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

**ASSESEMENT OF MOTIVATION AND ITS EFFECT ON EMPLOYEE  
COMMITMENT: IN THE CASE OF ABAY INSURANCE S.C**

**BY**  
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**JUNE 2020**  
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**By: Tsigemuche**

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**ADDIS ABABA, ETHIOPIA**

**ST.MARY'S UNIVERSITY**  
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## DECLARATION

I, Tsighe Muche Fikru, declare that this thesis is my original work, prepared under the guidance of Mohammed (Ass. Prof). All source of materials 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.

TSIGHE MUCHE FIKRU

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St. Mary's university college, Addis Ababa

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JUNE, 2020

## ENDORSEMENT

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

Mohammed.M (Ass.Prof)

Advisor

ST.MARY' S UNIVERSITY, ADDIS ABABA

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signature and date

JUNE, 2020

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**LIST OF ABBREVIATIONS**

- ANOVA – Analysis of Variances .....
- ABI – Abay Insurance Company .....
- S.C – Share company .....

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## ABSTRACT

*The General problem the facts show from human resource data, informal discussion to employee's and observed in the organizational setup is low salary, poor leadership & supervision, lack of recognition of workers achievements, all these affect to reduce worker moral and consequently affect their commitments. The purpose of this study is to assess the motivational practice and its effects on employee's commitment the case of Abay insurance company, in addition to this the aim of this study is to find out the types of motivation put in their best to employee's commitment and growth of organization to achieve organization objective.*

*The research design used was descriptive and explanatory research design. The sample size consisted of 99 employees out of 133 employees selected from head office and Addis Ababa branch of the insurance. Company primary data were collected using five-point Likert scale questionnaire. Factors of motivation, financial rewards, working condition, supervision, job content and design, training and development, growth and advancement have been analyzed in the study. Using SPSS software version 20 was used to analyze the collected data by using descriptive and inferential statistics such as frequency, percentage, cross tabulations, means, standard deviations, correlation, multiple regressions, and ANOVA analysis. Results showed that the correlation between motivation variables and employees commitment are significantly correlated except financial rewards, Coefficient beta result show that employees were has significance contribution to with all motivation factor except financial rewards with employee's commitment. In multiple regressions the model implies that results show R<sup>2</sup> the predictor variable 75.6% explains employee commitment. Based on the findings, the researcher recommends the insurance to revise its supervision style, organization job design and content, training and development policy, and also the organization need improvement the incentive provided by the organization, working condition and promotion policy. Finally, the potential to future research has been identified at the end of the study.*

**Key words:** *Motivation, Commitment, Job content and design, working condition, Supervision, Financial rewards, growth and Advancement.*

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

Financial sector is one of the most important and significant business all over the world and its plays important role strengthening the entire financial structure and development of overall national economy(Mikander C, 2010).

Employees motivations one of the most essential part in the company development and success, according to Mikander C .2010, there are two factors that are profound effect on motivation intrinsic motivation which comes from inside from the employee and it related to felling and perception. The other factor extrinsic motivation where outside factors such as salary, rewards.

Employees who are engaged in their work and committed to their organizations give companies crucial competitive advantage including higher productivity and lower employee's turnover. Committed employees can help the organization achieve its mission, execute its strategy and generate important business result(VanceJ, 2000).

The aim of motivating employees is to create a condition in which people are willing to work with initiatives, interest and enthusiasm with a high personal and group moral satisfaction with a sense of responsibility, to increase loyalty against the company, to improve discipline and with pride and confidence in cohesive manner so that the goal of an organization are achieved effectively.

In the early part of the 20<sup>th</sup> century, many American companies adapt "scientific management" approach to work design. The nature of job and task design has evolved with the advent of mass production through scientific management, companies' simplified task to be performed by highly specialized narrowly trained workers. Though this system enhances efficiency, it is also exacted cost. Workers unhappy with routine work its felt dissatisfied with their work, were often absent, and left employers in search of more meaningful employment. In general fitting jobs to efficient production system disengaged employees and eroded their commitment (Vance.J2000).

Compensation can powerfully influence employer's commitment, some compensation components encourage commitment of employers and the other motivates engagement in their job. Most of employees are motivated by financial incentives and will exert greater effort to produce more if the incentives are make it worthwhile to do so(Vance. J 2000).

Manager's primary task is to motivate others to perform the tasks of the employing organization at high levels; the manager must find the motivation factors that will get subordinates to come to work regularly and on time, to work hard and positive contributions toward the effective and efficient achievement of organizational objectives(ThkurM.,Et al, 1997).

A powerful motivating force behind the pursuit of any of purpose which gives strength to resolve towards success is commitment on the part of the person to the objectives and targets to be achieved.It is the extent and persistence of the commitment that the success or other wise of efforts directed towards the attainment of the purpose needs(Laxmi.N 2005).

Motivation is a combination of many factors which affect behavior modification. First is an understanding of the fundamental drives, urges, needs and desires of the peoples which can be manipulated and stimulated and a sense of communication and methodology that would provide stimulus to these urges. Some of methods used for this purpose are financial incentives, cordial working environment, recognition for accomplishment for such accomplishment and an opportunity for growth and advancement (Chandan, 1998).

In Ethiopia financial sector, usually three sub sectors there are, Banking insurance and securities. In Ethiopia insurance industry is challenge with high turnover and high follow of employees from on insurance in to other to facilitate their life style by comparing their payment scale and benefit package with other insurance, and employees look on other competent organization which have better HRM practices, good working environment and high satisfaction from job Gebrehiwot, A (2008).

This study is attempts to show the overall motivational practice and its factor to examine what extent financial reward, working condition, growth and advancement, decision participation and management style help to raise moral of worker and inspired to work effectively their jobs and also increase employee's commitment.

## **1.2 Background of the Company**

The financial sectors are play an important role in the development of the economy and growth in the country, Ethiopian insurance market has registered a premium volume of more than birr 8.6 billion as at June 2018 having an average growth rate of 14.7% from last year same period. The total number of insurance companies operating in the country is 17 from which 16 are privately owned. The total number of branches has reached 532 of which of 285 branches are located in the capital and the rest in the regions. The lion share of the insurance market, which is around 34.6%, has currently been dominated by the state owned insurance corporation. Private insurance companies have scrambled the remaining portion. The ten year (2008-2017) average annual premium growth rate for the industry is 19.8% and loss ratio for general and life insurance for the period is 65.7% & 40% respectively. The average annual capital growth rate for the industry for the last thirteen years (2005-2017) is 20.5% and the capital has currently reached more than birr 4.3 billion as of June 2017(Abay insurance annual financial report magazine, 2018).

Abay insurance S.C was established in July 2010 in accordance with the licensing and supervision of insurance business proclamation No.86/1994. The prevailing paid up capital of the company is birr 100 million which would be increased to Birr 150 million shortly. Currently, the company is providing general and loan term (life insurance) service under 25 branch offices that operate in different regions of the country. The number of branches will be periodically increased to reach to 35 by 2019/20. The company has registered a remarkable growth since establishment and has managed to build a sustainable and fruitful business relationship with various types of clients having a multitude of activities. The company has strong financial base and has created a meaningful network with global partners including prominent reinsurance that would easily manage risk of any quantum (Abay Insurance Website).



### 1.3 STATEMENT OF THE PROBLEM

All organization is under an obligation to their stake holder to perform well. To do this they depend on the quality, dedication,enthusiasm, expertise and skill of the people working in them at every level. The message of the resource base view is that HRM delivers added value and helps to achieve sustainable competitive advantage through the strategic development of the organization rare hard to imitate and hard to substitute human resource. As gust (1997:

269) argued “the distinctive feature of HRM is that improved performance is achieved through the people in the organization. If, therefore appropriate HR policies and practices areintroduced, it can also be assumed that HRM will impact on firm performance (Armstrong 2009).

General problem the facts show from human resource data, informal discussion to employee’s and observed in the organizational setup is low salary, poor leadership & supervision, lack of recognition of workers achievements, all these affect to reduce worker moral and consequently affect their commitments, and the aim of this study is to find out the types of motivation put in their best to employee’s commitment and growth of organization to achieve organization objective.

Among most known motivational factors are and its play an important role to employees commitment in reaching and fulfilling the goals and objectives of an organization. Abay insurance practice six most elements of motivational factors like rewards, training and development ,growth and advancement ,working condition, job design and content ,supervision but from informal discussion still employees are highlydissatisfied with their monthly salary which is not equitable as compared to employees in the same qualification and service year in other insurance company.

When we see the training practice in Abay insurance most of employees believe that the training is not sufficient since it need assessment and content not well designed before the training and also there is no formal evaluation to what extent the training has improved employees commitments at work place. According to the 2018 annual report the insurance has total employees 191 out of this only 80 employees get access to training.

As researcher has tried to observe and understand most of the time management has no trend of participating the worker force in the organization decision that may concern them such leadership style has which has negative impact on employees commitment.

According to Herzberg the two factor theory factors of working condition is not motivator its associated with dissatisfies, in other words if they exist in works environment in a high quality and quantity, its yield no dissatisfaction ,their existence does not motivate in the sense of yielding satisfaction ,their lack of existence would ,however result in dissatisfaction (Chandan J, 1998) .

In the current situation in the case of AIC the fact show, that there was high turnover, employee absentee various survey problem observed in the insurance, according to human resource annual report issue related with motivational practice the following demotivate employees turn overs have been recorded 28 in 2016, 33 in 2017 and 35 in 2018, as the result it increase recruiting cost, training cost, and decrease productivity and employees commitment, missing talented and experienced employees is very costly to the organization.

Therefore; the stated problems initiated the researcher to further investigate the effects of motivational practice and employee's commitments in Abay Insurance Company S.C. Thus issue hold the core of what is to be studied and shades light on important areas on which the insurance can take maintenance measures. In addition to fill the gaps and tried to give recommendation and suggestion to the organization.

## **1.4 Objective of the Study**

### **1.4.1 General objective of the study**

For the above identified research problem, the general objective of this study is to assess motivational practice and its effect on employees commitment in the case of Abay insurance S.C.

### **1.4.2 Specific objectives of the study**

- To assess motivational practice of AIC.
- To assess to what extent financial rewards affect employee's commitment in the AIC.
- To determine what extent working condition influence employees commitment AIC.
- To determine how supervision influence employees commitment AIC.

- To evaluate how job content and job design influence employees commitment in the AIC.
- To assess training and development influence employees commitments in AIC.
- To assess growth and advancement influence employees commitment in AIC.
- To rank the contribution of each factors motivation affect on employees commitment in AIC.

### **1.5 Research Hypotheses**

- ❖ H<sub>1</sub> Financial rewards have significance effect on employee's commitment in the organization.
- ❖ H<sub>2</sub> Working condition has significance effect on employee's commitment in the organization.
- ❖ H<sub>3</sub>Supervision has significance effect on employee's commitment in the organization.
- ❖ H<sub>4</sub>Job content and design has significance effect on employee's commitment in the organization.
- ❖ H<sub>5</sub> Training and development has significance effect on employee's commitment in the organization.
- ❖ H<sub>6</sub> Growth and advancement has significance effect on employee's commitment in the organization.

### **1.6 Scope of the Study**

Conceptually this research study focused on assessment of motivation and its effects on employee's commitment. The reason title of this research mentions assessment of motivational practice and its effects on employee's commitment so this focuses on this area.

Geographically, the study was conduct in head office staff and AddisAbaba branch. The reason to select the two represents all head office and throughout Addis Ababa there are high amount of employees work in this area and thisassumes that it can be to get enough information from those staff and its help to save time and cost.

### **1.7 Significance of the Study**

The finding of this research may help to the company give highlight those areas where there are problems among staff and thus may be help to the management of the organization for decision making and policy makers.

The results of this study would be significant in the sense that it would be able to help the management, board of directors and shareholders to better understand how different organizational motivational practices could be used to inspire employees to increase and sustain their commitment and organizational productivity.

The results from this study will help to highlight the concept of staff behavior and motivational factors in the workplace. Through such understanding, management could be used to review and improve terms of motivating staff and thus increase employee commitment by fully utilizing the organization's human resource potentials.

Furthermore, this study may provide benefits to policy makers and other researchers in the human resource function of the organization, and it will assist management in decision making.

### **1.8 Definitions of Basic Terms**

- **Motivation:** according to the encyclopedia of management, motivation is defined as “the degree of readiness of an organization to pursue some designated goal and implies the determination to pursue some designated goal and implies the determination of the nature and locus of forces”(Chandan,1998).
- **Employee's Commitment:** is the employee's willingness to continue with a specific course of action and the reluctance to change current life plans, both of which translate to loyalty to the company.
- **Supervision:**-according to Vitiates, supervision refers to the direct and immediate guidance and control of subordinates in the performance of their task. It's overseeing the subordinates at work with authority and with an aim to correct the employee if he is going wrong. (N.Kittal, 2001).
- **Job content and Design:** - Job design is the division of an organization's work among its employees. As a limit of the mechanistic approach became clear, researchers began to seek out ways of making jobs more varied and challenging. Hackman and others identified five job dimensions: skills variety, task identity, task significance, autonomy and feedback.
- **Training and development:**

**Training:** According to Taylor (1961) training is a means to bring about a continuous improvement in the quality of work performed, Singh(1995) defined training as the “process

of changing attitudes, improving knowledge and developing skills of employees of an organization, so as to enable them, to perform their jobs effectively”.

Development: refers to learning opportunities designed to help employees to grow, it provide the general knowledge and attitude.

- **Growth and Advancement:** refers to employees see as giving them growth and development opportunities.
- **Financial Rewards:** are monetary incentives that an employee earns as a result of good performance.
- **Working Condition:** refers to the working environment and all existing circumstance affecting labor in the work place, including job hours, physical aspects, legal rights and responsibilities.
- **Insurance:** -refers there is no a single definition of insurance. Insurance can be defined from the view point of several disciplines, including law, economics, history, risk theory and sociology but we will examine common element that are typically present in any insurance plan, insurance is the pooling of fortuitous losses by transfer of such risk to insurers, who agree to indemnify insured's for such losses, to provide other pecuniary benefits on their occurrence, or to render services connected with risk (GeorgeRejada,2008).

## **1.9 Organization of the Study**

The research report organized in to five chapter ,chapter one introduces the study with the background of the study, statement of the problem, objectives of the study, research hypotheses ,scope of the study, significance of the study and definition of basic terms. Chapter two literaturereview on the empirical evidence of employee's motivation, motivational theories, types of employee's motivation and commitment. Chapter three deals with the methodology used in the study used for data gathering and statistical analytical tools that researcher used analyzing the survey result collected during the study with the chapter four analyzing and presenting of data. The final chapter five contains the summery of findings, conclusion and recommendation.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Theories of Motivation**

There are many motivation theories, each motivation theories attempts to describe what human beings are and what human beings can become .For this reason, it is customary to say that a motivation theory has content, process, and reinforcement theories of motivation (Stoner G.2009).

#### **CONTENT THEORIES OF MOTIVATION**

The aim of the content or needs theories produced by Maslow,Alderfer ,McClelland, Herzberg and Deci and Ryan was identify the factors associated with motivation. The theory focuses on the content of motivation in the shape of needs. Its basic is the belief that an unsatisfied need creates tension and state of disequilibrium. To restore the balance a goal is identified that will satisfy the need, and a behavior pathway is selected that will lead to the achievement of the goal and the satisfaction of the need (Armstrong, 2005).

#### **MASLOW'S HIERACHY OF NEEDS THEORY**

The most famous classification of needs is the one formulated by Maslow (1954). He suggested that there are five major need categories that apply to people in general, starting from the fundamental physiological needs and leading through a hierarchy of safety, social and esteem needs to the need for self-fulfillment, the highest needs to all. When a lower need is satisfied the next highest becomes dominant and the individual's attention is turned to satisfying this higher need. The need for self-fulfillment, however, can never be satisfied 'man is a wanting animals' only unsatisfied need can motivate behavior and the dominant need is the prime motivator of behavior. Psychological development takes place as people move up the hierarchy of needs, but this is not necessarily a straightforward progression. The lower needs still exist, even if temporarily dormant as motivators, and individuals constantly return to previously satisfied needs (Armstrong, 2005).

## HERZBERG'S TWO-FACTOR THEORY

The two factor model of motivation developed by Herzberg (1957, 1966) was based on an investigation into the sources of job satisfaction and dissatisfaction of accountant and engineers who were asked what made them feel exceptionally good or exceptionally bad about their jobs. According to Herzberg, this meant that he had considerable influence on the job enrichment movement, which sought to design jobs in a way that would maximize the opportunities to obtain intrinsic satisfaction from work and thus improve the quality of working life (Armstrong, 2009).

Job Dissatisfaction	Job Satisfaction
hygiene factors	motivator factors
Working conditions	Sense of achievement
Interpersonal relations	Feelings of recognition
Organizational policies	Sense of responsibility
Quality of supervision	Opportunity for advancement
Base wage or salary	Feelings of personal growth
Rule Poor job context	Rule Good job content
Increases dissatisfaction.	increases satisfaction

Table2.1 Source Chandan, 1998

### Herzberg's two-factor theory

As shown above the two-factor theory associates hygiene factors, or sources of job dissatisfaction, with aspects of job context. That is, "dissatisfies" are considered more likely to be a part of the work setting than of the nature of the work itself. The hygiene factors include such things as working conditions, interpersonal relations, organizational policies and administration, technical quality of supervision, and base wage or salary. It is important to remember that Herzberg's two-factory would argue that improving the hygiene factors, such as implementing a no-smoking policy, can make people less dissatisfied with these aspects of

their work. But they would not in themselves contribute to increases in satisfaction. That requires attention to an entirely different set of factors and managerial initiatives (Armstrong, 2009).

### **ACQUIRED NEEDS THEORY (McCLELLANDS NEED THEORY)**

In the late 1940s, McClelland D. and his colleagues began experimenting with the Thematic Apperception Test (TAT) as a way of examining human needs. McClelland has contributed to the understanding of motivation by identifying three types of basic motivating needs, He classifies them as the need for power, need for affiliation, and need for achievement.

All three drives power, affiliation, and achievement are particular relevance to management; all must be recognized to make an organized enterprise work well (Wehrich. H, Et al, 2008).

#### **❖ NEED FOR POWER**

McClelland and other researcher have found that people with a high need for power have great concern with exercising influence and control. Such individuals generally are seeking positions of leadership, they are frequently good conversationalists, though often argumentative, they are forceful, outspoken, hardheaded and demanding, and they enjoy teaching and public speaking (Wehrich. H, Et al, 2008).

#### **NEED FOR AFFILIATION**

People with a high need for affiliation usually derive pleasure from being loved and tend to avoid the pain of being rejected by a social group. As individuals, they are likely to be concerned with maintain pleasant social relationships, to enjoy sense of intimacy and understanding, to be ready to console and help others in trouble, and enjoy friendly interaction with others (Wehrich. H, Et al, 2008).

#### **❖ NEED FOR ACHIEVEMENT**

People with a high need for achievement have an intense desire for success and an equally intense fear of failure. They want to be challenged, and they set moderately difficult but not impossible goals for themselves. They take a realistic approach, assume personal responsibility for getting a job done, and like specific and prompt feedback on how they are doing, They tend to be Restless, like to work long hours, do not worry unduly about failure if it does occur, and tend to like to run their own shows (Wehrich. H, Et al, 2008).



## **PROCESS THEORIES OF MOTIVATION**

Although the details vary, each of the content theories described can help managers understand individual differences better and deal positively with workforce diversity. Another set of theories, the process theories, adds to this understanding. The equity, expectancy, and goal setting theories each offer advice and insight on how people actually make choices to work hard or not, based on their individual preferences, the available rewards, and possible work outcomes.

### **EXPECTANCY THEORY**

Vroom's expectancy model, this model based upon the assumption that the man is a rational being and will try to maximize his pay off. He will choose alternative that would give him the most benefit. This approach assumes that motivation to work is strongly determined by an individual perception that a certain type of behavior will lead to a certain type of outcome and his personal preference for that type of outcome.

There are three important model of assumption. These are:-

**Expectancy:** - this is a person's perception of the likelihood that a particular outcome will result from a particular behavior or action. The likelihood is probabilistic in nature and describe that the relationship between an act and an outcome. For example if a person works hard, he may expect to perform better and increase productivity.

**Instrumentality:** - this factor relates to a person's belief and expectation that his performance will lead to a particular desired reward. It is the degree of association of first level outcome of a particular effort to the second level of outcome which is the ultimate reward.

**Valence:** - this is the value of a person assigns to his desired reward. If he may not be willing to work hard to improve performance, if the rewards for such improved performance is not what he desire. It is not the actual value of the reward but the perceptual value of the reward in the mind of the work hard that is important. A person may be motivated to work hard, not to get pay raise but to get recognition and status. Another person may be more interested in job security than with status (Chandan, 1998).

## **REINFORCEMENT THEORY OF MOTIVATION**

The psychologist B.F. Skinner of Harvard developed an interesting but controversial techniques for motivation. This approach, called positive reinforcement or behavioral modification, hold that individual can be motivated by proper design of their work environment and praise for their performance and that punishment for poor performance produce negative results. Skinner and his followers do far more than praise good performance. They analyze the work situation to determine what causes workers to act the way they do, and then they initiate change to eliminate troublesome areas and obstruction to performance. Specific goals are then set with workers participation and assistance, prompt and regular feedback of results is made available, and performance improvement rewarded recognition and pries (Weihrich. H, Et al, 2008).

## **CONTEMPORARY THEORY OF MOTIVATION**

### **EQUITY THEORY**

Equity theory, as defined by Adams (1965), is concerned with perceptions people have about how they are being treated as compared with others. He proposed that employees assess the fairness or otherwise of their reward (out comes) in relation to their effort or qualification (inputs) and that they do this by comparing their own input/output ratio against that of other individuals, if the input/output ratio is perceived to be unfavorable, they will feel that there is reward inequity (Armstrong, 2009).

Equity theory explains only one aspect of the processes of motivation and job satisfaction, although it may be significant in terms of moral and, possibly, of performance (Armstrong, 2009).

## **2.2 Empirical Literature Review**

Most of the previous study provides the evidence show that there is direct (positive) relationship between motivations and employees commitment.

### **2.2.1 Effects of Motivation on Commitment**

There are numerous studies conducted on issues related to motivation and employees commitment in different part of the world and here in Ethiopia. This shown nature of motivation is very complex and there are no simple answers to the question what employees motivate employees more. Something that motivates one person may not motivate the other.

Hanaysha .J and Bin .M (2018) Conducted a research title Employee motivation and its role in improving the productivity and organizational commitment at higher education institution. The finding of this study indicates that motivation has significant and positive effect on commitment.

#### **2.2.1.1 Financial Rewards**

Research conducted by Temesegen. A (2018).The research title the effects of rewards on employees Motivation: The case of commercial bank of Ethiopia , the fining indicate that there is positive correlation between motivation and rewards .reward such as payment benefit, promotion, recognition, working condition , career development opportunity have positive relationship with employee motivation.

A study conducted by Mikander C,2010,on Impact of rewards on employees motivation the finding show that rewards are there is no positive effect on working environment but the majority of employees felt that the rewards matched their work effort and ready to work harder in order to gain rewards ,so there is relationship between financial rewards and commitment.

#### **2.2.1.2 Working Condition**

The study conduct by Nijenga.G., Et al (2015). Studied on Factors affecting employees commitment to the organization working environment is key motivator's to employees commitment, good working environment enables employees to work hard and achieve organizational goal. From finding there was strong relationship between working environment and employee's commitment.

According to Danish R., Et al, 2012, in the Pakistan private sectors, there is correlation between working condition of the employees and employee's commitment there is a positive and significant correlation between working condition and employee's commitment.

### **2.2.1.3 Supervision**

Research finding show that there is positive correlations were noted between supervisors related to commitment, it was also noted that supervisor related commitment contributed to the employee commitment (Radebe P., Et al, 2017).

Committed employees give a big contribution to organizations because they perform and behave on achieving organization goal, furthermore, worker who are committed to their organization are happy to be members of it, believe in and feel good about the organization and what it stand for, the study conduct by Madiono E, 1999G.C there is positive and significance relationship between supervision and employees commitment.

The study conduct by Michael P, 2010, there is a significance relationship between supervisor support and commitment, the result indicates that there is a significant correlation between supervisor support and commitment.

### **2.2.1.4 Job Content and Design**

Research conducted by Danish R, Et el 2012, in Pakistan private sectors since the research show correlation between job involvement of the employees and employee's commitment there is a positive and significant correlation between job involvement and employees commitment.

To be motivated, the people must like and enjoy their jobs. They are highly committed to goal achievement and do not mind working late hours to do what is to be done. Their moral is high as evidenced by lack of absenteeism and tardiness. (Chandan, 1998).

Job involvement has been one of the most effective tools used for increasing employee commitment and enhancing employee participation, the study show that job involvement has positive impact on commitment (Akbar A,Et el,2011).

#### **2.4.1.5 Training and Development**

A study conducted by NijegaG.,Et el, (2015).on training and development was indicated to affect employees commitment. Correlation analysis shows that there is no relationship between training and development and employees commitment.

A study conducted by Kulundu E. (2013).Indicate that there is a strong positive correlation between employee training and employee commitment that means that as commitment to employee training increase employee commitment to the organization also increase.

Trained manpower is a critical factor in economic development. It is an argument for making the training effort effective, more promising of results and less chancy (Narain L, 2005).

#### **2.2.1.6 Growth and Advancement**

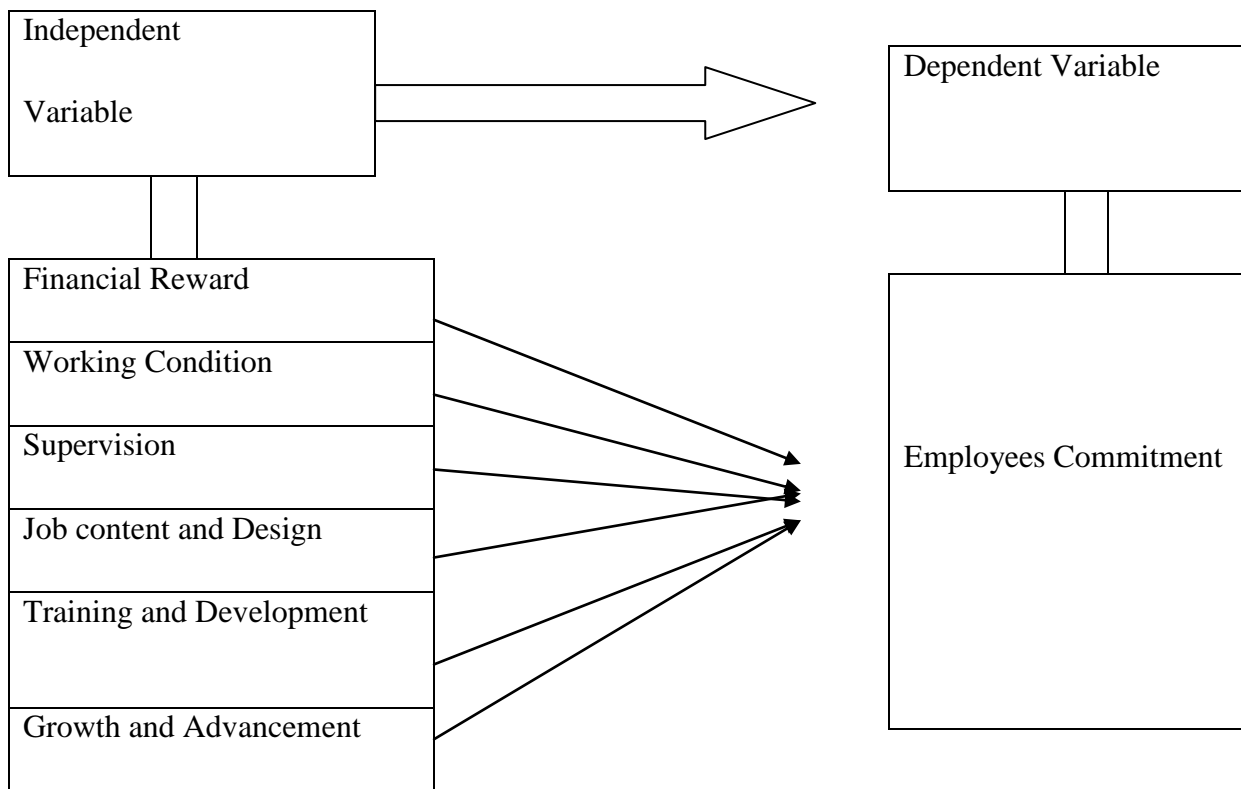
Research conducted by WengQ.,Et al 2010,There is opportunities and growth were significantly correlated with employee's commitment.

Research conducted by Bambacas T., Et al, 2010, the studies show that is a strong relationship and positive relationship between Career developments associated with commitment.

### **2.3 Conceptual Frame Work**

The conceptual frame work present factors of motivation (independent variables) that can be affect the commitment of employee's (dependent variable) in the work place. They includes financial rewards, working condition, supervision, job content and design, training and development, growth and advancement and employees commitment.

Figure 2.1 Relationships between motivations and commitment



Source: Own framework 2019.

## 2.4 Definition of Motivation

Motivation: According to Maslow has defined motivation represents an unsatisfied need which creates a state of tension or disequilibrium, causing the individual to move in a goal directed pattern towards restoring a state of equilibrium by satisfying the need, The ability to deal with people is as purchasable a commodity as sugar or coffee. And I pay more for what that ability than for any other under the sun (Rockefeller, 1998).

According to encyclopedia of management motivation defined as “the degree of readiness of an organization to pursue some designated goal and implies the determination of nature and locus of force, including the degree of readiness “similarly according to Viteles motivation refers to unsatisfied need which creates a state of tension or disequilibrium, causing the individual to move in a goal directed pattern towards restoring a state of equilibrium by satisfying the need (Rockefeller, 1998).

Motivation: - is a human psychological characteristic that contributes to a person degree of commitment. In addition to this motivation is the factor that cause, channel, and sustain an individual's behavior (Stoner R., Et al, 1998).

## **2.5 Types of Motivation**

**1. Positive Motivation:** - it involves proper recognition of employee's efforts and appreciation of employee contribution towards the organizational goal achievement. Such motivations improve the standards of performance lead to good team spirit and pride, a sense of cooperation and a feeling of belonging and happiness. This includes praise and credit for work done, participation of subordinate in decision making process, delegation of authority and responsibility (Chandan, 1998).

**2. Negative or Fear of Motivation:** -this motivation base on force, fear and treats. The fear of punishment or unfavorable consequence affects the behavior change. This includes fear of being fired or demoted. While the fear of punishment and actual punishment has resulted in controlling the misbehavior and contributed towards positive performance in many situation and is useful and necessary in many others as indiscipline, and also it is not recommended as viable alternative in the current business and industrial environment. Punishment creates hostile state of mind affecting negatively the sense of loyalty and cooperation, resulting in poor performance and lower productivity (Chandan, 1998).

**3. Intrinsic Reward:** -This type of motivation individuals feel that their work is important, interesting and challenging and that it provide them with a reasonable degree of autonomy, opportunities to achieve and advance ,scope to use and develop their skills and ablates.it is motivation by the work itself (Armstrong, 2009).

**4. Extrinsic Reward:** -this type of motivation is induced by external factors which are primarily financial in nature. Motivation occurs when things are done to or for people in order to motivate them. It includes high pay, praise or promotion and punishment such as disciplinary action, withholding pay. Extrinsic motivators can have an immediate and powerful effects but it will not necessarily last long (Armstrong, 2009).

**Employee's Commitment:** is the employee's willingness to continue with a specific course of action and the reluctance to change current life plans, both of which translate to loyalty to the company. This loyalty means that employees are willing to give additional time and energy to the requirements of their employers and are likelier to have positive feelings toward

the employers. In order to maintain this happiness and loyalty, companies must make tangible displays of reciprocity to employees. This includes job security and fair compensation, and it helps show that the company values employees' contributions.



## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3. INTRODUCTION**

This chapter details the study methodology by giving the research design and target population. It explains sampling procedures and data collection instruments used modes of analyzing and presenting the data and finally recommendations from the research findings ability and validity of instruments are included and there is a section on ethical consideration.

#### **3.1 Research Design**

A research design is the specification of methods and procedures for acquiring the information needed to construct or solve problems. It is the overall operational pattern or framework of the project that stipulates what information is to be collected, from which sources, and with what procedures (S.Shajahan, 2006).

An exploratory study is under taken when not much is known about the situation at hand, or no information is available on how similar problems or research issues have been solved in the past. In such cases, extensive preliminary work needs to be done to gain familiarity with the phenomena in the situation, and understand what is occurring, before we develop a model and set up rigorous design for comprehensive investigation (Sekaran U. 2002).

According to William G.1983, Descriptive studies are to describe the characteristics of objects, peoples, organization, group, or environments.in other wards its tries to “paint the picture” of a given situation. And explanatory studies are valuable means of finding out ‘what happening seek new insights, to ask questions and to assess phenomena in a new light.

This research adopted both descriptive and explanatory research design. Since descriptive study used to describe the existing situation under the study, the study used descriptive analysis that describes the effect of motivation on employee’s commitment. And the study used explanatory research designed by explaining understanding, predicting the cause and effects relationship between the variable.

### **3.2 Research Approach**

This study will adopt the qualitative and quantitative research approach. In this kind of research to collecting data by questionnaire can be used. Qualitative research helps to obtain the insights about the phenomena in question and flexible in the sense that it helps in identifying the missing part of what is known or unknown. In addition to that qualitative research is said to be more relevant in the context of this discovery and thus be able to get access to what was never known before (Sekaran U. 2002).

### **3.3 Data Source and Methods**

A questionnaire was considered as the main instrument for the primary data collection in the study motivational practice and its effect on employee's commitment among the employees of Abay insurance S.C. A five point Likert -scale was used to collect quantitative data. The questionnaire personally handed to the respondent with close follow up and to give brief guidance about the question when the respondent fill the questionnaires. There are collected different types of question to prepare questionnaire from determinant factors (financial reward, working condition, supervision, job content and design, training and development, growth and advancement) and level of commitment. The questionnaire was to find out the effects of motivation on employees commitment in reference of Abay Insurances S.C. Secondary data was collect from human resource and annual financial report used to collect for this research.

### **3.4 Population, Sample Design and Sample Technique**

#### **3.4.1 Population Size**

According to cooper and schindler (2001), the study population design defined as all the subjects collected when conducting the research and they are meant to be studied. This study adopts a case study and population of interest was the employees of AIC. In this study, the target population was 133 out of the total number of employees in AIC 191.

#### **3.4.2 Sample Size**

Sample size is a list or procedure for identifying all elements of the target population that includes every member of the population from which sample is to be taken. Simple random

sampling was used on the employees of Abay insurance s.c to get the required size. To ensure inclusivity, the selected respondents were from every department, management, branch, supervisory, clerical and secretarial and other support staff and branches in Addis Ababa branch and head office. The appropriate sample size found to be significant for the study was 99 employees out of the total population of 133 employees. The information come the employees was sourced from human resource department (Yamane, 1969).

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

n=sample size

N= the no of the population

E= the margin of error

Population size =133

Margin of error=5%

n= sample size =99

### **3.4.3 Sampling Technique**

For this study, convenience technique was used because this non probability sampling technique used to obtain from target population on the basis of their accessibility or convenience to the researcher. In addition, this technique is economical and the most convenient way to gather data in a short period of time.

### **3.5 Methods Data Analysis**

The data collected through questionnaires were coded, analyzed interpreted quantitatively which different statistical technique for analysis and entered into word sheet for adoption into the statistical package for social sciences (SPSS) version 20 for analysis of variance, standard deviations and use of tables and Figures to describe interval data of the respondents' demographic characteristics and responses regarding the effect of motivation on employees commitment. Additionally, frequencies, percentages, and charts were used to describe the respondents' characteristics according to gender, education background, job category and

work experience. Units of analysis and interpretation for the study therefore were descriptive, inferential and correlation.

The researcher used Correlation coefficient (r) was used to determine the positive (direct) and negative (indirect) the relationship between employee motivation and employees commitment, this result gives the researcher have to show the extent of the relationship between two variables employees motivation factors( independent) and employees commitment. The regression analysis was used to identify the predicting effect between employees motivation and employees commitment. Coefficient R square ( $R^2$ ) was applied to measure the level of effect. The significance level of effect measure by using alpha-level , if the alpha level was used to test the hypothesis of the research and the significance of the variable. VIF (variance inflation factor) was used to identify the correlation between variables and determine the strength of the relationship between the variables assessing VIF is particularly important for the observational studies because these studies are more to having multicollinearity if the VIF value of start at 1 and have no upper limit. A Value 1 indicates that there is no correlation between this independent and any others, IF VIFs between 1 to 5 suggest that there is a moderate correlation. VIF greater than 5 its critical level of mulitcollinearity.

Table 3.1 variables of the study

Independent variables	Dependent variable
❖ Financial rewards	Employees commitment
❖ Working condition	
❖ Supervision	
❖ Job content and design	
❖ Training and development	
❖ Growth and advancement	

### 3.6 Reliability of the Instrument

Reliability is the consistency and stability of measurement, or the degree of which an instrument measures the same way each time it is used under the same condition with the

same subject (Drost, 2013). In short, it is the repeatability of the measurement. A measure is considered reliable if a person's score on the same test given twice is similar.

According to (Frankel and Wallen,1996) usually reliability coefficients should be at least 0.7 and the higher the better, therefor below table overall reliability coefficients shows 0.868 was good.

Table 3.2Cronbach's Alpha Reliability Analysis

<b>Variables</b>	<b>Cronbach's Alpha</b>	<b>Number of Items</b>
Financial rewards	0.85	6
Working condition	0.88	6
Supervision	0.89	6
Job content and design	0.92	6
Training and development	0.87	6
Growth and advancement	0.80	6
Employees Commitment	0.90	6
Total	0.87	42

Source: SPSS output

### **3.7 Validity of the Instrument**

The study adopt content, constructs, and face validity to evaluate to what extent the instrument items measured what it was designed to measure. Content validity of the study was safe guarded through carefully chosen question items for each variable to ensure the respondents addressed all concern relevant to the constructs. Each question item asked relevant concerns which comprise to each of the variables considered in the study. The questionnaires were validated for appropriateness by applying theoretical derived hypothesis

involving the concept under consideration through the theoretical framework of the study. In addition to this human resource experts of the company see appropriateness of the study. Finally, the researcher has communicated with a research advisory.

### **3.8 Ethical Consideration**

Ethical consideration refers to principles that should be followed during data collection (Saunders&Thornhill, 2009). The study was conducted in the ethical manner. The purpose of the study was explained to the respondents who were assured that the information shared with the researcher would be treated with confidentiality and that their names will not be disclosed. The researcher ensured that whatever was done is for the benefit of employees under the ethical principle of beneficence (Taylor, 2006) and each respondent was at liberty to quit the exercise at any time or not participate.

Permission to conduct the study and carry out data collection among the employees was sought from Abay insurance company human resource department.

Finally, honesty, integrity and confidence were maintained throughout the study as the information respondent wish to know about the study was given and truthfulness maintained.

## **CHAPTER FOUR**

### **DATA PRESENTATION, ANALYSIS AND INTERPRETATION**

#### **4.1 INTRODUCTION**

This chapter addresses and outlines the results and findings on the factor of employee's motivation and its effects on employee commitment using the case of Abay insurance company. The findings are outlined according to the research questions and specific objectives' of the study and based on the responses from the questionnaires filled and information gathered on the research questions. Out of a target population 133 which is sample size 99 of the respondent 85 responded to the questionnaires. This represented response rate of 85.86% response from the questionnaires was coded using numerical values and the data entered into the statistical package or social science (SPSS) Version 20. Regression analysis was then performed using SPSS. It involved creating piece of charts to report on the demographic characteristics, getting the research model result summary results, ANOVA (analysis of variance), correlation between the independent variable and each of the dependent variable, the significance of each independent variable. The analysis answers two questions that is the assessment of motivational practice and its effect employee's commitment.

#### **4.2 Demographic Result**

To find out the general background information of respondents who were asked about to assess the motivation practice and its effects on employees commitment .the respondent general information is organized are in the following areas, gender, years of working experience in the organization, educational level, departments of the respondents.

Table 4.1 Characteristics of the Respondents

		Frequency	Percent	valid percent	Cumulative percent
Gender	Female	40	47.1	47.1	47.1
	Male	45	52.9	52.9	100.0
Years of working experience in the organization	0-5	63	74.1	74.1	74.1
	5-10	17	20.0	20.0	94.1
	10-15	2	2.4	2.4	96.5
	>15	3	3.5	3.5	100.0
Educational level	Highschool certificates	2	2.4	2.4	2.4
	college diploma	13	15.3	15.3	17.6
	1st degree	53	62.4	62.4	80.0
	2nd degree	17	20.0	20.0	100.0
Department	CEO office	3	3.5	3.5	3.5
	Claim department	9	10.6	10.6	14.1
	Engineering department	4	4.7	4.7	18.8
	Finance and Investment	7	8.2	8.2	27.1
	Audit	1	1.2	1.2	28.2
	resource management	5	5.9	5.9	34.1
	Marketing	2	2.4	2.4	36.5
	Information technology	2	2.4	2.4	38.8
	Legal	6	7.1	7.1	45.9
	Branch	46	54.1	54.1	100.0
Level of management(job position)	Entry	12	14.1	14.1	14.1
	Officer	50	58.8	58.8	72.9
	Management	16	18.8	18.8	91.8
	senior management	7	8.2	8.2	100.0

Source: SPSS output



From Table 4.1 the study sought to determine the gender of the respondents by profiling how many male and female are employees of Abay insurance S.c from those included in the study. The finding is presented as follows: 84 respondents, 40(47.1%) of the respondents are female and 45 (52.9%) of the respondents are male. This shows that gender ratios in the company are proportional.

Regarding years of working experience of employees who work in the organization, respondents are presented as follows: 63(74.1%) of respondents are working in the organization group in between 0 to 5 years, 17(20%) of respondents are working in the organization group in between 5 to 10 years, 2(2.4%) of respondents are working experience group in between 10 to 15 years, 3(3.5%) of respondents are working in the organization group in >15 years. The findings show that most of 74.1% of Abay insurance employees are new and they stay in the organization the range falls between 0-5 years only 3.5% of employees stay in the organization above 15 years. This implies that most employees are not working in the organization for long periods of time. This means in the organization there is high employee turnover.

From the educational background of the respondents, 2(4%) of respondents hold high school certificates, 13(15.3%) of respondents hold college diplomas, 53(62.4%) of respondents hold 1<sup>st</sup> degree, 17(20%) of respondents hold 2<sup>nd</sup> degree. This finding shows that most of 80.4% (62.4% 1<sup>st</sup> degree and 20% 2<sup>nd</sup> degree) employees in Abay insurance are highly educated and the responses provided for the study were highly informed.

From the department of the organization, 3(3.5%) of respondents work in the Chief Executive Office, 9(10.6%) of the respondents work in claim departments, 4(4.7%) of respondents work in engineering, 7(8.2%) of respondents work in Finance and Investment, 1(1.2%) of respondents work in audit services, 5(5.9%) of respondents work in resource management, 2(2.4%) of the respondents work in marketing and development, 2(2.4%) of the respondents work in the Information Technology department, 6(7.1%) of the respondents work in legal services, 46(54.1%) of the respondents are working in different Addis Ababa branches. This implies that most of the respondents 54.1% are in Addis Ababa branches and the remaining amount 45.9% of respondents are in the Head Office. The findings mean that respondents are approximately balanced proportionally and the main operational activities and income generated are from the branches, so the responses for the study are good.

From employees job position (level of management) of the respondents 12(14.1%) of respondents are entry level, 50(58.8) of respondents are officer level, 16(18.8%) of the respondents are management (this include senior, head, branch managers), 7(8.2%) of respondents are senior managements. The finding show that the study's respondents were distributed to produced consistence and reliable feedback.

### 4.3 Assessment of Employee's Motivation

In chapter one present the main objectives of this study is to assess the motivational practice of Abay insurance S.C and one of the specific objectives to rank the contribution of each factors motivation depending on this they study sought to establish the view of the respondents to know the mean results of each variables used in the study the analysis motivational practice in the Abay Insurance Company. The findings are presented in the table 4.2 as follows:

Table 4.2 Motivational Practice

#### Descriptive Statistics

	Mean	Std. Deviation	N
Financial reward	3.2157	.74350	85
Working condition	3.0059	.83430	85
Supervision	2.6176	.84587	85
Job content and Design	2.6922	.77430	85
Training and Development	2.3392	.88358	85
Growth and Advancement	3.0157	.95799	85

Source: SPSS out put

Table 4.2 show that the mean score for financial reward ,working condition, supervision, job content and design, training and development, growth and advancement are 3.22, 3.00, 2.62, 2.69,2.34,3.02 respectively.

As can be seen from table 4.2 financial rewards value of mean score 3.22, this means that employees in the organization are neither agree nor disagree by the motivational practice of

the organization. This also implied that employees are medium level of agreement or employees are depending on the level of agreement neither agreed nor disagree by motivational practice of the organization regarding to financial rewards. This result show the mean result is medium level there is need of improvement on incentive and financial rewards provided by the organization.

As can be seen from table 4.2, working condition value of mean score 3.00, this means that employees in the organization are neither agree nor disagree by the motivational practice of the organization. This also implied that employee's medium level of agreement by motivational practice of the organization regarding to working condition. This result shows that there is need of improvement on working environment of the organization.

From table 4.2 supervision value of mean score 2.62, this means that employees in the organization are not agreed by the motivational practice of the organization. This also implied that employees have low level of agreement motivational practice of the organization regarding to supervision. This result shows that there is lack of good supervision and employees are not comfortable with supervision.

As can be seen from table 4.2, Job content and design value of mean score 2.69, this means that employees in the organization are not agreed by the motivational practice of the organization. This also implied that employees are disagreed or employees are depending on the level of agreement low level of motivational practice of the organization regarding to Job content and design. This result shows that job content and design to employees are not good.

As can be seen from table 4.2 Training and development value of mean score 2.34, this means that employees in the organization are not agree by the motivational practice of the organization. This also implied that employees are low level agreement by motivational practice of the organization regarding to training and development. This implies that there is need to revise the training and development program and polices.

As can be seen from table 4.2 growth and advancement value of mean score 3.02, this means that employees are neither agree nor disagree or employees are depending on the level of agreement employees have medium level of argument by motivational practice of the organization regarding to growth and advancement. This implies that there is need of improvement on promotion and advancement practice on the insurance.

Generally indicates the contribution of level of motivation of employees for each factor follow, 1<sup>st</sup> financial rewards (mean score 3.22), 2<sup>ND</sup>, growth and advancement (mean score value 3.02), 3<sup>rd</sup> working condition (mean score value 3.00), 4<sup>th</sup> job content and design (2.69 mean score value), 5<sup>th</sup> supervision (mean score value 2.62), 6<sup>th</sup> training and development (mean score value 2.34).

Generally indicates show that the overall motivational practice in the organization is not good regarding to supervision, job content and design, Training and development level to motivate employees. Even the rest of variable financial rewards, working condition, growth and advancement are there is a gap that should be minimized and fill this gap for the improvement of motivation practice in the organization.

#### **4.4 Inferential Statistics**

The main objectives of the study were to asses' motivational practice and to establish the extent of motivation effects on commitment of employees from the respondents involve in the study. To answer this question, a simple random regression modal was used, where the independent variable was motivation and the dependent variable was employee commitment.

## 4.4.1 Correlation between Motivation factor and Commitment

Table 4.3 Correlation between Motivation and Commitment

		Com	F.R	WC	Sup	JC& D	T & D	G &A
Commitment	Pearson Correlation	1	.179	.638**	.338**	.516**	.267*	.480**
	Sig. (2-tailed)		.101	.000	.002	.000	.014	.000
	N	85	85	85	85	85	85	85
Financial ward	Pearson Correlation	.179	1	.183	.182	.268*	.226*	.351**
	Sig. (2-tailed)	.101		.093	.096	.013	.037	.001
	N	85	85	85	85	85	85	85
Working condition	Pearson Correlation	.638**	.183	1	.551**	.523**	.392**	.439**
	Sig. (2-tailed)	.000	.093		.000	.000	.000	.000
	N	85	85	85	85	85	85	85
Supervision	Pearson Correlation	.338**	.182	.551**	1	.593**	.448**	.227*
	Sig. (2-tailed)	.002	.096	.000		.000	.000	.037
	N	85	85	85	85	85	85	85
Job content and design	Pearson Correlation	.516**	.268*	.523**	.593**	1	.473**	.521**
	Sig. (2-tailed)	.000	.013	.000	.000		.000	.000
	N	85	85	85	85	85	85	85
Training and development	Pearson Correlation	.267*	.226*	.392**	.448**	.473**	1	.285**
	Sig. (2-tailed)	.014	.037	.000	.000	.000		.008
	N	85	85	85	85	85	85	85
Growth and advancement	Pearson Correlation	.480**	.351**	.439**	.227*	.521**	.285**	1
	Sig. (2-tailed)	.000	.001	.000	.037	.000	.008	
	N	85	85	85	85	85	85	85

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS output

A correlation coefficient is very useful means to summarize the relationship between variable with a single number that falls between -1 and 1 field (2005). A correlation analysis with person's correlation was conducted in all variables in the study to explore the relationship between two variables. To interpret the strength of the correlation between variables, the guided line supplied by Field (2005) were followed. According to his classification correlation coefficient<sup>®</sup> is as follow: from 0.1 to 0.29 weak, from 0.3 to 0.5 moderate, and >0.5 is strong.

From table 4.3 the result of correlation analysis between independent variable (financial reward, working condition, supervision, job content and design, training and development, growth and advancement) and the dependent variable (employee's commitment) all variables except financial rewards have significantly correlated.

From the analysis it is noted that financial reward is week correlated with employee's commitment and it has not significant effect on employees commitment( $r=0.179$ ,  $p>0.05$ ).

Working condition has strong correlation and it has significance effect on employees commitment ( $r=0.638$ , $p<0.05$ ), supervision has moderate correlation and it has significance effect on employees commitment ( $r=0.338$ , $p<0.05$ ).

Job content and design has strong correlation and it has significance effect on employees commitment ( $r=0.516$ ,  $p<0.05$ ), Training and development has weak correlation and it has significance effect on employees commitment ( $r=0.267$ ,  $p<0.05$ ).

Growth and advancement has moderate correlation and it has significance effect on employees commitment ( $r=0.480$ ,  $p<0.05$ ),

#### **4.5. Regression Analysis**

The researcher also conducted regression analysis to know by how much the independent variable explains dependent variables. The independent variables are (financial rewards, working condition, supervision, job content and design, training and development, growth and advancement) with employee's commitment (dependent variable). The beta value measures by strongly predicator variable influences the dependent variable. The higher the beta value measures the greater impact of the predicator variable of the dependent variable.

### 4.5.1 Regression Analysis Assumption Test

Before applying the regression analysis, the researcher test its assumption, those are normality test, multicollinearity test of study.

#### I. Normality Test

Table 4.4 Normality test

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Commitment Valid N (listwise)	85	1.00	4.67	2.6451	.86899	.166	.261	-.419	.517

Source: SPSS REPORT

Table 4.4 result shows the Std error of skweness show 0.261 and std.error of kurtosis 0.51.the finding implies that the data are not normally distribute because the skewness is not closes to zero and kurtosis results is not close to three.

#### II. Multicollinearity

Multicollinearity refers a situation in which two or more independent variables in multiple regression models are highly inter correlation among the independent variables. If the present data the statistical inference made about the data may not reliable.

Multicollinearity can be detected with the help of tolerance and VIF (Variation Inflation Factor).

Table 4.5 MultiCollinearity Statistics

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Financial reward	.854	1.171
Working condition	.576	1.736
Supervision	.521	1.921
Job content	.462	2.164
Training	.713	1.402
Growth	.612	1.633

a. Dependent Variable: commitment

Source: SPSS report

From the above table 4.5 shows the calculated tolerance value of motivation factors of the independent variable is ranging 0.462 up to 0.854 indicates all the tolerance values are within the acceptable level of greater than 0.1, whereas the less than the value of 10. The fact that the value of Tolerance and VIF values are falling within the acceptable limits in this particular study of multicollinearity is not a serious problem and it is possible testing multiple regression analysis. VIF if start 1 and have no upper limit there is no correlation between the independent variable(financial rewards, working condition ,supervision, job content and design, training and development, growth and advancement) and dependent variable (employees commitment). If VIF result show between 1 to 5it's suggest that there is a moderate correlation between dependent and independent variables. If VIF result >5 there is critical level. Therefore the above table 4.5 results show that all variables are there is moderate correlation because the results VIF of the table 4.2 shows fall in the interval of 1-5.



#### 4.6 Results of Multiple Regressions Analysis

Table 4.6 effects of motivation factors as independent variable on employee's commitment as dependent variable

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.697 <sup>a</sup>	.756	.446	.64671	.486	12.278	6	78	.000

Source: SPSS report

a. Predictors: (Constant), growth and advancement, supervision, financial reward, training and development, working condition, Job content and design.

b. Dependent Variable: employee's commitment

R. Represents the relationship between dependent and independent variable (correlation)

R<sup>2</sup>. (R Square) represent how much of the dependent variable can be explained by independent variable .

The table 4.6, the research model has an R<sup>2</sup> value of 0.756. This implies that the model explains 75.6% of the total variation in the dependent variable. Statically it means that other factors account for the remaining 24.4% of the variation in employee commitment can be explained by other variables which are not considered in this study.

**Table 4.7 ANOVA the variance between Motivation and Employees Commitment**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	30.810	6	5.135	12.278	.000 <sup>b</sup>
	Residual	32.622	78	.418		
	Total	63.433	84			

Source: SPSS result

From table 4.7 shows that the significance model ( $F(6,780)=12.278, p<0.05$ ).this implies that the significance at 5% level of significance showing that model is best fit to use and model is significant in explaining variation in the dependent variable. It is significant because p-value  $0.00<0.05$ .

**Table 4.8 Regression Coefficients of the relationship between employee’s commitment and motivation (predictive variables).**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.264	.384		.688	.493
	Financial reward	.011	.103	.010	.109	.101
	Working condition	.536	.111	.515	4.811	.000
	Supervision	.111	.116	.108	.957	.002
	Job content	.282	.134	.251	2.103	.000
	Training	.050	.095	.051	.525	.014
	Growth	.150	.094	.165	1.593	.000

Source: SPSS result

From the above table4.8 the analysis, co-efficient value of beta for financial rewards was - 0.011, this means that all things being equal, employees commitments increased by 1.1% if there is 100% improve the in the motivation practice of financial rewards. This was statistically not significance ( $0.101>0.05$ ) the variable (financial rewards) is notmaking any significance contribution to the dependent variable (commitment).

The co-efficient value beta for working condition 0.536, this means that all things being equal, employees commitments would increase by 53.6% if there is 100% improve the in the motivation practice of working condition This was statistically significance ( $0.00<0.05$ ) the variable (working condition) is making a significance contribution to the dependent variable (commitment).

The co-efficient value of beta for supervision 0.111, this means that all things being equal, employee's commitments would increase by 11.1% if there is 100% improve the in the motivation practice of supervision. This was statistically significance ( $0.002 > 0.05$ ) the variable (supervision) is making a significance contribution to the dependent variable (commitment).

The co-efficient value of beta for job content and design 0.282, this means that all things being equal, employee's commitments would increase by 28.2 if there is 100% improve the in the motivation practice of job content and design. This was statistically significance ( $0.00 < 0.05$ ) the variable (supervision) is making a significance contribution to the dependent variable (commitment)

The co-efficient value of beta for training and development 0.050, this means that all things being equal, employee's commitments would increase by 5.0% if there is 100% improve the in the motivation practice of training and development .This was statistically significance ( $0.014 > 0.05$ ) the variable (training and development) is making a significance contribution to the dependent variable (commitment).

The co-efficient value of beta for growth and advancement 0.15, this means that all things being equal, employee's commitments would increase by 15.0% if there is 100% improve the in the motivation practice of growth and advancement. This was statistically significance ( $0.00 > 0.05$ ) the variable (growth and advancement) is making a significance contribution to the dependent variable (commitment).

In general if coefficient the higher beta value to measure the greater impact on predictor variable on the dependent variable. The finding results of the above table 4.8 shows that working condition has strong relationship with employee's commitment. Beta value is measure how strongly each independent variable influence on dependent variable in which units of standard deviation so beta value of working condition(0.536) greater than all variables. This implies that working condition is better predictor of employee's commitment than the other variables.

#### 4.7 Hypothesis Test of Study

The hypothesis testing based on the result of the beta results. By looking at sig value in table 4.8 a number of hypothesis were presented in chapter one those are include under the table 4.9,

Table 4.9 Hypothesis Test

	Hypothesis	Decision	Sig. Result IF P>0.05 Reject IF P<0.05 Accept
H <sub>1</sub>	Financial rewards have significance effect on employee's commitment in the organization.	Reject	.101
H <sub>2</sub>	Working condition has significance effect on Employee's commitment in the organization.	Accept	.000
H <sub>3</sub>	Supervision has significance effect on Employee's commitment in the organization.	Accept	.002
H <sub>4</sub>	Job content and design has significance effect on Employee's commitment in the organization.	Accept	.00
H <sub>5</sub>	Training and development has significance Effect on employee's commitment in the organization.	Accept	.014
H <sub>6</sub>	Growth and advancement has significance effect on employee's commitment in the organization.	Accept	.00

Hypothesis <sub>1</sub> financial rewards have significance effect on employee's commitment.

Regarding the correlation between financial rewards on employee's commitment, the beta value reported that it has 0.011at significance level of 0.101>0.05, it concludes that a

Financial reward does not have significance effect on employee's commitment. Therefore reject hypothesis.

Hypothesis <sub>2</sub> working condition has significance effect on employee's commitment.

Regarding the correlation between working condition on employee's commitment, the beta value reported that it has 0.536 at significance level of  $0.000 < 0.05$ , it concludes that working condition has significance effect on employee's commitment. Therefore accept the alternative hypothesis.

Hypothesis <sub>3</sub> Supervision has significance effect on employee's commitment.

Regarding the correlation between Supervision on employee's commitment, the beta value reported that it has 0.111 at significance level of  $0.002 > 0.05$ , it concludes that Supervision does have significance effect on employee's commitment. Therefore accept the alternative hypothesis

Hypothesis <sub>4</sub> Job content and design has significance effect on employee's commitment.

Regarding the correlation between Job content and design on employee's commitment, the beta value reported that it has 0.282 at significance level of  $0.00 < 0.05$ , it concludes that Job content and design have significance effect on employee's commitment. Therefore accept the alternative hypothesis.

Hypothesis <sub>5</sub> Training and development has significance effect on employee's commitment.

Regarding the correlation between Training and development on employee's commitment, the beta value reported that it has 0.05 at significance level of  $0.014 > 0.05$ , it concludes that Training and development does have significance effect on employee's commitment. Therefore accept the alternative hypothesis.

Hypothesis <sub>6</sub> growth and advancement has significance effect on employee's commitment.

Regarding the correlation between growth and advancement on employee's commitment, the beta value reported that it has 0.15 at significance level of  $0.00 > 0.05$ , it concludes that growth and advancement does have significance effect on employee's commitment. Therefore accept the alternative hypothesis.

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### 5.1 Summary of Findings

In this section the researcher summarizes the main finding of the study as follow.

The Assessment of Motivational practice in the organization

- The mean score value of each motivation factors(independent variables) are Financial Rewards, Working condition, Supervision, Job content and design, Training and development and Growth and Advancement the mean score value 3.22,3.00,2.62,2.69,2.34,3.02 respectively. According to the earlier discussion chapter four Table 4.2, the variables mean score financial rewards, working condition, and growth and advancement variables considered as medium level. In addition to this supervision, job content and design, training and development variables to get the mean score value are fall low level. So comparing those variable even those variable has low and medium category ,the highest mean scores are financial rewards score mean value has 3.22 and the least mean score value has training and development mean value are 2.34. This implies that an employee commitment relates with financial rewards are moderate or medium and they related with training and development provided by the organization has low level.
- In the Previous chapter four table 4.3 ,the correlation between employees motivation with employees commitment indicates that all motivation factors (variable) working condition, Supervision, Job content and design, training and development, growth and advancement has significance effect with employee's commitment (dependent variable) with significance value 0.000,0.002, 0.000, 0.014, 0.000 respectively and financial rewards have no significance effect with employee's commitment with significance value 0.101.
- The regression model considered financial rewards ,working condition, supervision, job design content and design ,training and development, and growth and advancement as independent variables and employees commitment as dependent variables .the linear combination of those factor significantly related to employees commitment this show table 4.6 and 4.7( $R^2=0.756$ ,  $F=12.278$  and  $P<0.005$ ). This means that, 75.6 % of the variance in the dependent variable, employees commitment can be explained by

independent variables, financial rewards, working condition, supervision, job content and design, training and development.

- Based on table 4.8 beta coefficient value ( $B=0.536$ ,  $P<0.05$ ) it can be show that the effect of working condition greater than other variables or This implies that working condition is better predicator of employee's commitment than the other variables. All variable except financial rewards has significance effect on employees commitment, it has significance value  $P<0.05$ .

## **5.2 Conclusion**

The general objective of the study, to assess the motivation and the effects of motivation on employee's commitment in the Abay insurance company. Under the general and specific objective have been set in this study, To address this objective 99 employees from head office and Addis Ababa branch of the Abay insurance were included in this study. In the literature review the main theory of motivation, conceptual frame work of employee's motivation and commitment, types of motivation was included. After literature review SPSS 20 version program was to analysis the data.

Based on the finding previous discussion, employees are not happy for motivational practice and they are disagree with the supervision, job content and design, training and development provided by the organization. On the other hand even other motivational practice like financial rewards, working condition, and growth and advancement regarding this are employees neutral or they are medium level of agreement this show there is a gap motivation practice of the organization it need to be minimized and improvement. Generally conclude the motivational practice of Abay insurance is not good. Based on the finding regarding to the correlation of between factors of motivation with employees commitment have significance effect except financial rewards. Based on regression analysis result finding the degree of relationship between working condition with employees commitment have stronger than other variables. Among all motivation factors except financial rewards significant predicator they have  $<0.05$  significance value.

### **5.3 Recommendation**

Based on the conclusion made in the previous, possible recommendation forwards as follow:

- Management of Abay insurance should revise the motivational practice regarding to Supervision style, job content and design, training program to improve employee's commitment at work place.
- The organization should balance between the employees effort with the reward they receive from the Abay insurance and external competitiveness should be consider.
- The training program of the insurance should revise. Training program should be provided to employees relate on their job profession and insurance industry this help to improve their skill and general knowledge about insurance industry.
- Management should to be participatingthe employees the organization on decision making and meeting.
- The company should provide training need assessment and designed performance appraisal for employees comparing before the training and after evaluation to what extent the training has improved.
- Organization should be assessed other insurance industry payment of salary and other employees benefit provide to employees equitable as compared to employees in the same qualification and service year in other insurance company.

### **5.4 Limitation of the Study**

Three major limitations could be mentioned under this section. The first limitation was Methodological limitation in which the sampling size limitation are included. The sample taken in the study was 99 employees and if more respondents were included in the research more reliable results would be found. The other one is , even if the research has been conducted with good research design, it has been suffered from impact limitation that findings, the recommendation, conclusion and recommendations will not applicable for other institutions rather than the insurance under the study. The third limitation the study include six variable for motivation factors but the other factor not include this study it has been impact for the result, finding, conclusion, recommendation.



## **5.5 Future Research Potential**

- The scope of the study can be further increased and enriched to include more or different variables under the theoretical framework in future studies.
- Multiple measurement methods for justification of the theoretical model can be including other methods like in-depth interviews, focus group discussion etc.
- The sample can be bigger and broad based to increase the representativeness of the study.

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## Appendix A

### ST.MARY UNIVERSITY

#### SCHOOL OF BUSINESS AND ADMINISTRATION

#### MBA THESIS ON "ASSESEMENT OF MOTIVATION AND ITS EFFECTICE ON EMPLOYEES COMMITMENT" -THE CASE OF ABAY INSURANCE.

#### DEAR RESPONDENT:

This questionnaire is prepared by TsigeMuche, who is MBA student at St. Mary's University School of Graduate studies. The purpose of this questionnaire is to collect data in order to assess motivation and its effects on employee commitment in Abay insurance S.C. Kindly cooperate in filling the questionnaire as your genuine , complete and timely response are crucial for the success of this study . Besides, I would like to assure that the data collected using this questionnaire is purely for academic purpose only, and the information that you provide is highly important and confidential too.

If you have any doubt, please do not hesitate to contact me and I will have available at( mobile:251910276037 or email Tsigemuche37@gmail.com)

#### **PART A- EMPLOYEE PROFIL**

1. Name of the organization:-----
2. Sex female ----- male -----
3. Since how many years you have been working in the organization?  
A.0-5 years B, 5-10 years C, 10-15 Years D, more than 15 years
4. Educational Level  
- High school certificates -college diploma  
-1<sup>st</sup> degree - 2<sup>nd</sup> degree
5. What department you work in?
6. To which management level do you belong?

<b>Level of agreement</b>	<b>Strongly disagree</b>	<b>disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly agree</b>
<b>Financial rewards</b>					
1, the incentives and other benefits influence on employee's motivation.					
2. The salary increments given to employees are well motivates them.					
3. Financial incentives motivates me more than non financial incentives.					
4. I am satisfied with the salary I draw at present.					
5, I am satisfied with the incentives provided by the organization.					
6, the overall financial incentives provided by the organization are reasonable and fair.					
<b>Working environment</b>					
1. The organization treats all employees equal and fair.					
2. Organization working environment are transparent and responsible.					
3. I am satisfied with the lunch break, rest breaks, and leaves given in the organization					
4. The organization employees have good working relationship with each other.					
5. The organization employees use resource adequately and properly.					
6. The overall organization working environments are motivating employees to work.					
<b>Supervision</b>					
1. My supervision gives to me fair adequate supervision and follows up.					
2. I have good relationship with my supervisor.					
3. Employees are spending special time with senior leadership team are motivating.					
4. My supervisor cares about me and he tries to understand, help to solve my personal problem.					
5. I feel my supervisor support and guidance is important my job.					
6. The overall organization management and supervision practice are encourage employees.					
<b>Job content and design</b>					
1. There are fair job assignments employees based on employees skill and capacity.					
2. There is fair work load in our organization.					

3. I am encouraged to come up with new and better ways of doing things.					
4. I feel that my work is valued and appreciated.					
5. I feel job content and design more motivate factors other.					
6. The overall job content and design to encourage the organization employees.					
<b>Training and Development</b>					
1. I am attended any training programs to improve my personal skill and competence.					
2. I think the training session have helped me to develop personal skill at work.					
3. There is equal opportunity to provide trading and development program if employees need training.					
4. I feel significance difference in my motivation before and after training.					
5. I think training and development are motivating me most.					
6. I feel the overall training and development program provided by the organization to create motivating environment for employees.					
<b>Growth and Advancement</b>					
1. There is equal opportunity and advancement provided by the organization to all employees.					
2. I feel the organization provides fair and periodical promotion and growth to all employees.					
3. I am satisfied with the growth and advancement provided by the organization.					
4. I think career development opportunities motivate me the most.					
5. The organization provides growth and advancement program for employees are based on employee's competence and capacity.					
6. The overall promotional procedure used by the organization.					
<b>Employees commitment</b>					
1. I feel very high loyalty to this organization.					
2. I am proud to tell others that I am proud of this organization.					
3. I am willing to put in great deal of extra effort to help this organization be successful.					

4. I am extremely glad that chose to work here rather than one of the other jobs I was considering at the time I joined.					
5. I would not take better chance to other organization change in my present circumstance to make me to leaves this organization.					
6. The overall organizations practices are encourage to committed employees at work.					

A, entry level B, officer level C, management D, senior management

**PART B-The questionnaire divided to the following segment:**

- ❖ Employees Motivation
- ❖ Employees commitment
- ❖ Financial reward
- ❖ Working environment
- ❖ Job design and content
- ❖ supervision
- ❖ Growth and development
- ❖ Training and development
- ❖ Please indicate your level of agreement with each of the following statement.