual or group behavior, as to improve organization's effectiveness. The vast majority of companies use pay, promotion, bonuses and other types of rewards to motivate employees and to increase their performance. In order to use salary as a motivator, managers have to develop salary structures, according to the importance of each job, individual performance and special allowances.

Employees can also be motivated through proper leadership, as leadership is all about getting things done the right way. In order to achieve these goals, the leader should gain the employees' trust and make them follow him. Nevertheless, in order to make them trust him and complete their tasks properly for the organization, the employees should be motivated (Baltoni, 2005). The leaders and the employees help one another to attain high levels of morality and motivation.

Trust represents the perception of one individual about others and his willingness to act based on a speech or to comply with a decision. Therefore, trust is an important factor for an organization that wants to be successful, as it has the ability to enhance employees' motivation and foster interpersonal communication. Irrespective of the degree of technical automation, attaining high levels of productivity is influenced by the level of motivation and effectiveness of the staff. Therefore, developing and implementing employee training programs is a necessary strategy to motivate workers. In addition, a good communication between the managers and the workforce can instigate motivation, as the degree of ambiguity decreases.

2.3.1. Empowerment and organizational performance

(Bennis, 1989) as an approach to leadership that empowers subordinates as a main constituent of managerial and organizational effectiveness. Moreover, employees are given authority and the freedom to make decisions, which encourages them to discover and use their full potential. Having more control over their own jobs is the main driving force of empowerment that encourages growth and better productivity. Therefore, the empowerment process focuses on solving the problems of the organizations by people. Furthermore, empowering makes workforce feel appreciated and that their feedback on performance is valuable for the organization. The contribution of the employees and their participation in designing the organization are essential for the well-being of the organization, as individuals should do efforts in the environment where they are responsible for their actions.

Empowerment gives people responsibility and authority to act as if they are in control of their own destinies. It is essential for an organization to recognize the quality and the results of the employees' work, as next time they will be even more efficient to get more recognition.

Employee participation and empowerment is about the contributions of the employees in administration and decision-making regarding the policies, objectives and the strategies of the organization. Studies have shown that employees' perception of the goals and the norms of the organization are positively related to employee motivation. Taking into account that high levels of motivation can be achieved through empowerment, this process also leads to organizational growth.

Customer satisfaction can also be achieved through empowerment, as employees can make quick decisions to solve the problems without having to ask the manager what to do. Moreover, increased autonomy increases the productivity and enhances their capabilities and motivation to accept new challenges and solve them. Proper remuneration and empowerment combined are imperative if an organization wants to obtain greater dedication and trust from its members. If the employees are loyal to the organization and highly motivated, superior levels of effectiveness and growth can be achieved by the organization.

Employee involvement and empowerment are two aspects that should not be overlooked as it increases commitment and understanding. Therefore, employees will be less likely to be resistant to changes and not only feel valued by the organization, but also come up with important information, as they are in direct contact with the customers or with the operational processes.

On the one hand, autocratic leadership and top-down decision-making create a rigid work environment where employees are given orders to achieve certain tasks. In these organizations, innovation is suppressed and motivation decreases, which has in turn a negative impact on performance. On the other hand, satisfied and motivated employees will contribute to enhanced organizational productivity, which leads to better profits.

Strengthening the concept of empowerment is derived from alienation. It is proposed form of participation (Wilkinson, 1998) and refers to the extent to which employees are encouraged to take a firm decision, without consultation with their managers so that the organizational dynamics initiated at the bottom (Michailova, 2002). Empowerment practice to divide the power of participation in decision-making (Carless, 2004), this aspect concerns the decision of the leadership behavior (Lee and Koh, 2001), and therefore can be defined as the strengthening of the building, which has delegated management by providing employees with authority and

autonomy over their tasks ((Chao, 2004)). Empowerment means to create value for employees according to their own procedures without constant intervention work (Ampofo-Boateng et al, 1997).

(Velthouse, 1990) defines as "the empowerment of employees' confidence in their ability to deal with the selection. Decision employees of the target to develop organizational and individual performance and help employees achieve by allowing employees to make their own decision. The objectives of their employees on their work, and find the problems related to their work (Juneet al, 2006; Seibertet al, 2004) to solve. From the point of view of employees, a sense of empowerment has positive effect on job satisfaction (Snipes et al., 2005). The authorization of worker covers an extensive circle of schedule activities and the mode the authorization activities are undertaken according to its inside that were grown, it is linked to satisfaction of employees that they will get. The power which is taken from isolation, freedom of individual activities, shared administrative and quality of job (Eccles, 1993; Spreitzer et al., 1999) and is prevalent (Bartunek and Spreitzer, 2006), apprehends a form of employee"s active contribution program (Wilkinson, 1998) and encourages the employee to make independent decisions without the advice of their supervisors. Hence, the administrative manners are commenced from the bottom to infuse confidence among the employees (Michailova, 2002). Research has consistently shown positive impact of empowerment on outcomes such as job satisfaction. Empowerment can be effected by turnover intention.

A conscious and intentional willfulness to quit an organization is called turnover intention (Meyer and Tett;1993).This can be explained as a psychological response to specific organizational conditions that are part of a continuum of behavior resignation of the organization of the physical act of turnover dream (Kraut, 1975). In addition, once the decision to quit her job is not impulsive, but this is a decision that has been designed for a while before taking action (Barak et al., 2001). Therefore, the objective of revenue for the sale primary immediate effect and expresses its intention to leave is the best predictor of actual turnover of many scientists (Barak et al, 2001Bruvold2003andLeeet al. (Kiyak1997GriffethandHom, 1991). Presumably satisfied employees are likely to spend more energy, talent and time as a way to demonstrate reciprocity and maintain a close relationship with their organization and are less likely to leave

the organization (Boshoff and Mels, 21995, Siu, 2002; Rizwan et al., 2013).Therefore, it is to strengthen the positive attitude, which in turn would decrease for sales.

2.4. Challenges of Diversity in the Workplace

There are challenges to managing a diverse work population. Managing diversity is more than simply acknowledging differences in people. It involves recognizing the value of differences, combating discrimination, and promoting inclusiveness. Managers may also be challenged with losses in personnel and work productivity due to prejudice and discrimination, as well as complaints and legal actions against the organization (Devoe 1999). Negative attitudes and behaviors can be barriers to organizational diversity because they can harm working relationships and damage morale and work productivity (Esty et al. 1995). Negative attitudes and behaviors in the workplace include prejudice, stereotyping, and discrimination, which should never be used by management for hiring, retention, and termination practices (could lead to costly litigation).

2.5. Required Tools for Managing Diversity

Effective managers are aware that certain skills are necessary for creating a successful, diverse workforce. First, managers must understand discrimination and its consequences. Second, managers must recognize their own cultural biases and prejudices (Koonce 2001). Diversity is not about differences among groups, but rather about differences among individuals. Each individual is unique and does not represent or speak for a particular group. Finally, managers must be willing to change the organization if necessary (Koonce 2001). Organizations need to learn how to manage diversity in the workplace to be successful in the future (Flagg 2002). Unfortunately, there is no single recipe for success. It mainly depends on the manager's ability to understand what is best for the organization based on teamwork and the dynamics of the workplace.

According to Roosevelt (2001), managing diversity is a comprehensive process for creating a work environment that includes everyone. When creating a successful diverse workforce, an effective manager should focus on personal awareness. Both managers and associates need to be aware of their personal biases. Therefore, organizations need to develop, implement, and maintain ongoing training because a one-day session of training will not change people's

behaviors (Koonce 2001). Managers must also understand that fairness is not necessarily equality. There are always exceptions to the rule. Managing diversity is about more than equal employment opportunity and affirmative action (Losyk 1996). Managers should expect change to be slow, while at the same time encouraging change (Koonce 2001).

Another vital requirement when dealing with diversity is promoting a safe place for associates to communicate (Koonce 2001). Social gatherings and business meetings, where every member must listen and have the chance to speak, are good ways to create dialogues. Managers should implement policies such as mentoring programs to provide associates access to information and opportunities. Also, associates should never be denied necessary, constructive, critical feedback for learning about mistakes and successes (Flagg 2002).

2.6. Empirical findings

In general different scholars have made their own contribution for the development of empirical findings. Consequently they have possessed different methodologies and computational schemes. As a result in this section the researcher looks at those findings in terms of their signs and statistical values.

Mohammad Kammal Hossain and Anowar Hossain from the National University, Gazipur made a study on those factors affecting employee's motivation in the fast food industry. The study attempted to identify factors affecting employee's motivation and assess the level of motivation of employees working at KFC UK Ltd. The study was carried out based on both primary and secondary data.

The study finds that non-financial factors have a significantly higher impact on the employee's motivation than the financial factor. Moreover, there are identical sources of motivation and de motivation, however, the extent of motivation provided by a factor is not the same as the extent of motivation for that factor, i.e the same factors have an effect on motivation and demotivation of employees in different extent and manner. Thus the researcher concluded that the employees working at KFC UK Ltd are adequately motivated, though a significant difference of level of

motivation was noticed among gender, different age groups, working status, working position and length of employment comparisons.

Elizabeth Boye Kuranchie-Mensah, Kwesi Amponsah-Tawiah has also made a study on employee motivation and work performance based on a Comparative Study of Mining Companies in Ghana. The study employed exploratory research design in gathering data from four large-scale Gold mining companies in Ghana with regards to their policies and structures in the effectiveness of motivational tools and strategies used by these companies. The study observed that, due to the risk factors associated with the mining industry, management has to ensure that employees are well motivated to curb the rate at which employees embark on industrial unrest which affect performance, and employees are to comply with health and safety rules because the industry contribute hugely to the Gross Domestic Product (GDP) of the country.

The case-study approach adopted by Nchorbuno Dominic Abonam found that, motivation packages for the staff of UDS Wa Campus were inadequate. This was evident in the non-availability of residential accommodation and transport for staff. Though senior members enjoy professional allowance, book and research allowance, off-campus allowance and entertainment allowance they complain they were insufficient. Free medical care was the only motivation for senior and junior staff. Monetary rewards and conducive working environment were the preferred form of motivation for workers. The effects of poor motivation on work performance on the campus were absenteeism, low output and high labor turnover. The study therefore, recommends that management should liaise with get fund to build residential accommodation for staff and end of year awards to motivate staffs.

A wealth of empirical evidence on motivation exists, including research substantiating basic characteristics of the trait (such as domain specificity and the existence of gender differences), as well as research linking motivation to other types of learning outcomes. First, although it seems reasonable to suppose that an individual's levels of motivation will vary across domains depending on his or her specific interests, there is some evidence that motivation in one domain may generalize to other domains. For example, Gottfried (1990) found that motivation in reading predicted later motivation in reading, science, and social studies. At the same time, motivation in

math appeared to relate more strongly to other math constructs (e.g., students' perceptions of math competence and teachers' ratings of math achievement) than to motivation in other subject areas, suggesting that motivation to learn math among lower elementary students may be less generalizable to other subjects.

In general, research suggests that the domain specificity of motivation and self-concept tends to increase with age, particularly as students accrue more educational experiences and as the curriculum begins to reflect departmentalization of academic subjects (Gottfried, et al., 2001).

Some evidence also supports the presence of gender differences. For example, Lange and Adler (1997) report that teachers rated girls significantly higher than boys on intrinsic motivation and mastery-oriented behaviors, although achievement and class grades for these two groups were the same. Guay et al. (2010) found girls to have higher intrinsic motivation for reading and writing than boys did. However, boys had higher intrinsic motivation for math than girls did.

Those working in the field of motivation argue that its importance as an educational outcome stems from its relationship to achievement and performance in a variety of domains. First, researchers argue that encouraging motivation in children is critical because it predicts motivation later in life (Broussard & Garrison, 2004; Gottfried, 1990). Gottfried (1990) found that academic intrinsic motivation at ages 7 and 8 predicts subsequent motivation, even after controlling for IQ, achievement, and socioeconomic status. Further, the stability of this relationship increases from ages 8 to 9. Thus, highly motivated 7- and 8-year-olds tend to grow into highly motivated 9-year-olds. Motivation is also related to achievement and IQ. Research demonstrates a relatively consistent relationship between motivation and achievement in reading and math (Broussard & Garrison, 2004; Gottfried, 1990; Lange & Adler, 1997). Intrinsically motivated first-grade students tend to have higher achievement in these subjects than extrinsically motivated students, and mastery (or intrinsic) motivation predicts reading and math achievement, whereas judgment (or extrinsic) motivation does not. In third grade, both types of motivation predict reading achievement, whereas intrinsic motivation alone predicts math achievement.

Moreover, the relationship between motivation and achievement appears to strengthen with age. By age 9, students with high levels of motivation consistently exhibit higher achievement and class grades than students with low motivation (Broussard & Garrison, 2004). Similarly, Lange and Adler (1997) report that intrinsically motivated students in third grade through fifth grade tend to have higher academic self-efficacy, exhibit higher levels of mastery behavior, and have higher reading and math achievement. Indeed, Lange and Adler found that motivation contributes to the prediction of achievement over and above the effects of ability. Typically, researchers have used such findings to support the conclusion that motivation leads to achievement.

Gottfried (1990) also found a relationship between motivation and achievement, but she maintains that the causal relationship works in the opposite direction. Similar to results from other studies, Gottfried found that elementary-age children with higher academic intrinsic motivation tend to have higher achievement and IQ, more positive perceptions of their academic competence, and lower academic anxiety. However, in Gottfried's study, early achievement more strongly predicted later motivation than the reverse.

Whereas motivation was mildly correlated with later achievement, the strongest correlations were between achievement at ages 7 and 8 and motivation at age 9, such that high achievement at an early age was associated with high motivation at a later age. Similarly, high IQ at ages 7 and 8 is predictive of high motivation at age 9. However, Gottfried speculates that motivation may be predictive of achievement in the longer-term through one of two possible mechanisms. First, motivation is strongly related to contemporaneous achievement, which is highly predictive of later achievement. Second, early motivation is predictive of later motivation, which is strongly related to contemporaneous achievement

2.7. Frame work of the study

This model is developed based on Frederick Herzberg's two factor theory of motivation. Frederick Herzberg developed the Two-Factor theory of motivation. His research showed that certain factors were the true motivators or satisfiers. Hygiene factors, in contrast, created

dissatisfaction if they were absent or inadequate. Dissatisfaction could be prevented by improvements in hygiene factors but these improvements would not alone provide motivation.

Accordingly elements such as achievements, recognition, work itself, responsibility, growth and promotion which considers by him as a true motivators are considered within satisfiers as one factor.

On the other hand, under the hygiene factors; pay and benefits, company policy and administration, relationship with co-workers, supervision, job security, and working conditions are included as basic elements.

Therefore the above elements are the basic frame work for this paper used as a baseline for identifying variables and analysis.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1. Research Design

The research design for this study is explanatory. The researcher used both qualitative and quantitative approaches that are important to measure objectives and perform statistical analysis of numeric data to understand and explain a phenomenon. Primary and secondary data were employed. This is to ensure that the relevant information for the study with the desired manner was obtained. Primary data is collected through questionnaires and by contacting relevant actors related to the study conducted.

3.2. Population, sampling techniques and sample size

As stated earlier, united bank has more than 29,211 employees working as a permanent staff in all 145 branches. From which 64 of them are found in the capital city Addis Ababa and rest are located outside of the city. Therefore bearing in mind cost and time in to consideration this paper shall have full insight on Addis Ababa. The target population for the study consists of staff of united bank main branch, Africa Avenue, Abune Petros, kality, and Alem gena branches positioned in different direction of the city and different in their status. The items selected constitute what is technically called a sample. A sample as a portion of the population that has attributes as the entire population.

Based on Kothari's (2004) formulation, the sample size determination is going to be conducted as follows:

$$n = \frac{z^2 \cdot p \cdot q \cdot N}{e^2 (N - 1) + Z^2 \cdot p \cdot q} \dots \dots \dots (1)$$

It means;

$$\text{Sample Size} = (\text{Distribution of 50\%}) / ((\text{Margin of Error\%} / \text{Confidence Level Score})^2)$$

- Confidence level score is the standard deviation value that goes along with confidence level (confidence level of 95%, the confidence level score would equal 1.96).
- Distribution, reflects how skewed the respondents are on a topic.

In the survey world it is almost always safest to stick with a 50% distribution, which is the most conservative.

$$n = \frac{1.96^2 (0.5)(0.5)(28,000)}{0.05^2 (1910 - 1) + 1.96^2 (0.5)(0.5)} = 385$$

Applying this formula to the target population, the sample size to be surveyed for that specific target population becomes 385 as indicated above. Simple random sampling method was used to select the target respondents for the study.

3.3. Sources of data and data collection tools used

The data to be used for the study is collected from both primary and secondary sources. In order to identify employee and managerial concerns and incorporate their issues as part of the research, the researcher shall collect primary data using tailored questioners and interviews.

The primary data is collected through questionnaires filled by employees of the organization and structured interview is prepared to interview human resources department personnel. The respondents for this study is selected using simple random sampling techniques these instruments selected because they are less expensive, less time consuming, wide coverage and simplicity to administer the study. Information regarding all the variables (salary and bonus, health and safety recognition, feedback, promotion and growth opportunity) will be gathered and supplemented by interview with managers.

Whereas under secondary data collection approach, the researcher aimed to review pertinent documents and literatures to get insight and learn what already has been made. Secondary data will be collected from annual financial reports, payroll data and HR manuals of the company to explore information about the salary and bonus, health and safety and scholarly web sites will also use to develop the theoretical and conceptual basis for the study.

The data collected will be processed using the statistical packages' for social science (SPSS 20) statistical software will used for analysis. This includes finding the frequency, mean, standard deviation and a parameter will defined clearly to measure the responses and generalization.

3.4. Reliability and Validity of Measurements

It's important to pilot test the survey questionnaire using Cronbach's alpha reliability test before using it to collect data. This will help to identify questions that don't make sense to participants or problems with the questionnaire that might lead to biased answers before time and costs are incurred. The absence of enough budgets to travel to all selected province together with the possibility of getting people from exact target group make the surveyor interested to pretest the questionnaires in Addis Ababa.

Thus in the pilot test session a total of 15 questions including 25 items were distributed and the output for Cronbatch's alpha result indicates 0.726 which is greater than 0.6, above the minimum criterion.

Table 3.2 Cronbach's reliability test of the employee's motivation measuring factors

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.726	.723	25

Source: Authors own computation, 2017

To ensure the validity of the data collection instrument, the questionnaire will complied from the already existing sources (the correlation between management and employee motivation by pie yulin, Phd dissertation, and motivation related pay by David Marsden and Ray Richardson discussion paper).

3.5. Ethical considerations

A policy of anonymity of the employees and managers is adhered to as various confidential data might be accessed by the researcher. Moreover a statement confirming the prohibition of including any identifies details' or personal reference of the respondents in the questionnaire forms were included. Data gathering in process of the study were kept confidential and it was assured that they will not be used for any personal interest and the whole process of the study was controlled to be within acceptable professional ethics.

CHAPTER FOUR

DATA ANALYSIS AND RESULT INTERPRETATIONS

This section demonstrates background information of the respondents and their responses towards their motivation on each factors. In the first portion it describes who the respondents are from different perspectives. In this regard, it pinpoints age, gender, education, banking experience, and income of the respondents.

Besides, employees' response on motivational factors are categorized in to six sub categories; Work itself and Environment, Supervisor relationships, Company itself and matters, recognition, development and growth and pay and benefit. This sub group is again divided in to two major categories called hygiene and satisfying factors or intrinsic and extrinsic factors, based on the theoretical framework developed by Herzberg's theory of motivation. Here the paper tried to identify and relate those motivational factors with demographic characteristics of the respondents.

4.1. Demographic Information of the respondents

As depicted on chapter three a total of 385 questionnaires are believed to be representative and distributed to employees working in four branches and head office of united bank S.C. From the total questionnaires distributed 286 (74%) are collected and analyzed accordingly.

The age structure is constructed based on Daniel Levinson's adult development theory. It was his belief that adults have a certain life structure, or pattern of life comprised of one's social dealings, relationships, and work life. This life structure is continuously affected by various seasons in life. The two reappearing seasons in life that Levinson stressed were the Stable Period, or a time of consistency when a person makes crucial life choices, and the Transitional Period, or the end of a certain life stage and beginning of a new one.

Levinson identified seven specific stages during adult development in his theory of the seasons of life. These stages include Early Adult Transition (age 17-22), Entering the Adult World (22-

28), Age 30 Transition (28-33), Settling Down (33-40), Mid-Life Transition (40-45), Entering Middle Adulthood (45-50), and Late Adulthood (60+).

Based on the international labor organization standards the minimum working age group is considered to be 15 and, 13 for light works. Whereas in Ethiopian case working age starts at 10 years and the age for pension is set to be at 60. Therefore, since bank are not exceptional, this paper considers all the stage of adulthood except the later one which is beyond 60 years.

Table 4-1Age group of the respondents

Age range of the respondents	Category	frequency	valid %age
from 17 to 22	Early adult transition	44	15.38
from 22 to 28	Entering the adult world	84	29.37
from 28 to 33	Transition	56	19.58
from 33 to 40	settling down	42	14.69
from 40 to 45	midlife transition	36	12.59
from 45 to 60	entering middle adulthood	24	8.39

Source Authors' computation, 2017

Thus, as depicted in the above table, employees less than the age of 33 hold the highest proportion (64.33%). This figure shows that the number of youngsters are too many in number. Specifically; following the national bank of Ethiopia directives (NBE) which directed banks to expand their branch, all private and public owned banks opened many branches in various parts of the country, but much concentration in Addis Ababa. Such measures forced banks to recruit and hire addition staffs. In this regard banks employ new graduates from the market at lower cost since they are beginners.

Besides; since many of the financial institutions changed themselves from the prevailing conventional service provision to a more convenient, easy and accessible modern payment system, they believed on youngsters, believing that these group of the society is techno- savvy and easy learner.

On the contrary the above figure informed that the number of respondents comes to be lighter in number running to the late adulthood stage.

Table 4-2 Respondents composition based on gender, banking experience, income level and educational background

Gender (%age)		Income (%age)				Experience			Education (%age)			
Male	female	<1000	1000-5000	5000-10000	>10000	<1year	1 to 5 years	5 to 10 years	> 10 years	diploma and below	BA/BSC	Master and above
74	26	4.2	39.86	50	5.94	18.18	49.3	22.38	10.14	1	83	16

Source Author's computation, 2017

Currently different sectors have given special privilege for females in recruiting employees. However in United bank, such opportunity is not adopted yet.

In such instance male respondents cover 68% of the total respondents. The outcome is believed to be representative since the actual figure of male employees are greater in number than the female counterparts. The researcher alleged that such a difference can be more or less related to social stereotypes. As illustrated in the countries first GTP report the educational enrollment for male is greater than that of female students, on higher educational institutions. Besides females dropout rate on higher education is higher that only a few students are graduated and found themselves in the market for employment. Of course United bank is not exceptional and rather many of the public and private institutions are filled with male employment if the occupation requires certification (especially BA degree and above).

In united bank employees are hired at different educational backgrounds. From the total respondents more than 80% are degree holders, 11% are diploma and below, and the rest have second degree and above that qualifications.

Here, apart from diploma and below certificate holders, all respondents are permanent employees. On the other hand, 46% of the respondents who have diploma and below are working on a temporary base. In this regard, the research confirms the inclusion of employees with all scale educational level which in turn helps avoid any biases.

Many of the employees in United Bank earn their income by means of basic salary, transportation and house allowances. The only exception is for temporary base workers which gets only a monthly salary.

At this point the united banks salary scales confirms that new graduates get 4300 paid as a beginner and within two months prohibition period their income increased to beyond 5000 and once again to more than 6000 following an increment in salary after a year.

Employers always need to have experienced staff in each activity. The more the experienced staffs are able to handle obstacles easily and smoothly. Different scholars also believed that employees with diverse job experience have differences in their motivation level for various motivational packages. For instance salary as one motivational scheme could not satisfy the beginners and rich expertise at the same level. Hence this paper tries to include employees with distinct experiences.

4.2. Analysis of Data Collected for the study

This part describes the empirical values of those motivational factors in terms of mean and frequency. Therefore; for the convenience of the analysis the paper categorized the 40 items Likert scale employees' response in to six major categories as working environment, pay and benefits, leadership and supervision, company itself and matters, recognition, and development and growth. All these motivational factors are again analyzed in relation to employees' background information based on the intrinsic and extrinsic motivations of Herzberg's motivation theory.

4.2.1. Pay and Benefits

Based on the average mean value of the major motivational factors stated above Pay and benefit is ranked as number one with 3.9. Under this term three items are stated and from that employee's response confirmed that setting good wage and benefit is considered as the utmost of all motivational packages.

Table 4-2-1 Employee's response to pay and benefit as motivational factor

No.	Particulars	SA		A		N		D		SD		mean
1	Pay and benefits	246	29.2	371	44	137	16.3	62	7.4	27	3.2	3.9
1.1	Money is my only motivator at work	85	29.7	120	42	52	18.2	17	5.9	12	4.2	3.9
1.2	The pay matches my responsibility	63	22.7	137	49.5	49	17.7	22	7.9	6	2.2	3.8
1.3	The bonus payment motivated me to increase on the quality and service level delivered	98	35	114	40.7	36	12.9	23	8.2	9	3.2	4

Source; Authors computation, 2017

The same is also true for provision of bonus and employees intention towards matching payments with their assigned responsibilities. The mean value of all the above measures looks beyond 3.8 that majority of the respondents agreed its necessity in boosting their motivation level.

Table 4-2-2 Employee's response to pay and benefit as motivational factor based on Age composition

No.	Motivator	Age range of respondents	Category	Agreement Level				
				SA	A	N	D	SD
1.1	Receiving good wage and salary motivates me to work more	from 17 to 22	Early adult transition	21	23	0	0	0
		from 22 to 28	Entering the adult world	36	47	1	0	0
		from 28 to 33	Transition	12	30	14	0	0
		from 33 to 40	settling down	9	12	12	4	5
		from 40 to 45	midlife transition	5	5	17	5	4
		from 45 to 60	entering middle adulthood	2	3	8	8	3
1.2	The pay matches my responsibility	from 17 to 22	Early adult transition	15	21	8	0	0
		from 22 to 28	Entering the adult world	28	49	7	0	0
		from 28 to 33	Transition	10	38	6	2	0
		from 33 to 40	Settling down	7	14	11	5	0
		from 40 to 45	Midlife transition	3	10	10	9	0
		from 45 to 60	Entering middle adulthood		5	7	6	6
1.3	The bonus payment motivated me to increase on the quality and service level delivered	from 17 to 22	Early adult transition	23	16	5	0	0
		from 22 to 28	Entering the adult world	29	33	17	5	0
		from 28 to 33	Transition	22	24	9	1	0
		from 33 to 40	Settling down	17	19	4	2	0
		from 40 to 45	Midlife transition	5	14	0	9	2
		from 45 to 60	Entering middle adulthood	2	8	1	6	7

Source: Authors computation, 2017

On the other hand from the overall respondents, age groups below 33 has given greater emphasis for payments and judge it as a first-rate motivator compared to employees above the age group of 33. At this point 183 respondents are who are below the age of 33 respond that 59% agree and strongly agree on considering salary and benefit as motivator. On the other hand from 102 of the respondents, 35.3% of the respondents who are elder than 33 are motivated with remuneration and benefits. This finding is in conformity to the one done by Ashwanthapa (2005). According to his findings, individuals experience different degree of motivation at different stages of their life. He further argues that motivation is high at the initial stage, gets gradually reduced, starts rising up to certain stage, and finally dips to low degree. He also adds that employees at their early adulthood stage are more curious to establish themselves financially as soon as possible when they are employed in the financial institutions. Once they are established themselves successful and competent, which gradually happens later in their work lives, a focus shift towards a preference for retirement packages. Thus employees at their early age have high motivation with the increment in salary and other benefit packages.

Table 4-2-3 Employee's response to pay and benefit as motivational factor based on educational background

Motivator	Demographic Information	Agreement Level				
	Educational background	SA	A	N	D	SD
Receiving good wage and salary motivates me to work more	Diploma and below	2	1	0	0	0
	BA/BSC degree	80	115	33	7	3
	MA/MSC and above	3	4	19	10	9
The pay matches my responsibility	Diploma and below	1	1	1		
	BA/BSC degree	57	130	39	9	
	MA/MSC and above	5	6	9	13	6
The bonus payment motivated me to increase on the quality and service level delivered	Diploma and below	3				
	BA/BSC degree	91	106	30	8	3
	MA/MSC and above	7	8	6	15	6

Source; Authors computation, 2017

On the other hand employees with higher educational background and especially having masters and above certification have less intention for pay and benefits to escalate their motivation level.

4.2.2. Work itself and the Environment

The other significant element to be considered as a motivator is working environment of the bank. As illustrated on the table below, employees' motivation comes to be surged up if some kind of efforts have been exerting on availing logistic support, maintaining flexible working hour and able to ensure reasonableness in work assignments.

Table 4-2-4 Employees' response to working environment as motivation factor

No.	Particulars	SA		A		N		D		SD		Mean
		No.	%	No.	%	No.	%	No.	%	No.	%	
1	Work itself and Environment											3.81
1.1	I am motivated with the working conditions in the company.	42	14.95	124	44.13	76	27.05	32	11.39	7	2.49	3.58
1.2	I am motivated with the overall job security.	64	22.70	108	38.30	88	31.21	16	5.67	6	2.13	3.74
1.3	I am motivated with the availability of logistic support	62	21.75	129	45.26	70	24.82	12	4.21	12	4.26	3.76
1.4	Flexible working hour	79	28.21	117	41.79	52	18.44	26	9.29	6	2.13	3.85
1.5	Involvement in decision making	56	21.05	113	42.48	64	22.70	20	7.52	13	4.61	3.67
1.6	Enjoyable working environment	79	27.82	121	42.61	77	27.30	6	2.11	1	0.35	3.95
1.7	Clear job requirements	82	28.98	133	47.00	58	20.57	7	2.47	3	1.06	4.00
1.8	Reasonableness in work	73	25.70	131	46.13	67	23.76	9	3.17	4	1.42	3.92

Source; Authors computation, 2016

As illustrated above, 24% and 43.5% of the respondents strongly agree and agree to deem better working environment as motivator respectively. Whereas 24.6% of the respondents prefer to stay neutral and the rest of the respondents are left disagree to perceive working environment as motivation tool.

4.2.3. Recognition

Acknowledging someone for his/her contribution has a pivotal role to initiate for extra work and innovations. Majority of participants in this study confirmed their agreement as if they prompt, motivate and eager to serve the bank when they get appropriate appreciation and thank for their achievement. This is demonstrated with the average mean value of 3.5 as depicted below.

Table 4-2-5 Employee's response on recognition as motivation factor

No.	Particulars	SA		A		N		D		SD		Mean
		No.	%	No.	%	No.	%	No.	%	No.	%	
1	Recognition											3.5
1.1	I have received recognition for my accomplishment.	32	11.19	102	35.66	116	40.56	24	8.39	12	4.20	3.41
1.2	The existence of recognition for good work, has given me an opportunity to work beyond the requirements of my job.	47	16.55	99	34.86	108	38.03	27	9.51	3	1.06	3.56
1.3	Supporting frequent contest and team building activities	29	10.21	91	32.04	114	40.14	31	10.92	19	6.69	3.28
1.4	Receive informal praise and appreciation for better performance	52	18.18	123	43.01	94	32.87	17	5.94		0.00	3.73

Source; Author's computations, 2017

The above outcome is not supported by majority youngsters aged below 28. Rather almost all age groups above 33 and majority of youngsters between 28 and 33 perceived recognition as first hand motivator. And respondents with higher education level which is beyond first degree articulate this term as a fundamental one.

Table 4-2-6 Employee's response on recognition as motivation factor based on their educational background

No	Motivator	Demographic Information	Agreement Level				
			S A	A	N	D	S D
1.1	I have received recognition for my accomplishment.	diploma and below				1	2
		BA/BSC degree	6	83	11 6	2 3	10
		MA/MSC and above	26	19			
1.2	The existence of recognition for good work, has given me an opportunity to work beyond the requirements of my job.	Diploma and below					3
		BA/BSC degree	20	86	10 3	2 7	
		MA/MSC and above	27	13	5		
1.3	Supporting frequent contest and team building activities	Diploma and below				2	1
		BA/BSC degree	11	76	10 2	2 9	18
		MA/MSC and above	18	15	12		
1.4	Receive informal praise and appreciation for better performance	Diploma and below				2	
		BA/BSC degree	32	10 6	87	1 3	
		MA/MSC and above	20	17	7	2	

Source; Authors computation, 2017

This finding further confirms with the work of Maslow's motivational theory. As of him intrinsic factors cause positive job attitudes because they satisfy the workers need for self-actualization.

Furthermore Andrew (2004) also asserts that intangible or psychological rewards like appreciation and recognition plays a vital role in motivating employee and increasing performance.

Similarly a study made by Huddleston, Good and Fraizier (2002) found that higher educated employees tended to be more powerfully motivated by intrinsic rewards such as praise and recognitions than their less educated counter parts.

According to Ashwanthapa (2005), older the employees age then they are less motivated, and desire to achieve and master new skills, and are less likely to compete with their colleagues than employees in their twenties and thirties (early career).

However; Elizabeth, Kuranchie and Lewesi (2015) found employees with master/PHD degree are less motivated by intrinsic motivation than that of degree and below certificate holders.

4.2.4. Supervision and Leadership

Employees attempt to find the meaning of their jobs and the reason for being at work (Lin, 2007). When managers treat employees as an individual, they begin to care for employees with respect (Glanz, 2002). Similarly, when employees realize that they are being treated as human beings, companies are caring for their personal needs or lacking and helping to fulfill these needs, employees become loyal to the company and therefore, become more motivated toward their works.

In this terminology the researcher used 10 items to measure employees' motivation on supervision given by their managers and, the intensity and way of leaderships. Accordingly the average mean value of the respondent's response (which is 3.523) indicates that employees are motivated with actions taken on supervisions and leadership.

Table 4-2-7 Employees’ response on supervision and leaderships as motivation

No.	particulars	SA		A		N		D		SD		Mean
		No.	%	No.	%	No.	%	No.	%	No.	%	
1	Supervision and Leadership											3.63
1.1	Managers accept mistakes positively	69	24.4	109	38.5	76	26.9	26	9.19	3	1.1	3.76
1.2	I am motivated with feedbacks given by managers	62	21.8	116	40.9	89	31.3	13	4.58	4	1.4	3.77
1.3	Managers accept comments and suggestions	71	25.1	123	43.5	82	29	5	1.77	2	0.7	3.9
1.4	Managers easily understood challenges facing at work	54	19.2	127	45.2	93	33.1	4	1.42	3	1.1	3.8
1.5	Managers show respect to all employees	49	17.6	128	45.9	54	19.4	26	9.32	22	7.9	3.56
1.6	managers are caring employees as an individual	37	13.2	94	33.6	112	40	30	10.7	7	2.5	3.44
1.7	Managers interest about my personal needs	48	17	112	39.6	91	32.2	21	7.42	11	3.9	3.58
1.8	managers are always available for consultation	46	16.3	100	35.5	93	33	41	14.5	2	0.7	3.52
1.9	Managers seem willing to invest in the motivational practices.	51	18.1	113	40.1	74	26.2	32	11.4	12	4.3	3.56
1.1	Company leadership makes changes which are favorable to my work.	36	12.8	94	33.3	97	34.4	46	16.3	9	3.2	3.36

Source: Author’s computation, 2017

The availability of consultation, frequent and timely feedbacks given managers, respecting and fair treatment of all employees, manager’s intention for personal difficulties and/or problems, and systematic and positive way of perceiving mistakes are considered as more fine in motivating employees in United Bank S.C. According to Tyilana (2005) unfavorable supervision, company policy and administration and interpersonal relationship with supervisor cause 60% job dissatisfaction and discouraged their effort. There is a variety of ways to develop the relationship such as, through task (giving feedback, taking ideas from employee, giving consultation etc.) and non-task (showing respect, caring employees as individual etc).

4.2.5. Growth and Development

Skills development, training, growth opportunities and promotion are considered to be powerful motivation factors for employees to satisfy their needs for esteem and self-actualization (Lai, 2009). According to Herzberg two factor theory, personal growth and advancement are known to be intrinsic factors, which make employees satisfied when these are met, and they, thereafter, become motivated.

The average mean value of 3.544 still confirms the persistence of employee’s motivation on Development and growth.

Table 4-2-8 Employees response on Development and growth as motivation factor

Particulars	SA		A		N		D		SD		Mean
	No	%	No	%	No	%	No	%	No	%	
Development and growth		3.544
I am motivated with managers willingness to invest on me	57	20.14	97	34.28	94	33.22	22	7.77	13	4.59	3.576
I am motivated with the existing promotion policy of United bank	52	18.44	95	33.69	86	30.50	34	12.06	15	5.32	3.4787
opportunities for growth and development are available within United bank S.C	49	17.50	114	40.71	64	22.86	42	15.00	11	3.93	3.5286
I am motivated with trainings given for employees	62	21.99	99	35.11	79	28.01	28	9.93	14	4.96	3.5922

Source; Author’s computation, 2017

As depicted above managers’ intention to invest on employees have a good return in scaling up their motivation for work. The more the employees know and expertise their activities, the opportunity for growth gets increased. For that matter they are eager for trainings and demanding to develop their career.

On the contrary; relative to other factors employees give less concern for the availability of opportunities for growth and development within United bank S.C and for the existing trainings given by the bank.

4.2.6. Company itself and matters

According to Herzberg’s theory, company policy and administration is considered to be hygienic factors (extrinsic factors), which have a disrupting effect on employees work attitude and make them ultimately dissatisfied in their jobs when these needs are not adequately met. “Company itself and matters” relating to the company have an effect on the employee’s motivation.

Employees usually feel proud being a part of a market leader and financially sound company, which lead them to be satisfied.

In this category five items are stated to explain company itself and matters. In this regard, the banks market position, its achievement in target profit, and the total success of the bank give energy and motivate employees to work hard.

Table 4-2-9 Employees response on company itself and matters as motivation factor

Particulars	SA		A		N		D		SD		Mean
	No.	%	No.	%	No.	%	No.	%	No.	%	
Company itself and matters											3.56
I am informed in the company's market position	45	15.85	127	44.72	84	29.58	23	8.10	5	1.76	3.65
I am satisfied with achievement of company's target profit	52	18.25	145	50.88	59	20.70	17	5.96	12	4.21	3.73
I understood the company's mission statement, vision and values	43	15.03	134	46.85	77	26.92	28	9.79	4	1.40	3.64
I am motivated with communication system designed by the bank on its goals and strategies	38	13.48	122	43.26	63	22.34	43	15.25	16	5.67	3.44
I am satisfied with success of the company	41	14.54	108	38.30	68	24.11	43	15.25	22	7.80	3.37

Source; Authors computation, 2017

On the other hand employees have little intention for company's mission statement, vision and values as well as to the communication system designed by the bank on its goals and strategies.

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATIONS

Assessing the level of motivation of employees to determine whether the employees of united Bank S.C. are motivated enough to stay in the bank or not motivated enough and therefore are leaving the bank and joining the new banks is of great concern. Even though many positive changes have been observed so many problems is observed during the implementation of the motivational packages.

Currently banks compete to make its employees motivated to work efficiently. Consequently they tend to increase salaries and benefit packages. On the other hand, many research papers are done in Ethiopian context and if not on public owned banks. However only few papers are through on United Bank S.C and their emphasis was tilt towards pinpointing the level of motivational levels and their impact on organizational performance.

Therefore it is a greater concern for united bank to identify which motivational packages affects employees more. Hence this paper seeks to identify motivational packages of employees developed by United Bank S.C.

The paper also tried to address the level of employees' motivation, motivational packages and current motivational practice adopted by United bank S.C.

Besides, the paper is believed to be significant as an initial point for further works and to evaluate its human resource handling and management system.

5.1. Summary of major findings

- Based on the average mean value of the major motivational factors stated above Pay and benefit is ranked as number one with 3.9. On the other hand from the overall respondents, age groups below 33 has given greater emphasis for payments (92.3%, which means 169 out of 183 respondents who are below the stated age group) and judge it as a first-rate motivator compared to employees above the age group of 33 (35.3%, which means 36 from 102 who are above the age of 33).

- Likewise 82.2% of the respondents (i.e, 198 from 241 below BA/BSC degree) agree and strongly agree as salary and benefits as good motivational factors. Conversely, for those who are beyond the educational background of degree, only 15.6% of the respondents are agree to think about remuneration and benefit as motivating factor.
- Work itself and environment stated as the second motivation factor with a mean value of 3.81. More than 57% of the respondents are agreed on the current working environment and in sighted it as a good motivation. Whereas 10% of them are not comfortable with the prevailing working conditions and disagrees to take it as motivational instrument.
- The average mean value of 3.5 also demonstrates that majority of participants in this agreed as if they prompt, motivate and eager to serve the bank when they get appropriate appreciation and thank for their achievement. In other words 50% of the respondents likely with the recognitions given for their achievements.
- The responses given by various respondents based on education level are seen to be contrasting. Accordingly, respondents show 100% agreement level for their accomplishment, 89% for good work and 80% for informal praises. On the contrary, 100% of diploma and below diploma holders confirms they have nothing to do with recognition.
- Majority of the participants in this study confirms that 18.6% and 39.6% are strongly agree and agree as of feedbacks given by managers, the way managers accept comments and suggestions, managers respect for employees and their personal need, and managers availability for consultation encourage to work hard. On the other hand 30.5% of the respondents are indifferent to state the existing supervision and leadership as trigger off. Conversely, 12% of the respondents are not motivated with the prevailing supervision and leadership of the bank.
- The average mean value of 3.544 still confirms the persistence of employee's motivation on Development and growth. In this regard 56% of the respondents are agreed, 29%

neutral and the remaining 15% are disagree with managers willingness to invest, promotion policy of the bank, growth and development opportunities available within the bank and trainings given to them.

5.2. Conclusion

- From the entire elements stated as motivational factor, employees have higher motivation for remuneration and benefits followed by working condition, supervision and leadership, company itself and matters, growth and development and recognition respectively.
- As indicated above the overall motivation level of united bank employees is seen to be at a good level with the average mean value of their response is beyond 3. Nut this does not mean that there is no room to make any remedy. Rather the findings let the bank to see and approach different motivational packages for different employees.
- Employees with diverse demographic structure have perceived different stimulates as motivational factors. Those who have good education (beyond degree), income, experience and elder part of the employees prefer recognition, promotion, supervision and leadership, and working conditions as the major motivational feature.
- On the other hand employees with low income, less experienced, younger in their age, and less advanced in education(below degree) desires remuneration and benefit (more tilt towards salary)
- In general management must play active role in learning and managing the motivational process at the work place. It is envisaged that all managers would be sensitive to variations in employees' needs, abilities and traits. Therefore before managers attempt to deal with others in terms of motivation, then they should have a clear picture of their own roles in the organizational structure, It is important that employees are made to see a clear relation between successful performance on their part and the receipt of their desired

rewards. It is incumbent upon management to be able to identify superior performances and reward them accordingly. This would lead to greater effort towards goal attainment.

5.3. Recommendation

Based on the above examinations and discussions, the researcher recommends the following points as the basic constituent to be taken in to contemplation;

- The bank need to periodically review and make the salary and other benefit packages as competent as possible. In doing so it can minimize the outflow of employees. Based on its profitability, success and employees responsibility the bank can adjust its salary packages and bonus. Besides the bank can scale up employees motivation through increasing benefit packages other than basic salary such as their transportation (fuel allowance), housing allowance and through providing credit facilities related to mortgage and personal loan. Especially in the prevalence of higher living cost (especially in Addis Ababa, and other regional cities), such measures play a pivotal role in maximizing employees motivation, who are in the early adulthood stage. Therefore in addition to the existing stimulates, the bank can established a more robust means of monetary reward schemes such as scheduled bonus (e.g., Christmas and performance-linked) other than accustomed annual bonus, and project bonuses which in return have the capacity to maintain a positive motivational environment for associates.
- On the other hand in order to make aged, experienced, more educated and high income earner employees stay satisfied, the bank need to offer appropriate acknowledgements for their contributions such as thanks giving, certification and can use other praising schemes. The management also needs to show its appreciation for works done satisfactorily and effectively. In addition it should have to care on its performance evaluation strategy. As much as possible the employee's evaluation needs to be fair enough.
- Managers assigned for the bank need to be careful in every of their decision, their supervision and relationships with employees. Feedbacks given by them need to be timely and they need to be open for comments and suggestion comes from their

subordinates. It is also a manager's task to understand risks and/or challenges faced employees and to solve or mitigate problems. Besides managers need to be fair enough to see, respect and treat all employees equally. providing appropriate conditions in order to make relationships between employees in the form of organization's rules and regulations, striking balance and equilibrium between existing conditions in work place and staff's physical and psychological features, improving physical work conditions, such as providing appropriate space, temperature, lighting and tools to suit the capacity of the staff, and considering various dimensions of staff's personal life need to be continuously checked.

- Since employees are easily motivated for trainings and awarded development programs, the bank need to have identified the gap and fill it through launching and providing appropriate training facilities and programs. This should include both on-the-job and off-the-job training which will help workers to upgrade their knowledge and able to meet their target. Furthermore; promotion policy of the bank need to be flexible and wide enough for all employees. Employees of the company should be given equal opportunities for promotion. Moreover, the whole motivational system should be made more transparent to all employees and the appraisal system should call for the unique strengths to show as well as the expected rewards.

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Appendix: Questionnaire Distributed to Employees of United bank (respondents)

GRADUATE STUDIES, MBA QUESTIONNAIRE FOR EMPLOYEES OF UNITED BANK SC.

Dear respondents,

You are kindly requested to respond to the statements in the following questionnaire. The statements are related to assessment of motivational practices in United Bank S.C. Your responses are of great importance as this survey forms important part of the study. It should not take you more than ten minutes to complete this questionnaire. Your answers will be treated confidentially and will only be used for the purpose of the research. Thank you for your time,

Directions please put a tick mark (✓) in the boxes corresponding to your response. If a question does not concern you, please put dash mark “-” and continue others. PART I – the Respondent’s Personal Data

Questioner Part I: General Information of the Respondent

1. **Sex:** Male Female

2. **Age:** 20-35 36-45 46-60 above 60

3. **Marital status:** Single Married

4. **Academic qualification:**
Certificate Diploma First Degree Second Degree
Other, Please specify _____

5. **Year of service in the organization** _____

6. **How much do you earn per month? Birr** _____

Questioner PART II: Main Part of the Respondent

Please indicate to what extents do you agree or disagree with the following Statements (make tick mark within the box). SA=strongly Agree (5) A=Agree (4) N=Neutral (3) SD=Strongly disagree (1) D=Disagree (2)

No.	Particulars	SA	A	N	D	SD
1	Recognition					
1.1	I am motivated with the recognition I receive for my accomplishment.					
1.2	The existence of recognition for good work, has given me an opportunity to work beyond the requirements of my job.					
1.3	Supporting frequent contest and team building activities					
1.4	Receive informal praise and appreciation for better performance					
2	Pay and Benefits					
2.1	Money is my only motivator at work.					
2.2	The pay matches my responsibility.					
2.3	The bonus payment motivated me to increase on the quality and service level I delivered					
3	Work itself and Environment					
3.1	I am motivated with the working conditions in the company.					
3.2	I am motivated with the overall job security.					
3.3	work makes a difference					
3.4	I am motivated with the availability of logistic support					
3.5	Flexible working hour					

3.6	Involvement in decision making					
3.7	Enjoyable working environment					
3.8	Clear job requirements					
3.9	Reasonableness in work					
4	Supervision and Leadership					
4.1	Managers accept mistakes positively					
4.2	I am satisfied with feedbacks given by managers					
4.3	Managers accept comments and suggestions					
4.4	Managers easily understood challenges facing at work					
4.5	Managers show respect to all employees					
4.6	managers are caring employees as an individual					
4.7	Managers interest about my personal needs					
4.8	managers are always available for consultation					
4.9	Managers seem willing to invest in the motivational practices.					
4.10	Company leadership makes changes which are favorable to my work.					
5	Development and growth					
5.1	I am motivated with managers willingness to invest on me					
5.2	I am motivated with the existing promotion policy of United bank					
5.3	opportunities for growth and development are available within United bank S.C					
5.4	I am motivated with trainings given for employees					
6	Company itself and matters					

6.1	I am informed in the company's market position					
6.2	I am motivated with achievement of company's target profit					
6.3	I understood the company's mission statement, vision and values					
6.4	I am motivated with communication system designed by the bank on its goals and strategies					
6.5	I am motivated with success of the company					

If you have other Suggestions/comments, please specify:

Thank you for completing this questionnaire and your cooperation.

Roman Getaneh +251-913-135-888

Questioner Part; III: UN structured interview questions to Managers.

- Is there formal and structured motivational technique in place?

- What do you think about the efficiency of the current motivational practices?

- How is the level of employee's job implementation?

- Do you think that motivational practices have something to do with the level of defect?

- How is the trend of organizational achievement in terms of financial performance?

- Do you think the salary and bonus payment has influence on the level quality output?

- Do you think the existing growth opportunity motivates employees to perform better?

- How do you perceive the overall motivational practice need in banking industry?

- Is there any motivational aspect specific to banking industry?

DECLARATION

I, Roman Getaneh, declared that this thesis is my original work, prepared under the guidance of assistance professor ,Goytom Abreham. All sources of material used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

Roman Getaneh

Signature

St. Mary's University, Addis Ababa

January, 2017

ENDORSEMENT

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

Goytom Abreham

Signature

St. Mary's University, Addis Ababa January, 2017

