



ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

**EFFECT OF EMPLOYEE'S MOTIVATION ON ORGANIZATIONAL
COMMITMENT: THE CASE OF NIB INTERNATIONAL BANK**

BY
ISRAEL BEGASHAW

JUNE, 2021
ADDIS ABABA, ETHIOPIA

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Advisor: Berhanu Endeshaw (PHD)

**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF
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Abstract

This research was conducted to study the impact of employee's motivation on organizational commitment. The research is a descriptive research type and followed a quantitative approach. The research has employed both primary and secondary data. To collect the primary data likert scale questioner has been used. Probability Simple Random sampling technique was used to select representative sample of 250 participants from the total population of 750 found at seven branches and the headquarters. To analyze the collected data SPSS 26.0 has been used and descriptive statistics analysis methods such as frequency distribution and central tendency methods were employed. Furthermore, inferential statistical analysis such as correlation and regression analysis were employed. The finding of the research vividly showed the effect of employee's motivation on organizational commitment in the case of Nib International Bank. In case of Nib international bank, extrinsic motivation has higher effect on organizational commitment. Based on the finding of the study, appropriate recommendation has been forwarded. Among other things, the bank shall make sure the existence and maintenance of both intrinsic and extrinsic motivation so to assure organizational commitment.

Key words: Motivation, Organizational Commitment, Affective Organizational Commitment, Continuance Organizational Commitment, Normative Organizational Commitment.

DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Dr. Berhanu Endeshaw (PhD). All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted for any degree.

Name

St. Mary's University, Addis Ababa

Signature

May 2021

ENDORSEMENT

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

Advisor

St. Mary's University, Addis Ababa

Signature

May 2021

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CHAPTER ONE

Introduction

1.1 Background to the Research

Nowadays, there is a consensus about the paramount importance of people within the organization. Such almost a universal agreement, did not easily realized. Rather, employees' within the organization have been seen from various perspectives. The history of management exhibited the evolution and the role given to employees within the organization. (Ezenwakwelu 2017). After lot of perspectives evolution, employees become the center of attention and their role for the realization of organization objective boldly recognized. It is important to take note that there are important factors which required being in place, organization to be successful such as purpose and resource. However, even in the presence of all the necessary ingredients, the organization could not be successful without placing the right employee in the right job(Hasbullah 2008).

The above paragraph highlighted the irrefutable importance of employees' within the organization. Nevertheless, employees' to exert the necessary work quality and skill, among other things, they should be motivated. With no shadow of doubt, if we compare the productivity between motivated and unmotivated employees', in most of the time, the previous will shine over the latter. Motivation can be understood '*as the processes that account for an individual's intensity, direction, and persistence of effort toward attaining a goal*' (Robbins and Judge 2017). As we can depict from the definition motivation is a positive force which push individuals for the attainment of certain goal. As a result, motivation has a significant role in the attainment of the organization goal.

In the other spectrum, the issue of organizational commitment comes to the picture. Commitment can be understood as an abstract concept which explains '*consistencies involving attitudes, beliefs and behavior*' (Hasbullah 2008) and '*involves behavioral choices and implies a rejection of feasible alternative courses of action*' (Hulin, cited in Hasbullah 2008). Commitment can be

understood as individual willingness and degree of engagement within the organization. Those individual with higher degree of commitment are willing to be identified and involved in that organization (Mowday et.al 1979).

Organizational commitment can be created because of different factors. Among other things the leadership style within the organization and the alignment of the goal of the organization and the aspiration of the employee might create organizational commitment. As vividly depicted in the title of this research, the above stated factors are beyond the scope of this research. As a result, this paper aims to study the impact of employee's motivation towards organizational commitment.

In today's highly evolving business world, employees tend to be highly unstable and ready to change organization whenever opportunity comes at sight. In such kinds of scenario, organization could not attain their goal with such kinds of employees. In fact to retain their employees' organizations should play their role to the fullest extent. Among other things, motivation played an important crucial role. Accordingly, this research studied the effect employee's motivation in influencing organizational commitment.

Nib International Bank (NIB) was established in 1999 as a sixth commercial bank in Ethiopia.(Nib International Bank 2014) As it is only permitted to establish bank in a share company form of business organization, Nib bank has been established in a share company form as a commercial bank to engage in the banking business. As of 30 June 2020, NIB has a total of 1,207,995 customers, total assets valued birr 42 billion, 302 branches and 5,934 employees (Nib 2020).

Nib international bank mainly engaged in the banking business, in receiving deposits from the depositors with interest or without interest and use the mobilized deposit in whole or in part to lend to investments with a higher interest rate than the deposit rate. Besides other sorts of banking services, the main business model of the commercial banks revolves around the deposit fund by the depositor and the loan extended by the bank to the borrower. The bank by providing excellent banking services aims to generate a higher amount of profit and in return to distribute it to the shareholders in the form of divided.

The financial sector specially the banking sector highly becomes competitive. Many banks are at the stage of formation to join the banking sector. The joining of new banks in the sector will make the banking sector more competitive. To become a winner out of this stiff competition, banks design their own strategies equipped with the necessary human resource and technology. Among other things, the human resource has a crucial role. When we say a human resource, it is not only to mean human resource with the necessary professional requisite rather it includes committed employees who are ready to exert the required effort.

Organizations are constructed out of different necessary ingredients. Among the ingredients, employees' are the ultimate asset of the organization (Mohsen et al., cited in Al-Madi et al. 2017) and engine of the organization (Al-Madi et al. 2017). To use these precious assets for the attainment of the organization goal, some requisites need to be at place. In consideration of the role of other factors, motivation play insurmountable role. The relationship between the organization and its employees 'is controlled by what motivates them to function, the rewards there from, and the attendant satisfaction they derive from it' (Ezenwakwelu 2017).

The role of the manager within the organization is to get things done through employees. Accordingly, management of people is an integral part of the management process (Tella et al., 2007). Managers should employ different mechanisms to get the great out of the employees for indefinite future. It is a task of manager to know how best stimulate the cooperation of employee and coordinate their effort for the attainment of the goals and objectives of the organization. In addition, the manager must acquire sufficient knowledge as to the abstract nature of human behavior and how to motivate employees with the intent of utilizing their utmost potential so as to achieve the organization goals in an efficient effective manner (Ezenwakwelu 2017). According to Mullins (2005) achievement of the organization goal can be materialized, in case when motivation in the true sense of its philosophy and practice is practiced. Because of the fact, that motivation inspires employees achieving goals, gaining a positive perspective, creating the power to change, building self- esteem and capability, and managing their development and helping others (Ezenwakwelu 2017).

Motivation can be understood as an intangible force which affects the employee direction, intensity, and persistence of voluntary behavior (McShane and Glinow, cited in Ezenwakwelu 2017). Motivation is focused on what triggered human behavior, what direct this behavior toward

a specific goal and concerned with in what way such behavior can be sustained (Rue and Byars, 2000). Motivation will force an individual to strive for the attainment of a certain task he/she aspire to attain.

Motivation can exist in a different form. It can be classified as extrinsic and intrinsic motivation (Robbins and Judge 2017). ‘Motivation deals with everything that a manager knows to affect the direction and rate of individual’s behavior towards commitment’ (Raj, Sci, cited in Al-Madi et al. 2017). Hence, it is important to know which type of motivation can have impact on a certain employee.

Within the organization, having committed and motivated employees can be taken as a main objective and as a result it will bring success in the highly competitive business environment (Mohsen et al., cited in Al-Madi et al. 2017). Meyer and Allen (cited in Al-Madi et al. 2017) defined organizational commitment as a “psychological state that is concerned about how individuals feel about their organizational engagement and the desire to remain and continue with the organization”.

Organizational commitment can be divided into three dimensions, affective, continuance, and normative commitment (Meyer and Allen, 1987, Meyer and Allen, 1991 cited in Al-Madi et al. 2017). Affective organizational commitment denotes ‘employee’s identification with, involvement in, and emotional attachment to the organization out of their volition’ (Meyer, & Allen, 1997 cited in Al-Madi et al. 2017). This type of commitment is beneficial for organizations. (Meyer, & Allen, 1991, cited in Al-Madi et al. 2017). The other type of commitment is continuance organizational commitment, which denotes ‘the employee’s awareness of costs associated with leaving the organization’ (Allen & Meyer, 1997 cited in Al-Madi et al. 2017). In the other spectrum, normative organizational commitment denotes ‘employee’s feeling of obligation to remain with the organization; individuals believe they ought to remain (in the organization)’ (Al-Madi et al. 2017).

In consideration of the importance of organizational commitment in today’s highly unstable business environment, this research seeks to study the effect of motivating employees in influencing organizational commitment.

1.2 Problem Statement

Today's globalized world brings stiff competition in the business platform. To be in line with ever changing competitive business environment and to achieve their ultimate objectives, organizations have been formulating different strategy. Interestingly, any business strategy in any type of business entities requires well equipped employees who can change the ideals on paper into performance. Importantly, employees who endorse the goal and objectives of the organization and play their unreserved effort for its attainment, have without question a paramount role.

The existence of organizational commitment can be considered as a very necessary formula for the success of the organization. Unfortunately, organizational commitment cannot be created without the fulfillment of necessary requisites. For instance, the match between the goal of the organization and employees might make the employee to be committed and ready to exert the necessary effort for the realization of the organization goals. However, the issue is not as such easy rather requires intensive research so as to have an exhaustive answer for the aforementioned issue.

This research aspires to study the impact of employee's motivation towards organizational commitment. As stated in the above paragraph, there are different factors which can influence organizational commitment. It is not attainable to study each and every factor rather it will be wise to concentrate on the impact of motivation. Motivation can be considered as an intangible force which affects the employee direction, intensity, and persistence of voluntary behavior (McShane and Glinow, cited in Ezenwakwelu 2017). Motivation can be considered as positive factor which trigger the employee to invest his/her effort for the attainment of the organization.

In the researcher experience, some employees are committed to serve the organization. In the other spectrum, some employees are ready to leave the organization whenever opportunity is around. In the nib bank scenario, the researcher observed two groups of employees'. In the first group, employees served the organization for a very long time and they are still committed to continue with the organization. In the other group, employees left or ready to leave the organization whenever opportunity is at sight. Such scenario very much puzzled the researcher. Organizational commitment can be attained through the fulfillment of different ingredients.

Among other things, the researcher strived to study the effect of motivation on organizational commitment.

The first grand issue is the relationship between motivation and organizational commitment. It is important to study to what extent motivation influence organizational commitment. When we look at it at the glance, it seems motivation influence organizational commitment. However, it is unwise to assure their co-relation and degree of impact, without conducting a thorough study. Therefore, this research strived to study the relationship between motivation and organizational commitment. In addition this research studied to what extent motivation influence organizational commitment.

This research is not only limited to the above stated main problem. Rather, it attempted to study additional sub-problems. As discussed in the background of study organizational commitment can be classified into three dimensions namely affective, continuance, and normative commitment. The research examined the effect of motivation towards each dimension of organizational commitment.

1.4 Hypothesis

In order to provide answers to the basic questions raised above, the following hypotheses have been developed:

Ho1 There was no relationship between Motivation (Intrinsic and Extrinsic) and affective commitment among employees of Nib International Bank.

Ho2 There was no relationship between Motivation (Intrinsic and Extrinsic) and continuance commitment among employees of Nib International Bank.

Ho3 There was no relationship between Motivation (Intrinsic and Extrinsic) and normative commitment among employees of Nib International Bank.

Ho4 There was no relationship between Motivation (Intrinsic and Extrinsic) and Organizational Commitment among employees of Nib International Bank.

1.6 Objectives of the Study

1.6.1 General Objective

The overall objective of this study is to assess the impact of employee's motivation towards organizational commitment and specifically to study its impact within the ambit of Nib International Bank.

1.6.2 Specific Objectives

The above being the general objective; the specific objectives of this study are:

- To examine the relationship between employee's motivation and organizational Commitment.
- To find out the effect of motivation in influencing organizational commitment.
- To evaluate the level impact of motivation in each dimension of organizational commitments (affective, continuance, and normative commitment).

1.7 Significance of the Study

The research has the following significance;

- This research has significance in uncovering the effect of employee's motivation on organizational commitment.
- The research will create an opportunity to managers to understand about motivation and its effect on organizational commitment.
- In the other spectrum, the research would be an addition to the knowledge and literature in the area.
- The research will be served as an input in the creation of strategy and policy within the bank.

1.8 Scope of the study

This study focuses on the effect of employee's motivation on organizational commitment in NIB International Bank SC. The research studied the effect of intrinsic and extrinsic motivation on

three dimensions of organizational commitment namely Affective, Continuance and Normative organizational commitment. Other factors which have effect on organizational commitment are not part of the research. The scope of the research is delimited geographically as the study has only considered some selected city branches and head office staffs in Addis Ababa. In the other spectrum, the research participants are clerical, professional and managerial staffs. Non-clerical staffs are not part of the study.

1.9 Limitation of the Study

The major limitation of the research was respondents' reluctance to fill the questioner. Unfortunately, some of the respondents' failed to return back the questioner. The researcher strive to resolve the issue by giving reasonable time and passionately remind the respondents' to return back the questioner by showing the importance of research.

1.10 Organization of the Study

The research has been organized into five chapters. Chapter one covers background of the study, problem statement, research questions, objectives, significance, and scope of the research. Chapter Two discusses relevant literatures related to the study so as to depict the overall aspects of the issue. Chapter Three covers the research methodology that has been utilized to carry out the research. Chapter Four encompasses the findings and discussions of the findings of the research. Chapter five pin point the findings of the study and conclusions of the research as well as recommendations.

Chapter Two

Review of Literature

2.1 Introduction

This chapter of the study is dedicated to discuss relevant literatures in the area. The first section tried to discuss relevant motivation theories. Subsequently, appropriate conceptual issues have been discussed. Conceptual framework of the research is briefly drawn. Finally, relevant researches will be briefly discussed.

2.2 Theoretical Framework

2.2.1 Definition of Motivation

Before discussing theories related with motivation, it is important to open the discussion from the word ‘motivation’. The word ‘motivation’ Derives from a Latin word ‘movere’. The Latin word ‘movere’ can be translated to mean ‘to move’ (Nguyen 2017). Therefore, the word can be understood as ‘something going up, keeping us working and helping us to achieve our goals’ (Korth, cited in Nguyen 2017). It can be a result of an outside force and/or inside urge which inspire and push someone to accomplish some goal. Robbins & Judge (2017) define motivation as ‘the processes that account for an individual’s intensity, direction, and persistence of effort toward attaining a goal’.

Jeffrey S. Nevid has defined the concept motivation in the following manner;

“The term motivation refers to factors that activate, direct, and sustain goal-directed behavior ... Motives are the ‘whys’ of behavior – the needs or wants that drive behavior and explain what we do. We don’t actually observe a motive; rather, we infer that one exists based on the behavior we observe.” (Nevid 2013).

In addition to the above stated definition, different scholars defined the word motivation in a different manner. Motivation can be defined as in a different manner depending on who we ask (young, cited in Tetteh 2017). The word motivation may have different connotation depending on the background and experience of a person who is going to define the term. A lay person in

the street may define the motivation as a driving force or “it’s what makes us to do the things we do’ (Tetteh 2017). Accordingly, ‘motivation is the force within an individual that account for the level, direction and persistence of efforts expended at work’ (Tetteh 2017).

Motivation is purely an internal process that impact individuals to behave in a specific manner with the intent of accomplishing certain goal. Motivation by itself does not have tangible existence. However, we can observe its outward manifestation (Denhardt 2008). Motivation might have three part (Greenberg and Baron, cited in Tetteh 2017). The first aspect of motivation can be urging factor that related with the drive or energy which impact individuals’ behavior. When doing certain things alien with their interest, individuals will be attracted to towards that thing. The second aspect is relating with the choice people make and the way they behave accordingly. The third aspect relates with maintenance of adopted behavior and to what extent people exhibit such behavior so as to achieve their goals (Greenberg and Baron, cited in Tetteh 2017).

Based on the above discussion about the meaning of motivation, it can be understood as the force which cause individual to behave in a certain way so as to achieve a particular goal.

2.2.2 Review of Motivation Theories

Different scholars have come up with different sort of Motivational theories. Generally, we can classify motivation theories into content and process motivation theories. Basically, content theories emphasis on what, meanwhile, process theories emphasis on how human behavior can be motivated (Motivation theories n.d.)

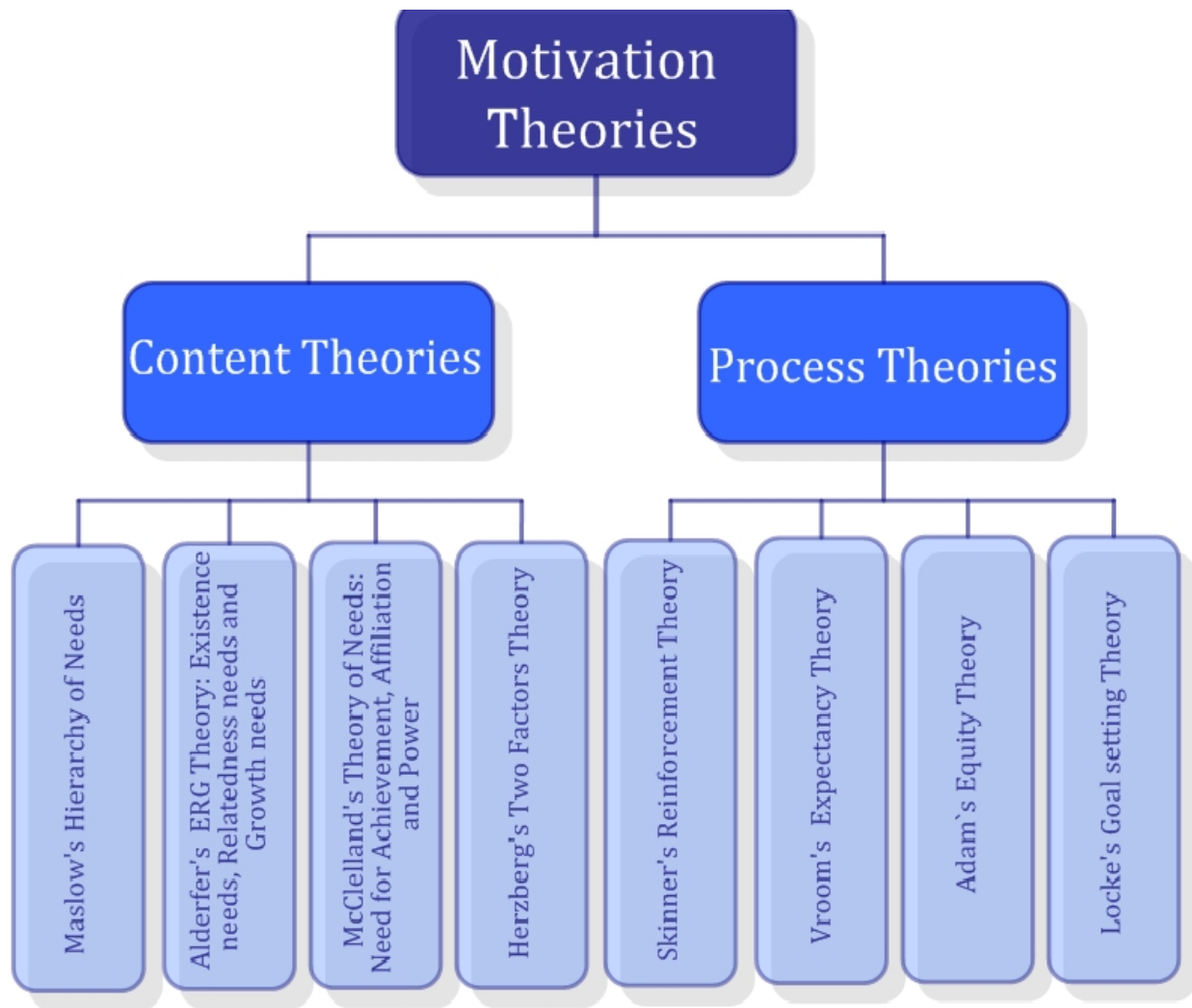


Figure 1.1 Motivation Theories (Motivation theories n.d.)

A. Maslow's Hierarchy of Needs

Abraham Maslow's hierarchy of needs classified the need of every human being into a hierarchy of five needs (Robbins & Judge 2017). Maslow's theory elucidates five different stages of human needs in hierarchical order from the most basic to the most complex ones (Nguyen 2017). There are needs unquestionably necessary to all human beings and nothing else matters without their existence. As a result, human needs can be considered as motivators (Nguyen 2017). According to this theory, any human being start from the lowest need (Skemp-Arlt & Toupenec, cited in Nguyen 2017) and exert his/her energy for satisfaction of that particular need and up on achievement of the need the next higher need come to the picture (Nguyen 2017). According to

Maslow (1954), ‘a person cannot move to the next level of needs without satisfying the previous level.’

Maslow’s Hierarchy of Needs depicted as a pyramid shape the largest and elementary needs at the bottom and the highest need at the top of the pyramid (Steere, cited in Nguyen 2017). Those five needs in the pyramid from the bottom to top are; physiological, safety-security, social-belongingness, esteem and self-actualization. Lately, at the apex of the pyramid a sixth need has been proposed. However, the proposal yet not gets recognition (Robbins & Judge 2017).

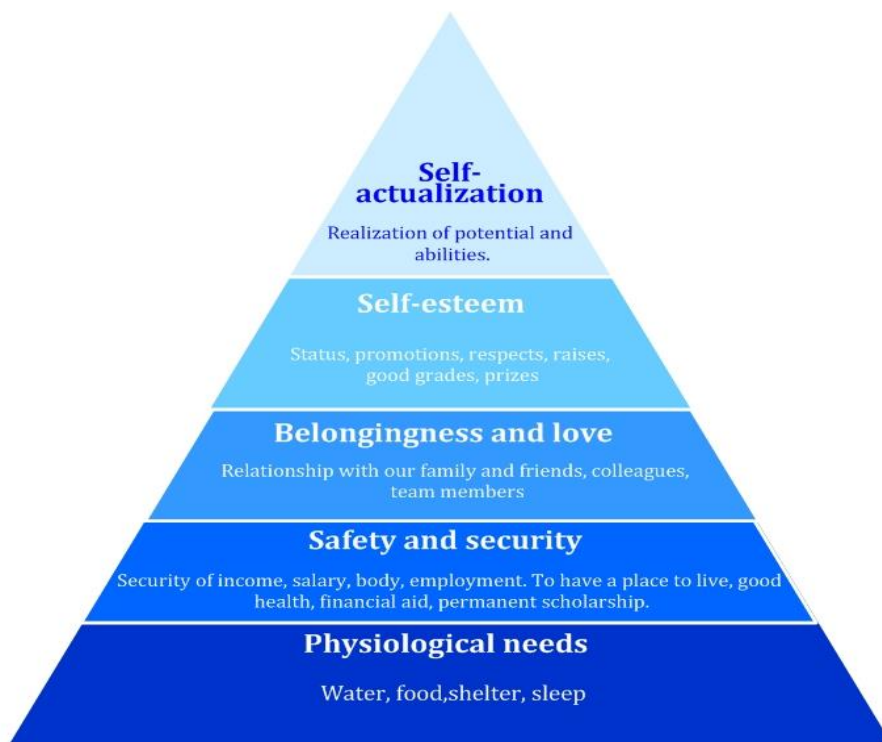


Figure 1.2 Maslow’s Hierarchy of Needs (Motivation theories n.d.)

According to Maslow upon satisfaction of the current need, the next need will come to the picture. Therefore, to motivate any individual, it is necessary to know the level of the hierarchy that the person currently exists and it is advisable to focus on that need and above that need (Robbins & Judge 2017). Maslow’s theory has got an immense recognition specially among practicing managers. Because of the fact that, managers can easily understand the hierarchy and

it is intuitively logical (Robbins & Judge 2017). However, the theory did not take into account cultural difference (Robbins & Judge 2017).

B. Alderfer's ERG theory: Existence needs, Relatedness needs and Growth needs

Alderfer's ERG theory comprises needs into three classes: existence, relatedness and growth (Motivation theories n.d.). Alderfer's motivation theory highly related with Maslow's hierarchy of needs. However, ERG theory classified human needs into three classes of needs.

- ✓ **Existence needs:** *These include needs for basic material necessities. In short, it includes an individual's physiological and physical safety needs. (Motivation theories n.d.)*
- ✓ **Relatedness needs:** *Individuals need significant relationships (be with family, peers or superiors), love and belongingness, they strive toward reaching public fame and recognition. This class of needs contain Maslow's social needs and external component of esteem needs. (Motivation theories n.d.)*
- ✓ **Growth needs:** *Need for self-development, personal growth and advancement form together this class of need. This class of needs contain Maslow's self-actualization needs and intrinsic component of esteem needs. (Motivation theories n.d.)*

Like the case of Maslow's theory, Alderfer firmly agreed that unsatisfied need motivate individuals. Because of the fact that needs are hierarchal in nature before satisfaction of higher order needs, needs at the lower order should be satisfied. According to Alderfer, up on their satisfaction needs at lower order become less important. However, higher-needs order become more important even upon their satisfaction. Unlike the case of Maslow's theory, individuals might return back to a lower need (Motivation theories n.d.).

C. McClelland's Theory of Needs

McClelland's theory of needs was developed by David McClelland. In contradiction with Maslow's hierarchy, McClelland's theory dictates that, 'these needs are more like motivating factors than strict needs for survival' (Robbins & Judge 2017). McClelland's need-theory highly related with learning theory. Because, McClelland stated that needs can be learned or acquired depending on the type of activities people experienced in their environment and culture (Motivation Theories: Top 8 Theories of Motivation – Explained n.d.). According to McClelland's theory, there are three needs (Robbins & Judge 2017)'.

- **Need for achievement (nAch)** ‘is the drive to excel, to achieve in relationship to a set of standards’.
- **Need for power (nPow)** ‘is the need to make others behave in a way they would not have otherwise’.
- **Need for affiliation (nAff)** ‘is the desire for friendly and close interpersonal relationships’.

According to McClelland’s Theory of Needs, people with learned a particular differently from those who do not have (Motivation Theories: Top 8 Theories of Motivation – Explained n.d.). To motivate a particular individual, it is necessary to understand his needs.



Fig. 17.2 : Three Need Theories of Motivation

Figure 1.3 Three Need Theories of Motivation (Motivation Theories: Top 8 Theories of Motivation – Explained n.d.)

D. Herzberg’s Motivation Hygiene Theory

Frederick Herzberg’s two-factor theory classified factors which affect human behavior into two sets of factors which are the satisfaction factor and the dissatisfaction factor (Nguyen 2017). According to this theory, the underlined factors might result in human motivation and job satisfaction in workplace. However, the non-existence of these factors does not create dissatisfaction rather it will put that person in no satisfaction/motivation zone (Nguyen 2017).

Frederik Herzberg Pin pointed two important components which contribute to the state of satisfaction and dissatisfaction, called motivator factors and hygiene factors (Herzberg, cited in Nguyen 2017).

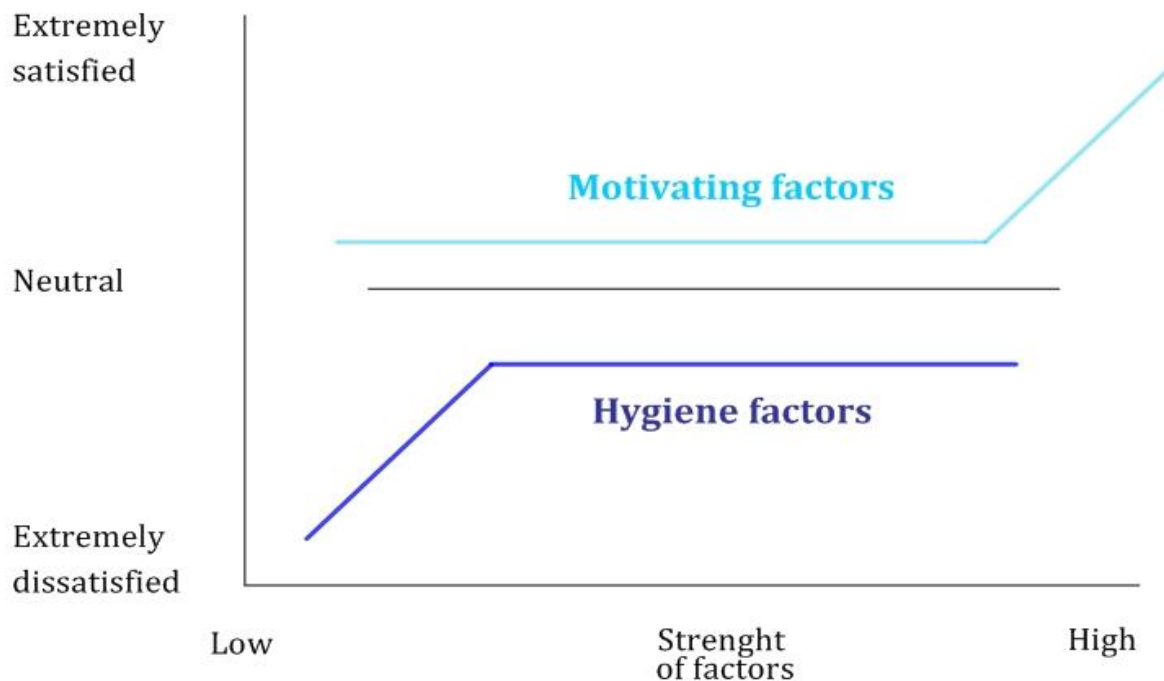


Figure 1.4. Herzberg's Two Factor Theory (Motivation theories n.d.)

Personal achievement, status, recognition, the work itself, responsibility, growth, promotion, and opportunity for advancement, are motivators and described as intrinsic factors (Herzberg 1987 cited in Nguyen 2017). In the other spectrum, interpersonal relationships, company policies and administration, working conditions, quality of supervision, job security, salary, and wages and other benefits, and work-life balance fall under the realm of hygiene factors and can be described as extrinsic factors (Herzberg 1987 cited in Nguyen 2017). Unlike the case of motivator factors, the impact of hygiene factors is not motivation, rather it will avoid dissatisfaction. However, the non-existence of hygiene factors will definitely lead to demotivation (Chapman cited in Nguyen 2017).

Herzberg vividly stated the meaningful connection between satisfaction and dissatisfaction (Herzberg 1987 cited in Nguyen 2017). Satisfaction and dissatisfactions have an influence on any person behavior but these two phenomena arise out of different factors and continue independently of each other (Herzberg et al 1959). Interestingly, individuals present themselves as a reason from their own satisfaction; however, they present external factors as a reason of their dissatisfaction (Cummings & Elsalmi 1968).

In the application of this theory, managers should know the difference between two factors: motivating factors and hygiene factors. Motivating factories are definitely used so as to motivate individuals. However, hygiene factors cannot be used so as to motivate individuals. In this case, it is necessary to underline the importance of hygiene factor because it can be reason for demotivation.

E. Skinner's reinforcement theory

Reinforcement theory is devised based on Skinner's operant conditioning theory, says that 'behavior can be formed by its consequences' (Motivation theories n.d.). Reinforcement theorists understand behavior as environmentally caused (Robbins & Judge 2017). 'Reinforcement theory ignores the inner state of the individual and concentrates solely on what happens when he or she takes some action. Because it does not concern itself with what initiates behavior' (Robbins & Judge 2017).

According to this theory, there are two sort of reinforcement: positive and negative reinforcement. By using different reinforcement techniques, human behavior will be conditioned to act in a particular way. Elimination of the reinforcement will eliminate the motivation factor to act in certain way. In a work place reinforcement can be used on partial or irregular schedule.

F. Vroom's Expectancy theory

Vroom's expectancy theory was developed by Victor H. Vroom in 1964. It is a cognitive theory of motivation. The basic notion of this theory is that people will be motivated to dedicate their potential in case when they believe in the existence of the relationships the effort they put forth, the performance they achieve, and the outcomes/ rewards they receive.

It is a cognitive process theory of motivation. The theory is founded on the basic notions that people will be motivated to exert a high level of effort when they believe there are relationships

between the effort they put forth, the performance they achieve, and the outcomes/ rewards they receive (Motivation Theories: Top 8 Theories of Motivation – Explained n.d.).

The relationships between notions of effort, performance, and reward are depicted in the following figure:

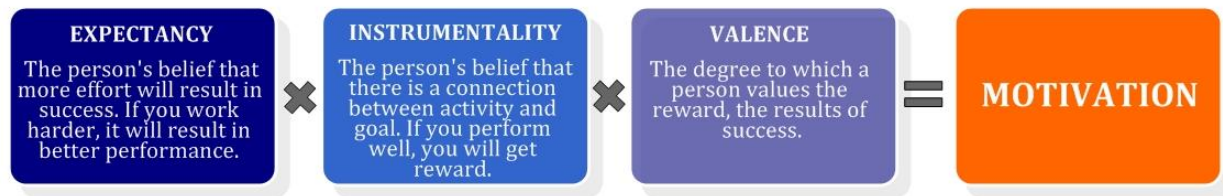


Figure 1.5 Vroom's expectancy theory (Motivation theories n.d.)

According to Vroom, a motivation to achieve a particular outcome is determined by three components namely expectancy, instrumentality and value (Nguyen 2017). The first component is expectancy, which means a person's belief that effort will bring the expected result. In addition, it can be an evaluation of a person's effort and to what extent the effort should be exerted so as to achieve a better result. For example, 'an employee working in the customer services department believes that if he/she tries harder, the work performance will lead to customer satisfaction' (Nguyen 2017).

The second component is instrumentality, which means the person's belief in the relationship between his/her performance and the result. For instance, 'if a person believes that his/her hard-work will be recognized and result in rewards, he/she is likely to put more effort to work' (Nguyen 2017). The value component refers to the value a person will place on the outcome. If a person's reward will be earned with his/her effort, in this case the person will exert the necessary effort so as to get the reward (Skempt-Arlt et al cited in Nguyen 2017). According to Vroom's theory, the person's motivation arises out of the existence of the three components. 'In general, people will work hard when they think that it is likely to lead to desired organizational rewards' (Skempt-Arlt et al cited in Nguyen 2017).

In the presence of the three components to the fullest extent, the person will be highly motivated and exert maximum effort so as to attain the desired outcome.

G. Adam's Equity Theory

Equity theory states individuals can be motivated if they get equitable treatment and acquire what they thought fair for their effort and cost. Equity theory states that 'individuals compare their job inputs and outcomes with those of others and then respond to eliminate any inequities' (Robbins & Judge 2017). As per this theory, people compare and contrast their performance, cost and reward with other reference person. Consequently, after the comparison if that person believe his/her input-output ratio is inequitable in comparison with referent person, he/she might:

- *reduce his/her inputs, efforts, quantity or quality of his/her work*
- *try to increase his/her outputs (ask for better mark, or pay raising)*
- *adjust his/her perception of reference person or his/her outcomes or inputs (re-evaluate his/her or the reference person's effort or outcome)*
- *change the reference person*
- *quit the situation* (Motivation theories n.d.).

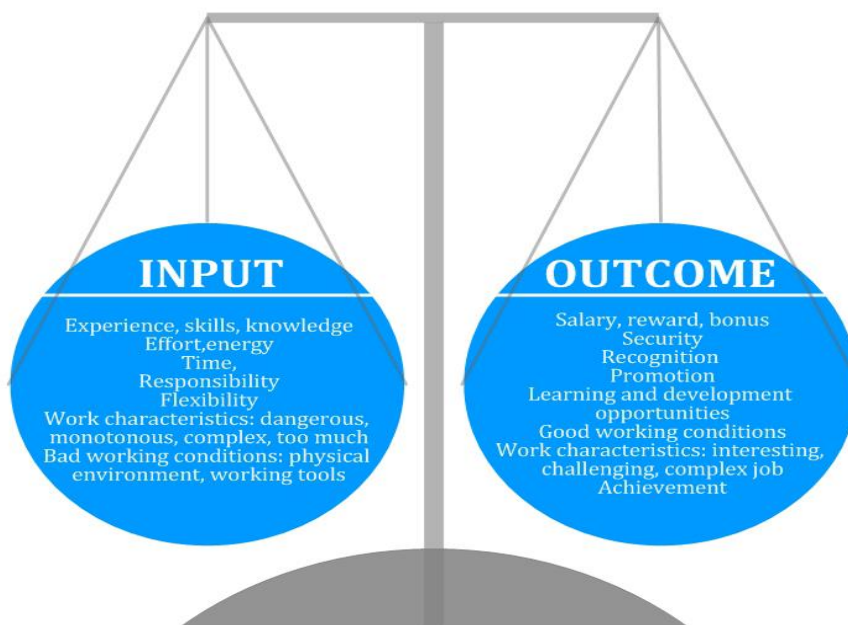


Figure 1.6 Examples for the inputs and outcomes in the equity theory (Motivation theories n.d.)

H. Locke's goal-setting theory

Goal-setting theory depicts that 'a *specific and difficult goals, with feedback, lead to higher performance*' (Robbins & Judge 2017). Goal setting theory advocates the setting of specific and

challenging goals. Accordingly, the commitment to these goals is key determinants of motivation. In addition, achieving the planned goal becomes the reason of motivation.

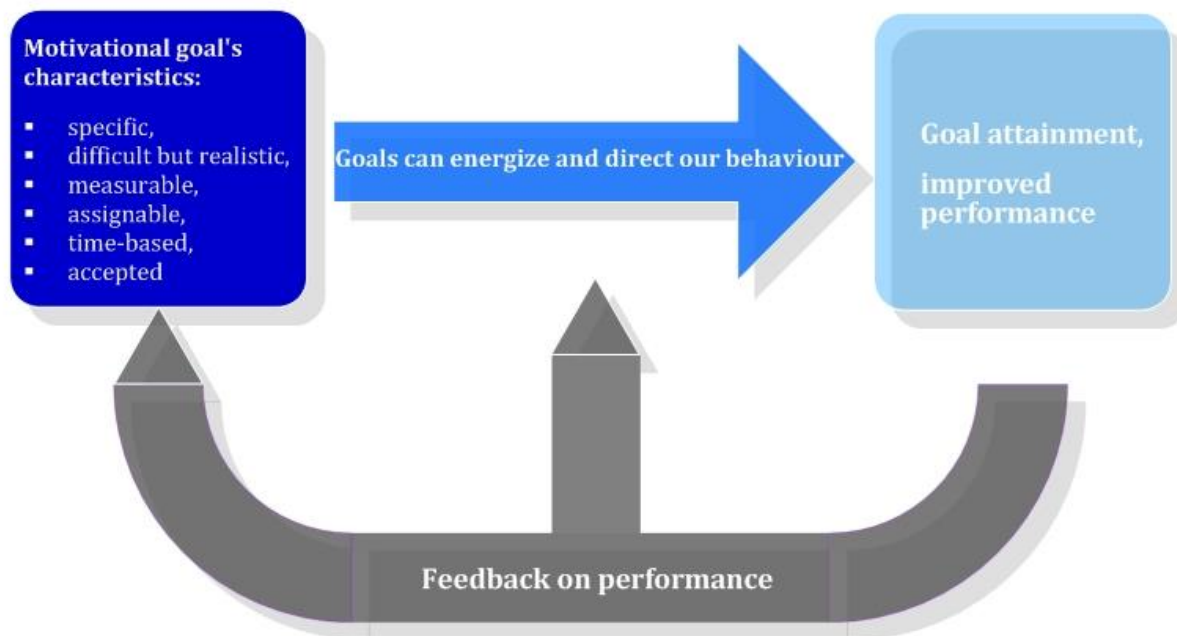


Figure 1.7 Process of motivation according to goal-setting theory (Motivation theories n.d.)

2.3 Conceptual Framework

2.3.1 Employee Motivation

Nowadays, employee motivation is very noticeable concept and it has application on the daily basis. Any organization strives to use its employee's capacity up to attainable extent so as to achieve their goals. Motivation of employee has a role of igniting the potential of employees' by assuring their job satisfaction. Hence, motivation has a role inspiring employees to exert their maximum potential; as a result it will benefit both the employer as well as the employee.

Employee motivation can be defined as *'the willingness to exert high levels of effort toward organizational goals, conditioned by the effort's ability to satisfy some individual need.'* (Al-Madi et al 2017). From the above definition we can sort out two important aspects of motivation. The first aspect of the above definition is, the employee will exert his/her maximum

effort to the attainment of the organizational goals. This aspect of motivation shall be one-sided, if we do not recognize the other aspect of it. The other aspect of the definition can be in some way the employee will be benefited out of the interaction.

In addition, employee motivation *‘is an action that stimulates an employee to take a course of action, which will lead to attain some goal or to satisfy certain psychological needs of employee.’*(George 2011) Both the above definition tried to define employees motivation a bit different way. However, both definitions incorporate similar aspects of employees’ motivation.

2.3.2 Intrinsic and Extrinsic Motivation

Intrinsic Motivation

Intrinsic motivation can be defined as *‘a positively valued experiences that an individual employee gets directly from their work tasks.’* (Thomas and, Velthouse 1990). Intrinsic motivation emanates from a direct relationship between the employee and the work (George and Sabapathy, 2011). Ryan and Deci (2000) define intrinsic motivation in the following manner:

“Intrinsic motivation is defined as the doing of an activity for its inherent satisfaction rather than for some separable consequence. When intrinsically motivated, a person is moved to act for the fun or challenge entailed rather than because of external products, pressures or reward.”

Intrinsic motivation has non-instrumental characteristics. When a person is intrinsically motivated, his/her action is not dependent upon the outcome separable from the behavior (Legault 2016). For instance, *a child plays outdoors – running, skipping, jumping – for no other reason than because it is fun and innately satisfying* (Legault 2016). Autonomy, challenge, recognition can be considered as a good example of intrinsic motivations in work place.

• Extrinsic Motivation

As the name indicates, extrinsic motivation emanates from external work environment. According to Ryan and Deci (2000) *‘Extrinsic motivation is a construct that pertains whenever an activity is done in order to attain some separable outcome. Extrinsic motivation thus contrasts with intrinsic motivation, which refers to doing an activity simply for the enjoyment of the activity itself, rather than its instrumental value.’* Unlike the case intrinsic motivation,

extrinsic motivation is instrumental in its nature. In case of extrinsic motivation, the person performance in some fashion so as to attain the outcome that is separable from the action itself (Legault 2016). For instance, 'a teenager might wash dishes at home in order to receive an allowance.' (Legault 2016) Therefore, extrinsic motivation is highly related to 'tangible' rewards (George and Sabapathy, 2011). Salary, bonus, commission and benefits are a good expels of extrinsic motivation at the work place.

2.3.3 Organizational commitment

The other most important variable of this research is organizational commitment. To fully understand the main theme of this research, it is unquestionably necessary to understand the concept organizational commitment. The concept organizational commitment has become more popular in industrial and organizational psychology.

O'Reilly (1989) describe organizational commitment "*an individual's psychological bond to the organization, including a sense of job involvement, loyalty and belief in the values of the organization.*" Organizational commitment defined as psychological bond of the employee to the organization , and the employee exert the maximum effort for the attainment of the organization goal and endorse the value of the organization. From the above definition organizational commitment can be understood as 'employee's acceptance of organizational goals and their willingness to exert effort on behalf of the organization' (Miller and Lee 2001).

In the other spectrum, organizational commitment defined as '*the relative strength of an individual's identification with and involvement in an organization.*'(Arnold cited in Organizational commitment n.d.) . Miller (2003) also states that organizational commitment is "*a state in which an employee identifies with a particular organization and its goals, and wishes to maintain membership in the organization*" Organizational commitment connotes, the intent of the employee to continue as member of the organization due to the alignment of interest and association with the organization's goals and values.

Organization commitment can be describe from the point of view of attitude and behavior. According to Morrow (1993), organizational commitment understood as an 'attitude reflects feelings such as attachment, identification and loyalty to the organization as an object of commitment'. From point of view of attitude, organizational commitment can be 'characterized

by favorable positive cognitive and affective components about the organization.’(Meyer et al 1990) From the point of view of behavior, organizational commitment can be described as ‘organizational commitment as behavior is visible when organizational members are committed to existing groups within the organization.’(Reichers cited in Al-Madi 2017)

Finally, Allen and Mayer define organizational commitment as ‘a psychological state that characterizes the employee’s relationship with the organization, and has implications for the decision to continue membership in the organization.’(Allen and Mayer cited in Al-Madi 2017)

2.3.4 Dimension of Organizational Commitment

Organizational commitment has three dimensions. Herein under, three dimension of organizational commitment are discussed.

Affective organizational commitment

The first dimension of organizational commitment is affective organizational commitment. This dimension connotes employee’s emotional attachment to the organization. As per Meyer and Allen affective commitment is ‘the employee’s emotional attachment to, identification with, and involvement in the organization.’(Meyer and Allen cited in Al-Madi 2017). As per this dimension, employees continue to working for the because of their willingness to serve there (Meyer and Allen cited in Al-Madi 2017). Employees who are committed on an affective level stay with the organization because employees ‘view their personal employment relationship as congruent to the goals and values of the organization’ (Beck and Wilson, 2000).

The degree of affective organizational commitment determined the extent to which the employee’s needs and expectations about the organization are harmonized by their actual experience (Al-Madi 2017). Other scholar also describes organizational commitment as ‘value rationality-based organizational commitment, which refers to the degree of value congruence between an organizational member and an organization.’(Hasbullah 2008) According to Meyer and Allen (Al-Madi 2017) affective commitment is determined by factors such as job challenge, role clarity, goal clarity, and goal difficulty, receptiveness by management, peer cohesion, equity, personal importance, feedback, participation, and dependability.

Continuance commitment dimension

The second dimension of organizational commitment is continuance commitment dimension. Meyer and Allen define continuance commitment as ‘awareness of the costs associated with leaving the organization.’(Meyer and Allen cited in Al-Madi et al. 2017). This dimension has calculative nature because employees assess costs and risks associated with leaving the current organization. In addition, Meyer and Allen depicts that ‘employees whose primary link to the organization is based on continuance commitment remain because they need to do so (Meyer and Allen cited in Al-Madi 2017).

In case of continuance commitment, the need to stay within the organization is the result of perceived costs of leaving the organization (Meyer and Allen cited in Al-Madi et al 2017). Best (1994) indicates that ‘continuance organizational commitment will therefore be the strongest when availability of alternatives are few and the number of investments are high.’ According to continuance commitment, employees will leave the organization whenever they get a better alternative.

Normative commitment dimension

The third dimension of organizational commitment is Normative Commitment. Meyer and Allen (1991) define normative commitment as ‘a feeling of obligation to continue employment’. According to Meyer and Allen (1991) ‘employees with normative commitment feel that they ought to remain with the organization’. Wiener and Vardi (1980) describe normative commitment as ‘the work behavior of individuals, guided by a sense of duty, obligation and loyalty towards the organization’.

Under this dimension employees are committed to an organization based on a moral reason (Meyer and Allen 1991). Meyer and Allen (1991) state that ‘this moral obligation arises either through the process of socialization within the society or the organization’. Because of the acquired benefit by the employee, he/she might feel to stage and serve the organization.

2.3.5 Empirical Review

The relationship between motivation and organizational commitment has been the subject matter of numerous researches. Herein under, some of the research works conducted based on in the other countries experience as well domestic context has been discussed.

Bytyqi (2020) conducted a research titled '*the impact of motivation on organizational commitment: an empirical study with Kosovar*'. The research investigated the relationship between motivation and organizational commitment. The research finding showed that '*motivation has a positive influence on organizational commitment as well as regression analysis showed that motivation has a positive effect on overall organizational.*' (Bytyqi 2020) The research boldly concludes the existence of meaningful relationship between motivation and organizational commitment.

Al-Madi et al (2017) investigated the issue titled 'the Impact of Employee Motivation on Organizational Commitment'. The purpose of the research is to '*investigate the impact of motivating the front line employees of retail stores in Jordan on the organizational commitment*' (Al-Madi et al 2017). The study revealed that there is significant impact from employee motivation of front line employees of retail stores in Jordan on organizational commitment (affective, normative and continuance) (Al-Madi et al 2017).

Ezenwakwelu (2017) examined '*Determinants of Employee Motivation for Organizational Commitment*'. The objectives of the study is to ascertain the dimensions of motivation for employee commitment, determine how salary and working condition influence employee productivity, and ascertain the extent to which responsibility and personal growth influence employee commitment (Ezenwakwelu (2017)).The finding of the research uncovered that '*job design and autonomy are dimensions of motivation for employee commitment, salary and working condition have long -term effect on employee productivity, responsibility, and personal growth had a significant and positive influence on employee commitment*'(Ezenwakwelu (2017)).

Sofia Tsegaye (2017) conducted a researcher titled '*the impact of intrinsic and extrinsic factors of motivation on organizational commitment: the case of modern building industries Plc.*' In her thesis aimed to study the impact of intrinsic and extrinsic factors of motivation on organizational commitment and the study focus on Modern Building Industries Plc. The finding of the thesis concludes the strong relationship between intrinsic motivation and organizational commitment.

In Fentaw's study titled 'the impact of motivation in fostering organizational commitment: in the case of Ethiopian shipping and Logistic Service enterprise', investigate the impact of motivation factors in the development of employee's long term commitment to in Ethiopian Shipping and

Logistics Service Enterprise. The study concluded the existence of positive relation between motivation and organizational commitment (Fentaw 2018).

2.3.6 Conceptual Framework

Employees commitment to their organization cannot be achieved easily. Among other things, organization should have effective motivational strategies, in such case employees might be committed to their work as a result to their organization (Warsi et al. 2009). According Al-Madi et al (2017), commitment to the organization can be portrayed in different fashion :

- *An identification with the goals and values of the organization*
- *A desire to belong to the organization*
- *A willingness to display effort on behalf of the organization*

Some scholars found out the significant relationship between employees motivation and employees (Mohsen et al. cited in Al-Madi et al 2017). According to Warsi et al.(2009) work motivation has a strong impact on organizational commitment. In addition, some literature in the area vividly notes the interrelatedness between organization commitment and motivation (George and Sabapathy 2011).

As it is noted in the above discussion, there is a relation between work motivation and organizational commitment. When we say work motivation, it includes both intrinsic and extrinsic motivations. Basically, this research examines the impact of employee's motivation (intrinsic and extrinsic) on organizational commitment (Affective, Continuance and Normative organizational commitment). Among the two variables, motivation is an independent variable and organizational commitment considered as dependent variable.



Figure 1.8 Conceptual frameworks of the relationship Employee's Motivation and organizational Commitment

CHAPTER 3

Research Design and Methods

3.1 Introduction

In the previous chapters, motivation and organizational commitment has been discussed. The research strives to examine the relationship between motivation and organizational commitment. To be more specific, the research has been initiated to study the impact of motivation on organizational commitment. Motivation can be categorized into intrinsic and extrinsic. As stated in the previous chapter, organizational commitment also categorized into three dimensions namely Affective, Continuance and Normative organizational commitment. Accordingly, this research intends to study the influence of motivation toward organizational commitment.

3.2 Research Design and Type

A research design can be understood as a 'blue print' for collection, measurement and analysis of data (Sreevidya and Sunitha 2011). Sreevidya and Sunitha (2011) stated that *'....every problem and research objective may seem unique, there are usually enough similarities among problems and objectives to allow decisions to be made in advance about the best plan to resolve the problem'*. The research design is orchestrated in a way to examine the impact of motivation on organizational commitment. Most importantly, the research design has been crafted in a way to suit the central problem of the research.

Based on their purpose, researches can be categorized into exploratory, descriptive, explanatory experimental (Akhtar 2016). Exploratory research strives to explore and generate new ideas and serve as stepping stone further research (Zikmund 2010). This type of research is well-suited in case when few and no earlier research is found in the area (Akhtar 2016). Descriptive research involves either identifying the characteristics of an observed phenomenon or exploring possible correlation among two or more phenomena (Leedy & Ormond, 2010). 'It is used to identify and obtain information on characteristic of a particular issue like community, group or people. In other words, we can say that this type of research describes social events, social structure, social situations, etc. Descriptive research answers the questions, what, who, where, how and when.'

(Akhtar 2016). In the other spectrum explanatory research mainly concerned with causes or ‘why’ factor about some phenomenon (Akhtar 2016).

This research crafted to study the correlation between two variables or the impact of one variable into the other through the help of quantitative data. In comparison with the above stated research type, descriptive research can be effectively used to accurately portray the characteristics of a particular group and situation. In addition, the research strives to explain why some variable affect the other variable. Hence, some aspect of the research falls under the realm of explanatory research. Therefore, a descriptive research and explanatory research approach is appropriate for this study and has been used. In the coming pages, the research approach and type will be discussed.

3.3.1 Research approach

A research approach can be either qualitative, quantitative, or a mixture of both these methods (Leedy & Ormond, 2010). Qualitative research approach tried to uncover business issues by utilizing techniques that allow the researcher to offer an in-depth interpretation of researched phenomena without depending on numerical measurement (Zikmund 2010). Qualitative research approach incline to answer general and broad questions by collecting and analyzing views (Creswell 2008). This approach is use so as to understand concepts, thoughts or experience. In addition, it is researcher–dependent approach because the researcher is expected to sort-out meaning out of unstructured response, for instance from a recorded interview. Hence, the researcher should interpret the data to extract its meaning and convert it to meaning (Zikmund 2010).

The quantitative research approach intends to sort out the features of an observed phenomenon or find out possible correlations among two or more phenomena (Leedy & Ormond 2010). It used to assess or confirm theories and assumption. ‘*Quantitative researchers direct a considerable amount of activity toward measuring concepts with scales that either directly or indirectly provide numeric values. The numeric values can then be used in statistical computations and hypothesis testing*’ (Zikmund 2010).

The issue of this research can be well addressed through quantitative research approach. Therefore, this research intend to study the correlation between two phenomenon based on the

quantitative measurement through empirical assessments that involve numerical measurement and analysis approaches.

3.4 Sampling Techniques and Data collection

3.4.1 Population and Sampling Techniques

Nib International Bank has presence all over the country through its numerous branches. It is overwhelmingly difficult to make all the branches a target population of this research. The target population of this research is employees of Nib International Bank who works under various positions at branches located in Addis Ababa and at Head Office (HO). The branches are selected on the basis of their grade and the head office is selected because it consisted of many employees. Clerical, professional and managerial employees of the above stated target populations are considered for the study. The rationale of selecting these employees as a target population is employees beyond non-clerical positions have to some extent experience on the issues of the research and the remoteness of accessing outlying branches employees and the cost of including all city branches. In relation with sampling techniques, the research has utilized Probability Simple Random sampling techniques.

The bank has classified its branches in the following manner; special, Premium, Grade 5, Grade 4, Grade 3, Grade 2 and Grade 1 branches. Among the city branches, from each category, one branch is selected as a target population. Taking into account different factors like cost implication and time constraint sample of the target population is used. Accordingly, employees of the head office and selected branches from each category (Main branch, Arat-kilo Premium, Cathedral Branch, Ras Branch, Wello Sefer Branch, Meskel Flower Branch and Filamingo Branch) are selected as a target population. The sample size for a total population of 750 is 254. Accordingly, 254 employees of the bank are selected as a representative sample of this study.

To determine the sample size, different approaches can be utilized. The approaches are using a census for small populations, imitating a sample size of similar studies, using published tables, and applying formulas to calculate a sample size (Glenn 1992). Among the above stated approaches, using a formula to calculate a sample size is attainable approach. Accordingly to determine the sample size the formula crafted by Krejcie and Morgan (1970) is used.

The formula can be stated as:

$$\text{Formula 1: } S = \frac{X^2 N P(1-P)}{d^2 (N-1) + X^2 P (1-P)}$$

Where: S = required sample size; X^2 = the table value of chi-square for 1 degree of freedom at 0.05 confidence level (3.841); N = the population size which is 750 ; P = the population proportion (assumed to be 0.50 as this would provide the maximum sample size); and d = the degree of accuracy expressed as a proportion (.05).

Based on the above computation using the formula of Krejcie and Morgan (1970) the sample size for a total population of 750 is 254. Accordingly, 254 employees of the bank are selected as a representative sample of this study.

Branch	No of qualified employees	Proportion (%)	Sample size
Head Office	633	84	214
Main	31	4	10
Arat-Kilo Premium	15	2	5
Cathedral	19	2.5	7
Ras	16	2	5
Wello Sefer	12	2	4
Meskel Flower	19	2.5	7
Filaming	5	1	2
Total	750	100	254

Table 1.1 - Study population and sample size

3.4.2 Data Collection

The primary data for this study was collected through a self-administered structured questionnaire. A questionnaire is the most common tool to investigate the issue of this research. The questionnaire composed of three major parts. The first part of the questionnaire was the demographic profile of respondents; the second part incorporated the 30 questions. All items were rated by respondents on a five-point Likert scale. Each item was scaled from 1 statement “very low” to 5 with the statement “very high”. The questionnaires were distributed and collected by the researcher.

3.4.3 Data Analysis

Once the questionnaire was collected and returned, the researcher coded and entered data into Statistical Package for the Social Sciences version 23 (SPSS-23) software. In light of the output of the SPSS version 23, the researcher conducted interpretation of the data so as to ascertain their meaning. Descriptive statistics analysis methods such as percentage, mean, standard deviation were employed. In addition, inferential statistics like correlation and regression methods have been utilized.

3.4.4 Reliability and Validity

A measuring instrument is considered reliable when different attempts at measuring something converge on the same result (Bryman & Bell, 2007; Zikmund et al., 2010). As Joppe M. (2000), stated that, Instrument validity pertains to the ability to accurately measure what to intend to measure based on objective of the study. It is used to make sure that all the relevant variables are included and irrelevant ones were excluded. It also assures all the variables considered are accurately measured

In this regard universally accepted sampling method was used to draw a representative sample of the population. Due emphasis was given to make the questions objective type and understandable so that the employees can answer the questions properly based on what they know. Vague and confusing wordings were avoided not to mislead the employees on the time of filling the questionnaires. The questionnaire was organized and finalized with a close consultation of my advisor and expertise of the subject. To address Ambiguous claims, same spirited questions were forwarded to Key informant participants for triangulation purpose.

Cronbach's Alpha was used to assess the questionnaire's reliability, which tests internal accuracy and determines if objects on a scale measure the same construct. SPSS was used to calculate the index alpha, which calculated the average of observable objects as well as their correlation. Cronbach's Alpha was calculated for each vector that comprised a scale, as seen below.

Variables	Cronbach's Alpha	Items
Intrinsic Motivation	.808	7
Extrinsic Motivation	.785	7
Affective Organizational Commitment	.789	5
Continuance Organizational Commitment	.819	6
Normative Organizational Commitment	.778	5
Overall	0.7958	30

Continuance organizational commitment has the highest efficiency ($\alpha = 0.819$), followed by intrinsic motivation ($\alpha = 0.808$), affective organizational commitment ($\alpha = 0.789$), extrinsic motivation ($\alpha = 0.785$), and normative organizational commitment ($\alpha = 0.778$). This demonstrates that all five variables were stable when their reliability values met the prescribed criterion of 0.7, as Field (2009) contended. The reliability test results also showed that all five variables were stable, as the average index of 0.7958 met the threshold of 0.7. This indicates that Intrinsic Motivation, Extrinsic Motivation, Affective Organizational Commitment, Continuance Organizational Commitment, and Normative Organizational Commitment have relatively good internal continuity and are measured in the same construct.

On the other hand, research validity involves internal and external validity (Creswell, 2008). Several approaches to assess validity are available. To ensure validity, the measurement of each variable has been crafted taking into account theories and literatures.

3.4.5 Ethical Considerations

Most ethical issues in research fall into one of four categories: protection from harm, informed consent, right to privacy, and honesty with professional colleagues (Leedy & Ormond, 2010). In this research participants' privacy, dignity, wellbeing, and freedom will be safeguarded. To guarantee these, the next guidelines will be followed:

- Explanation will be given to potential participants as to the purpose and nature of the research so they can freely choose whether or not to participate in the study;
- Participants will be informed on their right to refuse to answer any questions or participate in the study; and
- Obtain informed consent from organizations and individuals that participates in the study.

Furthermore, the researchers will be honest when reporting findings and the conclusions will be based on the data.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1 Introduction

As vividly proclaimed, the paper intends to study the impact of motivation on organizational commitment. The research tried to study the relationship between two variables namely motivation and organizational commitment. Motivation can be considered as an independent variable and organizational commitment is definitely a dependent variable. To conduct the research different research question has been framed.

The first hypothesis states that there was no relationship between Motivation (Intrinsic and Extrinsic) and affective commitment among employees of Nib International Bank. The second hypothesis framed to assess the effect of Motivation (Intrinsic and Extrinsic) on continuance commitment. The third hypothesis strived to examine the effect of Motivation (Intrinsic and Extrinsic) on normative commitment. Finally, the last hypothesis framed to assess the effect of motivation on organizational commitment. Some prior studies have depicted the relationship between motivation and organizational commitment. This research strives to ascertain the relationship between the two variables. In the other spectrum, the other research examines the extent of employee's motivation influence organizational commitment.

The research design has been crafted taking into account the central problem of the research. As stated in the above discussion, the research strived to study the correlation among two phenomena. Because of this intent, a research approach which suits this intent has been adopted. With no shadow of doubt, quantitative research approach best suit the research objective as well as it is a best means to uncover the research questions. Descriptive research type has been adopted. As boldly discussed this research intends to study the correlation between two variables or the impact of one variable into the other through the help of quantitative data.

The research only studies the case of Nib International Bank. However, it is unthinkable to make all branches the population of the study. Hence, only some systematically selected city branches and head office staffs are become target population of the study. Likert scale questioner is used to collect data of the research.

4.2 Research Process

To be in line with quantitative research approach, likert scale questioner has been administered. Because of the size of the target population, sample of the target population is used. The bank has classified its branches in the following manner; special, Premium, Grade 5, Grade 4, Grade 3, Grade 2 and Grade 1 branches. Accordingly, from each category one branch and staffs of the head office has been selected. As per the selected branch, there are 750 employees of the bank are qualified. Accordingly to determine the sample size the formula crafted by Krejcie and Morgan (1970) is used. Based on the formula, 254 questioners should be administered.

The researcher has distributed 254 questioners. Out of the 254 questioners distributed to the sampled employees of the bank a total of 250 questioners were returned back and the analysis is conducted on those. When we assess the data collection process, in most of the case the process goes as planned except some participants' reluctance to fill the questioner. The data collection process was guided by strict data collection procedure. The collected data is valid as well reliable.

4.3 Data Analysis

4.3.1 Demographic Characteristics of Respondents

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	166	66.4	66.4	66.4
	Female	84	33.6	33.6	100.0
	Total	250	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 25	23	9.2	9.2	9.2
	25-35	104	41.6	41.6	50.8
	36-45	86	34.4	34.4	85.2
	46-55	27	10.8	10.8	96.0
	Above 55	10	4.0	4.0	100.0
	Total	250	100.0	100.0	

Educational Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	College Diploma	6	2.4	2.4	2.4
	BA/Bsc Degree	186	74.4	74.4	76.8
	Master's Degree	58	23.2	23.2	100.0
	Total	250	100.0	100.0	

Experience within the bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-2	77	30.8	30.8	30.8
	3-6	57	22.8	22.8	53.6
	7-10	58	23.2	23.2	76.8
	11-15	47	18.8	18.8	95.6
	16 years and more	11	4.4	4.4	100.0
	Total	250	100.0	100.0	

Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	single	153	61.2	61.2	61.2
	Married	91	36.4	36.4	97.6
	Divorced	2	.8	.8	98.4
	Widow(er)	2	.8	.8	99.2
	5.00	2	.8	.8	100.0
	Total	250	100.0	100.0	

Table 1.2 Out of 250 respondents 166 (66.4%) were male and 84 of respondents (27.6%) were female. The distribution percentages of the respondents according to age group were 23 (9.2%) of the respondents were below 25 years old, 104 (41.6%) were from 25 to 35, 86 (34.4) were from 36 to 45, 27 (10.8%) were from 46 to 55 and 10 (4%) were above 55. In terms of age composition, most of the participants are young. The workforce of the bank is highly placed by the young. When we look the respondent's educational qualification, 6 (2.4 %) of respondents have college diploma, 186 (74.4%) of respondents have BA/Bsc degree and 58 (23.2%) of respondents have master's degree. Respondents have education qualification. It is showed that the respondents held a range of educational qualifications between Diploma to MA/MSc Degree

level. The largest number of respondents 186 (74.4%) are qualified with BA/BSc degree, followed by MA/MSc graduates with 58 (23.2%) while the rest 6 (2.4%) respondents had a Diploma. Therefore, we can confidently conclude that participants have the necessary educational qualification. Within Nib International Bank 77(30.8%) of the respondents have working experience of up to two years, 57(22.8) of the respondents have working experience of from three up to six years, 58(23.2%) of the respondents have working experience of from seven up to ten years, 47(18.8%) of the respondents have working experience of from eleven up to fifteen years, and 11(4.4%) of the respondents have working experience of from sixteen and above. In terms of experience within a bank, around half of the participants have experience up to six years. The other portion of participants has experience within the bank for more than seven years. Hence, participants have almost evenly distributed work experience with in the bank. The distribution percentage of the respondents according to marital status was 153(61.2%) of the respondents were single, 91(36.4) were married 2(0.8%) were divorced and 2(0.8%) were widow(er). Predominant numbers of participants are unmarried

Source: Own survey (2021)

Current position	Frequency	Percent
Supervisory post	32	12.8
Professional post	164	65.6
Clerical Post	54	21.6
Total	250	100.0
Work unit		
E-Banking	18	7.2
Human Resource	16	6.4
Finance and Accounts	19	7.6
Legal Services	6	2.4
Credit Appraisal	18	7.2
Facilities and Maintenance	16	6.4
Branch	40	16
Corporate Planning & Monitoring	13	5.2
Information System	9	3.6
Retail and SME	20	8
Corporate Banking	13	5.2

Trade Finance	20	8
Risk & Compliance Management	12	4.8
Property Valuation	13	5.2
Internal Audit	17	6.8
Total	250	100.0

Table 1.7 The table depicts posts of the respondents. Among respondents 32(12.8%) were work at Supervisory post, 164(65.6%) were work at professional post and 54 (21.6%) were work at clerical post. 40 of the respondents work at seven branches. 210 of the respondents work fourteen departments situated at head office of the bank.

Source: Own survey (2021)

In the upcoming pages, respondents' response in relation with, Intrinsic and extrinsic motivation, Affective, continuance and normative organizational commitment will be discussed.

4.3.2 Intrinsic Motivation: Respondents' Response

In this research employee's motivation considered as a independent variable. To systematically study the issue, motivation has been classified into intrinsic and extrinsic motivation. To dissect the issue properly, seven variables has been formulated. In the upcoming discussion, participant's response with regards to intrinsic motivation will be covered.

Variables	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Frq.	%	Frq.	%	Frq.	%	Frq.	%	Frq.	%
	I have responsibilities related to work.	166	66.4	75	30.0	4	1.6	2	.8	3
My colleagues appreciate me for what I did for my work.	60	24.0	131	52.4	19.6	8.1	7	2.8	3	1.2
I believe that I have full authority to do my job.	78	31.2	111	44.4	39	15.6	17	6.8	5	2.0
I believe that work which I've done is a respectable job.	103	41.2	112	44.8	27	10.8	5	2.0	3	1.2
I see myself as an important employee of the bank.	118	47.2	85	34.0	37	14.8	10	4.0	0	0
I have the right to decide in a subject related to my work.	44	17.6	108	43.2	68	27.2	25	10.0	5	2.0
The type of work I perform provides me with opportunity for personal growth and development.	69	27.6	97	38.8	55	22.0	16	6.4	13	5.2

Table 1.8 Respondent’s Response related with Intrinsic Motivation

Source: Own survey (2021)

	N	Minimum	Maximum	Mean	Std. Deviation
I have responsibilities related to work.	250	1.00	5.00	4.5960	.68312
My colleagues appreciate me for what I did for my work.	250	1.00	5.00	3.9520	.81014
I believe that I have full authority to do my job.	250	1.00	5.00	3.9600	.96025
I believe that work which I've done is a respectable job.	250	1.00	5.00	4.2280	.81157
I see myself as an important employee of the bank.	250	2.00	5.00	4.2440	.85050
I have the right to decide in a subject related to my work.	250	1.00	5.00	3.6440	.95125
The type of work I perform provides me with opportunity for personal growth and development.	250	1.00	5.00	3.7720	1.08292
Valid N (listwise)	250				

Table 1.9 Central tendency analysis of respondents’ response with regards intrinsic motivation

Source: Own survey (2021)

The first variable state that ‘I have responsibilities related to work.’ To this variable 166 (66.4%) of respondents’ strongly agree and 30 % of the respondents agreed with the variable. In the other respect, 0.8% and 1.8% of the respondents’ was respectively disagreeing and strongly disagrees with the variable. As it is predominantly evidenced, most of the respondents’ expressed unreserved agreement to the variable. In addition, the variable has 4.5960 of mean. This without doubt showed the respondents agreement as to the existence of work related responsibility. The mean value indicate that respondents’ believe that they have work related responsibility.

The other variable was ‘My colleagues appreciate me for what I did for my work’. In this regard, 24.0% strongly agree with the question and the majority of the respondents (52.4%) agree with the question. In the other spectrum, 8.1% of the respondents’ response was neutral. This variable

has 3.9520 mean value score. Positive appreciation from colleagues will definitely motivate employees to focus on their tasks and archive more.

Pursuant to the finding related with the respondents' believe as to the existence of authority to their job, 31.2 % were strongly agreed and 44.4% of the respondents' agree with the question. However, 15.6% of the respondents were neutral. In addition, 6.8% and 2.0% of the respondents' were respectively disagreeing and strongly disagree with the question. As we vividly understood from the respondents' response majority of them believed that they have full authority to their job. In line with the above assessment, this question has 4.2280 mean value score. When employees believe they have full authority to do their job, it definitely motivates them to exert maximum effort and fulfill their responsibilities.

The other variable was crafted to assess respondents' believe as to respectability of their job. As per the finding, 41.2% of the respondents were strongly agreed and 44.8% were agreed with the question. As we can confidently conclude, respondents' predominantly believed that their job is respectable. To strengthen this argument it is suffice to look at the mean value score, which is 4.2280.

The other variable stated that 'I see myself as an important employee of the bank'. With regards to this variable 47.2% of the respondents' were strongly agreed and 34.0% were agreed. According to the finding predominant number of respondents' see themselves as an important employee of the bank. The variable has 4.2440 mean value score. When employee sees herself as an important employee of the bank, it can be motivating factor to exert maximum effort for the realization of the bank goals and objectives.

Majority of the respondents' about 60.2% believe that they have the right in deciding in a subject related with their work. In the other spectrum, 27.2 % of the respondents' were neutral. 10.0% and 2.0% of the respondents' were respectively disagreed and strongly disagreed with the variable. The variable has 3.6440 of mean value score. The mean value of this variable is lower than the above stated variables.

In relation with the final variable, 66.4% of the respondents' believed that the work they performed provide them the opportunity for personal growth and development. 22.0% of the respondents' were silent. 11.6 % of the respondents' believed that their work did not provide them the opportunity for personal growth and development. When we look at the mean value of this variable it has 3.7720 score.

The mean score for the overall intrinsic motivation is 4.0565. This mean value indicates the existence of high intrinsic motivation. Based on the finding, most of the respondents' are intrinsically motivated.

4.3.3 Extrinsic Motivation: Respondents' Response

With regards to extrinsic motivation, seven variables were presented. Herein under, the respondents' response in relation with extrinsic motivation will be discussed.

Variables	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Frq.	%	Frq.	%	Frq.	%	Frq.	%	Frq.	%
	The external working condition of the bank is suitable.	28	11.2	94	37.6	83	33.2	36	14.4	9
My managers help me to solve disagreement with my colleague and customers.	63	25.2	116	46.4	48	19.2	18	7.2	9	3.6
I am satisfied with the salary.	1	0.4	6	2.4	48	19.2	138	55.2	57	22.8
My allowances and fringe benefits are adequately satisfactory as compared with other banks.	3	1.2	2	0.8	36	14.4	137	54.8	72	28.8
I get extra pay for high performance.	2	0.8	15	6.0	55	22.0	93	37.2	85	34.0
I have a job security.	22	8.8	45	18.0	13	5.6	30	12.0	14	5.6
I have a harmonious relation with my colleagues.	55	22.0	118	47.2	56	22.4	18	7.2	3	1.2

Table 1.10 Respondents' Response related with Extrinsic Motivation

Source: Own survey (2021)

	N	Minimum	Maximum	Mean	Std. Deviation
The external working condition of the bank is suitable.	250	1.00	5.00	3.3840	.98408
My managers help me to solve disagreement with my colleague and customers.	250	1.00	5.00	3.8440	.95041
I am satisfied with the salary.	250	1.00	5.00	2.0240	.74407

My allowances and fringe benefits are adequately satisfactory as compared with other banks.	250	1.00	5.00	1.9080	.75220
I get extra pay for high performance.	250	1.00	5.00	2.0240	.93537
I have a job security.	250	1.00	5.00	3.1240	.92956
I have a harmonious relation with my colleagues.	250	1.00	5.00	3.8160	.89966
Valid N (listwise)	250			2.8748	

Table 1.11 Central tendency analysis of respondents' response with regards extrinsic motivation

Source: Own survey (2021)

Among the respondents' 48.8% of the respondents' believed that the external working condition of the bank is suitable. However, 33.2 % of the respondents were silent without judging the working condition of the bank. In the other spectrum, 18% of the respondents believed that the external working condition of the bank is not suitable. When we look at the mean value of the variable, the score is 3.3840. The mean value of the score is close to average. We can understand that, a number of respondents' had reservation as to the external working conditions of the bank.

Predominant number of respondents' about 71.6 % state that their managers help them in resolving disagreement with colleagues and customers. While, 19.2 % of the respondents'' were silent. However, 10.8% of the respondents' state that their manger did not help them in resolving dispute with colleagues and customers. This question has 3.8440 mean value score.

As per the finding, 78 % of the respondents' firmly respond as to their dissatisfaction of the amount of their salary. However, 19.2 of participants did not want to give their judgment. Only 2.8% of respondents'' believed the salary they got were satisfactory. When we look at mean of this variable, it has scored 2.0240. So far it is the lowest mean value. From this finding, we can conclude that respondents' were highly dissatisfied with the amount of salary they get.

In the other respect, 83.6% of the participants believed that, their allowances and fringe benefits are highly unsatisfactory in comparison with other banks. Only 2% of the participants' believed that their allowance and fringed benefits are satisfactory in comparison with other banks. In addition, 14.4% of respondents' were neutral. When we look at the mean value, it has 1.9080 score. Hence, the mean value is very low. With no doubt, we can conclude that predominant

number of participants was highly dissatisfied as to the amount of allowances and fringe benefits they get in comparison with other banks. In addition, they believed that other banks paid relatively higher amount of allowance and fringe benefits in comparison with Nib International Bank.

In relation with the other variable about 71.2% of the respondents' firmly stated that the bank did not pay extra payment for high performance. Meanwhile, 22.0% of the participants were silent without judging the issue. However, only 6.8% stated that the bank pay extra for high performance. To strengthen the issue, when we look at the mean value, it is 2.0240. From the respondents' response, we can conclude that the bank did not provide extra payment for high performance.

With regards to job security, majority of respondents about 55.6% were silent. However, 17.6% of participants believed that they did not have a job security. In the other spectrum, only 26.6% of participants were believed that they have a job security within the bank. This variable scored 3.1240 of mean value.

Unlike 8.4% of participants, about 69.2% of participants stated that they had a harmonious relation with my colleagues. Still, 22.4% of participants were silent. This variable has 3.8160 mean value score.

When we assess the overall response in relation with intrinsic motivation, it has 2.8748 total mean value score. The total mean value is below average. The mean score for employee extrinsic motivation (2.8748), this value below the average score of 3 indicating that on the average the respondents' extrinsic motivation is low.

4.3.4 Affective Organizational Commitment: Respondents' Response

Organizational commitment can be studied from the perspective of three dimensions. Among other dimensions, affective organizational commitment is 'the employee's emotional attachment to, identification with, and involvement in the organization.'(Meyer and Allen cited in Al-Madi 2017). To dissect the issue properly, five variables has been formulated. In the upcoming discussion, participants' response with regards to affective organizational commitment will be covered.

Variables	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Frq.	%	Frq.	%	Frq.	%	Frq.	%	Frq.	%
	I really feel as if the bank's problems are my own.	79	31.6	118	47.2	36	14.4	10	4.0	7
I feel like 'part of my family' at the bank.	60	24.0	107	42.8	51	20.4	14	5.6	18	7.2
This bank has a great deal of personal meaning for me.	48	19.2	108	43.2	59	23.6	24	9.6	11	4.4
I feel a strong sense of belonging to this bank.	70	28.0	113	45.2	41	16.4	22	8.8	4	1.6
I adopt the mission and vision of the bank.	102	40.8	110	44.0	26	10.4	10	4.0	2	.8

Table 1.12 Respondent's response related with affective organizational commitment

Source: Own survey (2021)

	N	Minimum	Maximum	Mean	Std. Deviation
I really feel as if the bank's problems are my own.	250	1.00	5.00	4.0080	.93565
I feel like 'part of my family' at the bank.	250	1.00	5.00	3.7080	1.11161
This bank has a great deal of personal meaning for me.	250	1.00	5.00	3.6320	1.03773
I feel a strong sense of belonging to this bank.	250	1.00	5.00	3.8920	.96543
I adopt the mission and vision of the bank.	250	1.00	5.00	4.2000	.84073
Valid N (listwise)	250				

Table 1.13 Central tendency analysis of respondent's response with regards affective organizational commitment

Source: Own survey (2021)

Based on the finding of the research, about 78.8% of the participants firmly considered the bank's problem as of their own. In the other respect, 6.8% of participants said the bank's problem is not their own problem. However, 14.4% of participants were neutral. The variable has 4.0080 mean value score. We can understand that leading number of participants endorsed bank's problem as of their own.

In the other variable, about 66.8% of participants felt that ‘part of the family’ at the bank. However, 24.0% of participants were silent and choose to be neutral. In addition, participants about 12.8% disagreed with the variable which means they don’t feel ‘part of the family’ at the bank. The variable has 3.7080 mean value score. As the finding vividly indicate, predominate number of the participants felt that ‘part of the family’ at the bank.

About 62.4% of the participants firmly acknowledge the bank has a great deal of personal meaning for them. However, participants around 14% indicated that the bank has no personal meaning to them. Meanwhile, 23.6% of the participant stayed neutral. All in all, this variable has 3.6320 of mean value.

In the case of other variable, 73.2 of the participants felt a strong sense of belonging to the bank. In the other spectrum, 13.4 of participants did not feel strong sense of belonging to the bank. The rest 16.4 % choose to be neutral. This variable has 3.8920 mean value score. From the given finding, we can definitely conclude that predominant number of participants felt a strong sense of belonging to the bank.

From the participants about 84.8% firmly endorsed the vision and mission of the bank. Only 4.8% of participants did not adopt the mission and vision of the bank. Meanwhile, about 10.4% of participants were neutral. The finding evidenced that most of participants adopted the vision and mission of the bank and 4.2000 mean value score strengthen the conclusion.

When we look at the total mean value, it has 3.888 score. Therefore, based on the above data driven discussion and the total mean value, within participants there is high level of affective organizational commitment.

4.3.5 Continuance Organizational Commitment: Respondents’ Response

The second dimension of organizational commitment is continuance commitment dimension. Meyer and Allen define continuance commitment as ‘awareness of the costs associated with leaving the organization.’(Meyer and Allen cited in Al-Madi et al. 2017). To assess the stance of participants in relation with continuance organizational commitment, six relevant variables has been formulated. The finding will be discussed herein under:

Variables	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Frq.	%	Frq.	%	Frq.	%	Frq.	%	Frq.	%
	It would be very hard for me to leave my job at this organization right now even if I wanted to.	15	6.0	67	26.8	75	30.0	73	29.2	20
Too much of my life would be disrupted if I leave the bank.	11	4.4	40	16.0	77	30.8	89	35.6	33	13.2
Right now, staying with my job at this organization is a matter of necessity as much as desire.	19	7.6	82	32.8	71	28.4	67	26.8	11	4.4
I believe I have too few options to consider leaving this bank.	20	8.0	67	26.8	81	32.4	60	24.0	22	8.8
One of the few negative consequences of leaving my job at this bank would be the scarcity of available alternative elsewhere.	20	8.0	53	21.2	72	28.8	66	26.4	39	15.6
One of the major reasons I continue to work for this organization is that leaving would require considerable personal sacrifice.	20	8.0	58	23.2	69	27.6	74	29.6	29	11.6

Table 1.14 Respondent's response related with Continuance organizational commitment

Source: Own survey (2021)

	N	Minimum	Maximum	Mean	Std. Deviation
It would be very hard for me to leave my job at this organization right now even if I wanted to.	250	1.00	5.00	2.9360	1.05848
Too much of my life would be disrupted if I leave the bank.	250	1.00	5.00	2.6280	1.04209
Right now, staying with my job at this organization is a matter of necessity as much as desire.	250	1.00	5.00	3.1240	1.03193
I believe I have too few options to consider leaving this bank.	250	1.00	5.00	3.0120	1.08839

One of the few negative consequences of leaving my job at this bank would be the scarcity of available alternative elsewhere.	250	1.00	5.00	2.7960	1.17640
One of the major reasons I continue to work for this organization is that leaving would require considerable personal sacrifice.	250	1.00	5.00	2.8640	1.13960
Valid N (listwise)	250				

Table 1.15 Central tendency analysis of respondent's response with regards Continuance organizational commitment

Source: Own survey (2021)

Among the respondents about 37.2% believed that it is not as such hard to leave the bank, if they wanted. To the contrary about 32.8% of participants agreed that it would be hard to leave the bank. In the other respect, participants about 30.0% stayed neutral. The variable has 2.9360 mean score value. The mean value connotes that majority of the respondents believed that leaving the bank is not hard.

In the other question, participants around 68.5% think that too much of their life would not be disrupted if they leave the bank. To the contrary, 20.4 % participants said that if they leave the bank, too much of their life would be disrupted. In the other case, 30.8% of participants choose to be neural. The mean vale score of this variable is 2.6280. As we can infer from the mean value as well as 68.5 of the respondents, majority of participants believed that leaving the bank would not create major disruption in their life.

In the other variable, among the participants about 40.4% said that staying with their job at the bank is a matter of necessity as much as desire. According to 31.2% of the participants, staying with their job at the bank is not a matter of necessity. In the other spectrum, 28.4 % of participants were neutral. When we look at this variable from the perspective of mean value, it has 3.1240 score. Therefore, all in all the respondents' response fall around average.

Among participants about 34.8% of them, believed that they have too few options to consider leaving this bank. To the contrary, 32.8% of participants believed that they have beyond few options to consider leaving this bank. Participants around 32.4% were neutral. The variable has 3.0120 mean value score. The result indicates that, the response of the participants to this variable is average.

In case of other variable, 42 % of participants thought that one of the few negative consequences of leaving their job at this bank would not be the scarcity of available alternative elsewhere. To the opposite, 29.2% of participants believed that one of the few negative consequences of leaving their job at this bank would be the scarcity of available alternative elsewhere. Participants around 28.8 were stayed neutral. The mean value of the variable is 2.7960. Therefore, we can definitely conclude that scarcity of other alternative cannot be negative consequence of leaving the bank.

In relation with the last variable, about 41.2% of participants firmly state that they continued to work for the bank not because of leaving would require considerable personal sacrifice. However, 31.2% of participants said that one of the major reasons they continued to work for the bank is that leaving would require considerable personal sacrifice. Still 27.6% of participants were neutral. In case of the last variable, 2.8640 mean value has been scored.

The mean score for continuance organizational commitment is 2.8933, this value indicates to low continuance organizational commitment for respondents.

4.3.6 Normative Organizational Commitment: Respondents' Response

The third dimension of organizational commitment is Normative Organizational Commitment. Meyer and Allen (1991) define normative commitment as ‘a feeling of obligation to continue employment’. According to Meyer and Allen (1991) ‘employees with normative commitment feel that they ought to remain with the organization’. To examine the normative organization commitment of the respondents, five variables has been formulated. Accordingly, in the upcoming pages the finding will be discussed.

Variables	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree	
	Frq.	%	Frq.	%	Frq.	%	Frq.	%	Frq.	%

Even if it were to my advantage, I do not feel it would be right to leave.	20	8.2	79	31.6	76	30.4	56	22.4	19	7.6
The bank deserves my loyalty.	56	22.4	113	45.2	40	16.0	30	12.0	11	4.4
I would feel guilty if I left the bank now.	18	7.2	41	16.4	74	29.6	64	25.6	53	21.2
I would not leave the bank right now because of my sense of obligation to it.	34	13.6	75	30.0	69	27.6	44	17.6	28	11.2
I owe a great deal to the bank.	45	18.0	89	35.6	63	25.2	28	11.2	25	10.0

Table 1.16 Respondent's response related with normative organizational commitment

Source: Own survey (2021)

	N	Minimum	Maximum	Mean	Std. Deviation
Even if it were to my advantage, I do not feel it would be right to leave.	250	1.00	5.00	3.0920	1.07711
The bank deserves my loyalty.	250	1.00	5.00	3.6920	1.08158
I would feel guilty if I left the bank now.	250	1.00	5.00	2.6280	1.19303
I would not leave the bank right now because of my sense of obligation to it.	250	1.00	5.00	3.1720	1.20175
I owe a great deal to the bank.	250	1.00	5.00	3.4040	1.19604
Valid N (listwise)	250				

Table 1.17 Central tendency analysis of respondent's response with regards normative organizational commitment

Source: Own survey (2021)

Among participants 39.6% of them thought that even if it were to their advantages, they don't feel it would be right to leave the bank. To the contrary, 30% of the participants they would leave the bank, if it were to their advantage. Still, participants about 30% of them were neutral. This variable has 3.0920 mean value score.

In the other variable, about 67.6% of participant declared that the bank definitely deserves their loyalty. To the contrary, 16.4% of participants stated that the bank does not deserve their loyalty.

165 of participants were neutral. The variable mean value score is 3.6920. As we can depict from the finding, majority number of participants believed that the bank deserves their loyalty.

Participants about 46.8% of them stated that they would not feel guilty if they left the bank now. In the other spectrum, 23.6% of participants felt guilty if they left the bank now. Still 29.6 % of the participants were silent. The mean value score of this variable is 2.6280.

In case of the other variable, 43.6% participants confirmed that they would not leave the bank right now because of their sense of obligation to the bank. To the opposite, 18.8% of participants proclaimed that they would leave the bank right now without feeling sense of obligation to the bank. In the other spectrum, 27.6% of participants were neutral. The mean value score of this variable is 3.1720.

In relation with the last variable, 53.6% of participants said that 'they owe a great deal to the bank.' In the other spectrum, 21.2% of participants said that 'they don't owe a great deal to the bank.' Participants around 25.2% were neutral. The last variable has 3.4040 mean value score.

The mean score for normative organizational commitment is 3.1976, this value indicates to average normative organizational commitment for respondents.

4.4 Inferential Analysis

4.4.1 Tests for Multicollinearity

The independent variables need not be heavily correlated with each other in order to achieve successful outcomes. Collinearity in multiple regression analysis refers to the association of the independent variables (Pallant, 2007). To ensure that there is low collinearity, the Tolerance and VIF (Variance Inflation Factor) values should be tested. According to Pallant (2007), tolerance specifies how often the independent variables do not describe of a given independent variable's variability, and the value should not be tiny (less than 0.10) to suggest the absence of collinearity. Furthermore, VIF, the opposite of tolerance value, should be less than 10 to preclude any questions about collinearity (Pallant, 2007). The findings obtained are presented by Table below. Statically

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.631	.249		6.553	.000		
	Extrinsic Motivation	.371	.075	.315	4.980	.000	.859	1.164
	Intrinsic Motivation	.126	.056	.143	2.256	.025	.859	1.164

The table above shows that extrinsic Motivation has a tolerance of 0.859 and a VIF of 1.164, and similarly, intrinsic motivation also has a tolerance of 0.859 and a VIF of 1.164. When tolerance is less than 0.1 and VIF is greater than 10, multicollinearity occurs (Pallant, 2007). However, the tests for all factors were within suitable ranges, so the matter of multicollinearity did not arise.

4.4.2 Test for Normality

One of the most important statistical procedures is the normal distribution. A normal distribution with a mean of zero and a standard deviation of one is referred to as a standard normal distribution (Garson, 2012). Multiple regression analysis demands that the variables in the sample be naturally distributed. Assume that the histogram was bell-shaped and that the residuals were usually spread around its mean of zero. As seen in Figure below, residuals were normally spread around their mean of zero, indicating that the results were normally distributed and conformed to the normal distribution assumption. Since the figures validated the data's normality assumption, it follows that the inferences drawn regarding population parameters from survey statistics are likely to be correct.

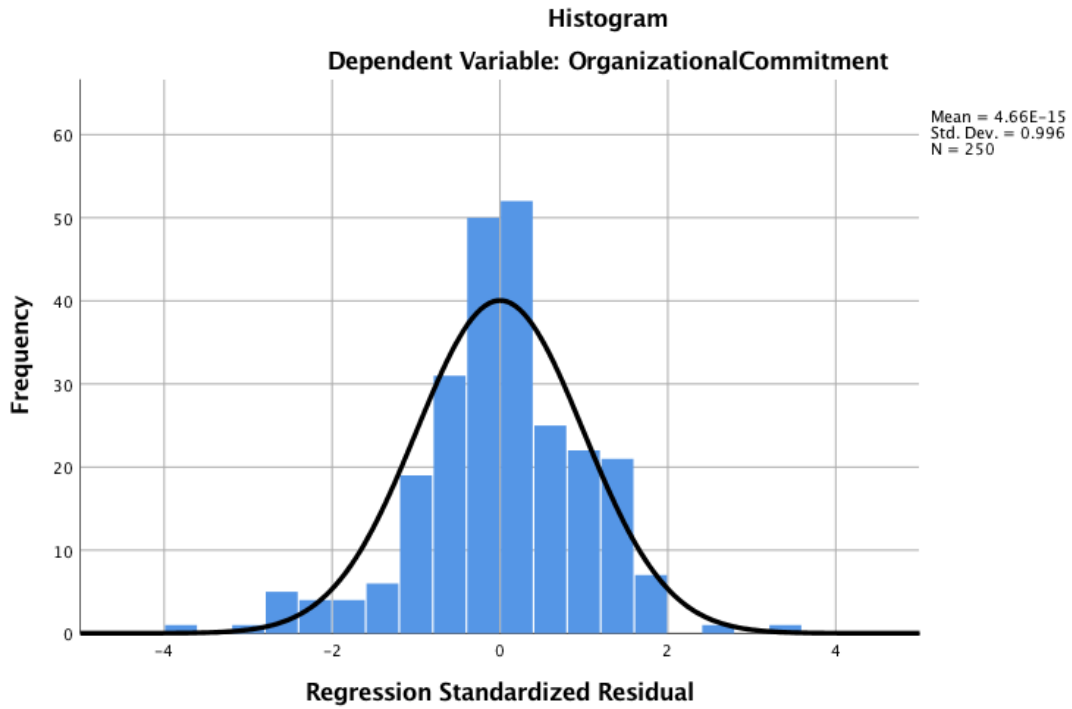
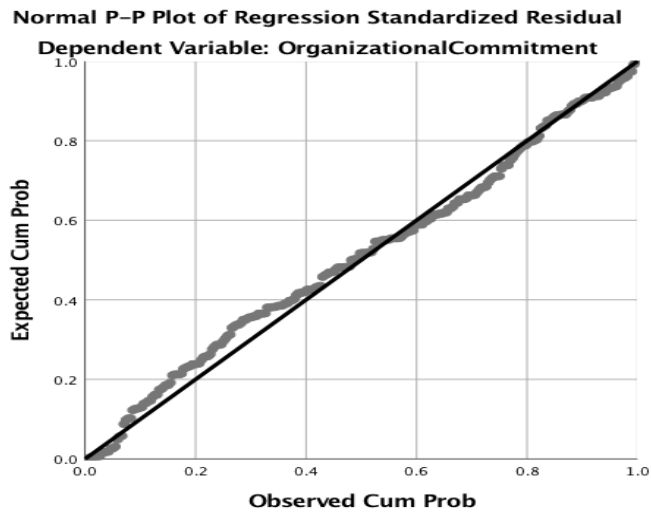


Figure: Normality Test, Histogram

Furthermore, the normal likelihood plots were used to verify the normality statement, as seen in Figure below of the Normal P P-Plot.



The normal probability plot is a graphical tool that may be used to determine whether or not a data set is normally distributed (Chambers et al., 1983). It aids us in examining the probability

plot and determining how closely the data points match the fitted distribution line. The points fall closely along the straight line if the provided theoretical distribution is a good fit. The data is displayed in comparison to a theoretical normal distribution, with the dots forming an almost straight line. Deviations from this straight line denote a departure from normality.

The preceding graphic clearly indicates that the normal probability plot has a significantly linear structure. There are just slight variations from the line fit to the probability plot points. For this data, the normal distribution looks to be a viable model. The probability plot displays a significantly linear trend. As a result, the residuals' normal probability plot indicates that the error terms are indeed normally distributed.

4.4.3 Test for Homoscedasticity and Linearity

To test for homoscedasticity and linearity, a Scatter plot was used. The scatter plot compares the normalized residuals (ZRESID) to the standardized expected (ZPRED) values. The data graph is depicted in following Figure.

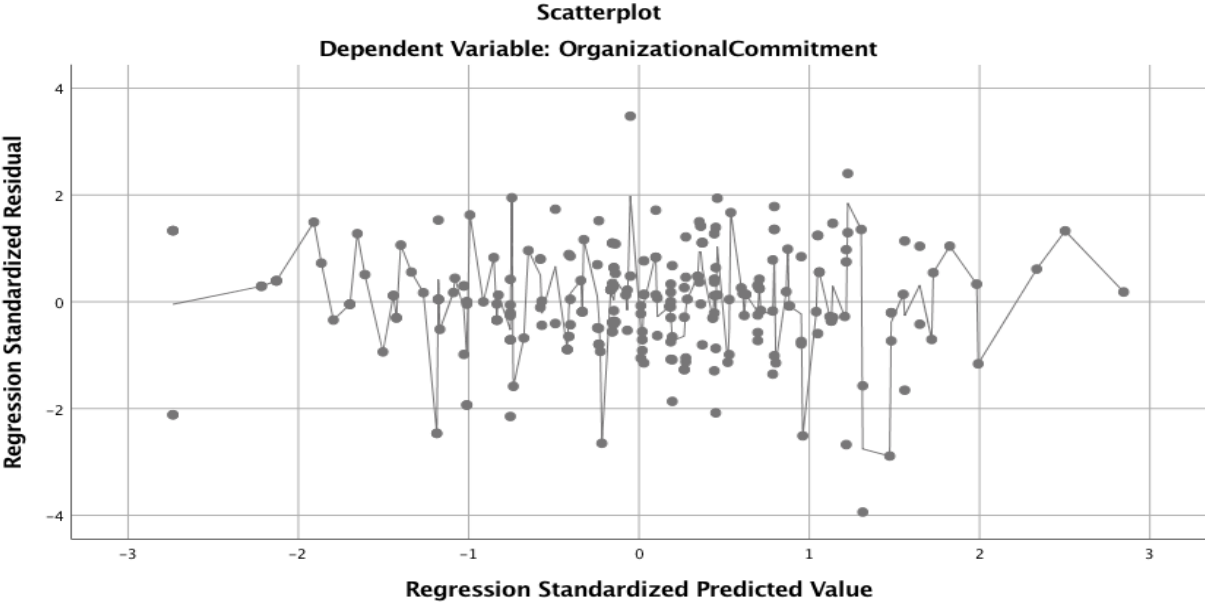


Figure: Scatter Plot of ZPRESID and the ZPRED values of the Data

To evaluate if the residuals in regression analysis are random, we simply check if they are randomly distributed around zero throughout the whole range of fitted values. When the residuals are centered on zero, it means that the model's predictions are on average correct

rather than systematically excessively high or low. In addition, regression presupposes that the residuals have a normal distribution and that the degree of scattering is the same for all fitted values (Pallant, 2007). The Figure above shows that the data is evenly and randomly spread around zero. It does not appear to funnel out and no curve is evident. It does not have an obvious pattern, there are points equally distributed above and below zero on the X axis, and to the left and right of zero on the Y axis. This is indicative of the fact that the conditions necessary for linearity and homoscedasticity have been fulfilled.

4.5 Correlation and Regression Analysis

The aim of the analysis was to determine the underlying relationships between variables and the degree to which the independent variables affected the dependent variables. Correlation analysis and multiple regression analysis were used to achieve this aim.

4.5.1 Correlation Analysis

Correlation analysis is used to determine the relationship between two or more sets of variables. The table below shows the relationship between the various sets of variables that were collected.

		Correlations				
		Intrinsic Motivation	Extrinsic Motivation	Affective Organizational Commitment	Continuance Organizational Commitment	Normative Organizational Commitment
Intrinsic Motivation	Pearson Correlation	1	.375**	.545**	.100	.322**
	Sig. (2-tailed)		.000	.000	.116	.000
	N	250	250	250	250	250
Extrinsic Motivation	Pearson Correlation	.375**	1	.516**	.368**	.455**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	250	250	250	250	250
Affective Organizational	Pearson Correlation	.545**	.516**	1	.161*	.338**
	Sig. (2-tailed)	.000	.000		.011	.000

Commitment	N	250	250	250	250	250
Continuance Organizational Commitment	Pearson Correlation	.100	.368**	.161*	1	.395**
	Sig. (2-tailed)	.116	.000	.011		.000
	N	250	250	250	250	250
Normative Organizational Commitment	Pearson Correlation	.322**	.455**	.338**	.395**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	250	250	250	250	250
** . Correlation is significant at the 0.01 level (2-tailed).						
* . Correlation is significant at the 0.05 level (2-tailed).						

Correlation determines whether and how strong pairs of variables are related. The Pearson's correlation coefficient (r) can vary from -1 to +1, when $0.1 < r > 0.29$ small positive relation, when $0.3 < r > 0.49$ is medium positive relation and when $0.5 < r > 1$ large positive relation. The larger the value, the stronger the relationship. A coefficient of +1 indicates a perfect positive relationship and a coefficient of -1 indicates a perfect negative relationship. 0 indicates that there is no linear relationship between the variables (Field, 2009).

As indicated in table above, Affective Organizational Commitment has higher value and strong positive correlation with Intrinsic and Extrinsic Motivation with a correlation coefficient of 0.545 and 0.516 respectively. Normative organizational commitment has relatively higher value and medium correlation relation (below 0.5) with extrinsic motivation with correlation coefficient value of 0.455. Continuance organizational commitment has medium and small relationship with extrinsic motivation and intrinsic motivation with correlation coefficient of 0.368 and 0.100 respectively.

The result of the study reveals that employee motivation is correlated with organizational commitment which has a significant positive correlation value ($p < 0.05$). From the table above, the relationship between the dependent and independent variables are significant. Both intrinsic and extrinsic motivation has a positive relation with organizational commitments (Affective, Continuance and normative commitment).

4.5.2 Regression Analysis

A. Motivation (Intrinsic and Extrinsic) and Affective Organizational Commitment

The first hypothesis stated that there was no relationship between Motivation (Intrinsic and Extrinsic) and affective commitment among employees of Nib International Bank. To answer this hypothesis, a multiple linear regression model was used, where the independent variables were intrinsic and extrinsic motivation and the dependent variable was affective commitment.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2$$

Where: Y = Affective Commitment (dependent variable)

β = Model coefficients

X_1 = Intrinsic motivation (independent variable)

X_2 = Extrinsic motivation (independent variable)

Model Summary

The overall results of the subject study are as shown in [Table 4.14](#).

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.640 ^a	.410	.405	.55961

a. Predictors: (Constant), Extrinsic Motivation, Intrinsic Motivation

b. Dependent Variable: Affective Organizational Commitment

The model summary results revealed a relationship (R=.640a) between the independent variables (Intrinsic motivation, Extrinsic Motivation) and the dependent variable (Affective Organizational Commitment). The goodness of fit of the explanatory variables in describing the fluctuations in dependent variables is calculated using R-square. The adjusted R-Square ($R^2 = 0.405$) demonstrates the predictive capacity of all independent variables in the analysis. As a result, Extrinsic motivation, Extrinsic Motivation account for 40.5 percent of the difference in Affective Organizational Commitment. In contrast, 59.5 percent of Affective Organizational Commitment was explained by factors that were not included in the model.

Analysis of Variance (ANOVA)

The thesis went on to use ANOVA statistics to determine the regression model's goodness of fit. According to Mugenda and Mugenda (2003), ANOVA is a statistical method for data processing that is used to determine whether or not there are any major discrepancies between two or more groups or samples at a given degree of probability. If the absolute t-values of the regression coefficients associated with the independent variable are greater than the absolute critical t-values, the explanatory variable is said to be a significant predictor of the dependent variable. The study's findings are summarized in the table below.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	53.754	2	26.877	85.825	.000 ^b
	Residual	77.350	247	.313		
	Total	131.104	249			

a. Dependent Variable: Affective Organizational Commitment

b. Predictors: (Constant), Extrinsic Motivation, Intrinsic Motivation

According to the study's results, the regression model had a significance level of 0.0 percent, indicating that the regression model is ideal for forecasting Affective Organizational Commitment provided motivation variables. This is because the significant value (p-value), which was used as a measure of statistical importance, was less than 5%. As a consequence of the findings, it is possible to infer that Affective Organizational Commitment is significant at 40.5 percent of the variance (adjusted R-Square) and that the model accurately measures it.

Coefficients of Determination

The direction of the relationship between dependent and independent variables is shown by the regression co-efficient. Table below shows the findings of this analysis.

Table: Regression Coefficient Analysis of the Model

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.186	.285		.653	.515
	Intrinsic Motivation	.498	.064	.410	7.769	.000
	Extrinsic Motivation	.585	.085	.362	6.863	.000

a. Dependent Variable: Affective Organizational Commitment

The unstandardized Beta Coefficients (β) reflect the influence of each independent variable on the dependent variable. Furthermore, since the variance described by all other independent variables in the model is regulated, the values of the unstandardized Beta Coefficients in the Beta column of Table above show which independent variable makes the greatest contribution to explaining the dependent variable (Affective Organizational Commitment). Both Intrinsic and Extrinsic motivation have a major impact on the dependent variable, according to the regression study. The hypothesis testing for the analysis was done using β and P values. As a result, the proposed hypothesis for this analysis was evaluated using the coefficient findings as follows.

H1: Motivation has no statistically significant effect on Affective Organizational Commitment

H1a: Intrinsic Motivation has no statistically significant effect on Affective Organizational Commitment.

H1b: Extrinsic Motivation has no statistically significant effect on Affective Organizational Commitment.

To validate the hypothesis, SPSS was used to run multiple regression, which provides the total fitness of the model presented in the preceding paragraphs as well as the importance of each independent variable in influencing the dependent variable. The findings of multiple regressions, as seen in Table above, showed that both intrinsic motivation ($\beta = 0.498$, $t = 7.769$, $p=0.000$) and extrinsic motivation ($\beta = 0.585$, $t = 6.863$, $p=0.000$) had positive and significant influence on Affective Organizational Commitment. This implies that if we raise

Intrinsic and extrinsic motivation (our predictor variables) by one unit while keeping all other variables stable, Affective Organizational Commitment would be increased by 49.8 and 58.5 percent respectively. As a result, the study rejects the argument that states motivation has no statistically significant effect on Affective Organizational Commitment.

Al-Madi et al (2017) concluded the positive relationship between motivation and organizational commitment and underlined that ‘employee motivation is increasing the affective organizational commitment may also increase and vice versa.’ Bytyqi (2020) provide the existence of positive relationship between motivation and affective commitment. Sofanit (2017) concluded the existence of positive relationship between motivation (intrinsic and extrinsic) on affective organizational commitment.

As per Meyer and Allen affective commitment is ‘the employee’s emotional attachment to, identification with, and involvement in the organization.’(Meyer and Allen cited in Al-Madi 2017). In the presence of affective organizational commitments, employees are emotionally highly attached with the organization. Employees who are committed on an affective level stay with the organization because employees ‘view their personal employment relationship as congruent to the goals and values of the organization’ (Beck and Wilson, 2000). According to Meyer and Allen (Al-Madi 2017) affective commitment is determined by factors such as job challenge, role clarity, goal clarity, and goal difficulty, receptiveness by management, peer cohesion, equity, personal importance, feedback, participation, and dependability. The most important aspects of affective commitment relate with both intrinsic and extrinsic motivation. Therefore, In the case of affective commitment both intrinsic and extrinsic motivations have significant effect.

B. Motivation (Intrinsic and Extrinsic) and Continuance Organizational Commitment

The second hypothesis stated that there was no relationship between Motivation (Intrinsic and Extrinsic) and continuance commitment among employees of Nib International Bank. To answer this hypothesis, a multiple linear regression model was used, where the independent variables were intrinsic and extrinsic motivation and the dependent variable was continuance commitment.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2$$

Where: Y = Continuance Commitment (dependent variable)

β = Model coefficients

X_1 = Intrinsic motivation (independent variable)

X_2 = Extrinsic motivation (independent variable)

Model Summary

The overall results of the subject study are as shown in Table.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.370 ^a	.137	.130	.73255

a. Predictors: (Constant), Extrinsic Motivation, Intrinsic Motivation

b. Dependent Variable: Continuance Organizational Commitment

The model summary results revealed a relationship ($R=.370a$) between the independent variables (Extrinsic motivation, Extrinsic Motivation) and the dependent variable (Continuance Organizational Commitment). The goodness of fit of the explanatory variables in describing the fluctuations in dependent variables is calculated using R-square. The adjusted R-Square ($R^2=0.130$) demonstrates the predictive capacity of all independent variables in the analysis. As a result, Extrinsic motivation, Extrinsic Motivation account for 13 percent of the difference in Continuance Organizational Commitment. In contrast, 87 percent of Continuance Organizational Commitment was explained by factors that were not included in the model.

Analysis of Variance (ANOVA)

The study's findings are summarized in the table below.

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
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1	Regression	21.030	2	10.515	19.594	.000 ^b
	Residual	132.548	247	.537		
	Total	153.577	249			

a. Dependent Variable: Continuance Organizational Commitment

b. Predictors: (Constant), Extrinsic Motivation, Intrinsic Motivation

According to the study's results, the regression model had a significance level of 0.0 percent, indicating that the regression model is ideal for forecasting Continuance Organizational Commitment provided motivation variables. This is because the significant value (p-value), which was used as a measure of statistical importance, was less than 5%. As a consequence of the findings, it is possible to infer that Continuance Organizational Commitment is significant at 13 percent of the variance (adjusted R-Square) and that the model accurately measures it.

Coefficients of Determination

The direction of the relationship between dependent and independent variables is shown by the regression co-efficient. Table below shows the findings of this analysis.

Table: Regression Coefficient Analysis of the Model

		Coefficients^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.334	.373		3.578	.000
	Intrinsic Motivation	.059	.084	.045	.700	.485
	Extrinsic Motivation	.673	.112	.384	6.029	.000

a. Dependent Variable: Continuance Organizational Commitment

The unstandardized Beta Coefficients (β) reflect the influence of each independent variable on the dependent variable. From the regression result, we can infer that only extrinsic motivation had a significant impact on the dependent variable. As a result, the proposed hypothesis for this analysis were evaluated using the coefficient findings as follows.

H2: Motivation has no statistically significant effect on Continuance Organizational Commitment

H2a: Intrinsic Motivation has no statistically significant effect on Continuance Organizational Commitment.

H2b: Extrinsic Motivation has no statistically significant effect on Continuance Organizational Commitment.

The findings of multiple regressions, as seen in Table above, showed that extrinsic motivation had statistically significant and positive association with continuance organizational commitment ($\beta = 0.673$, $t = 6.029$, $p=0.000$). However, the study result established that Intrinsic motivation had no significant statistical relationship with continuance organizational commitment ($\beta = 0.059$, $t = 0.700$, $p=0.485$). This implies that if we raise extrinsic motivation (our predictor variable) by one unit while keeping all other variables stable, Continuance Organizational Commitment would be increased by 67.3 percent. As a result, the study rejects the argument that states extrinsic motivation has no statistically significant effect on continuance Organizational Commitment. However, the study failed to reject the null hypothesis that states intrinsic motivation has no statistically significant effect on continuance organizational commitment.

Suhaiel A. (2015) indicated the impact of extrinsic motivation towards continuance organizational commitment. Sofia (2017) also concludes the positive correlation between motivation and organizational commitment.

Meyer and Allen define continuance commitment as ‘awareness of the costs associated with leaving the organization.’(Meyer and Allen cited in Al-Madi et al. 2017). Continuance organizational commitment can be realized when availability of alternatives is few and the numbers of investments are high. Continuance organizational commitment is calculative in its

nature. In the prudent assessment of the researcher, there is a link between extrinsic motivation and continuance organizational commitment. As stated in the above discussion, continuance organizational commitment has a calculative nature. Therefore, when the employee decide to leave or stay, he /she will examine the availability of better alternative and the cost of the leaving the organization. The existence or non-existence of continuance organizational commitment is highly correlated with extrinsic motivation. For instance, in the presence of high extrinsic motivation the cost of leaving will be very high, in such instance the employee will decide to stay within the organization. In the other spectrum, in the presence of low extrinsic motivation the cost of leaving will be very low, in such case the employee will decide to leave the organization. In the finding of the research, extrinsic motivation has significant effect continuance organizational commitment. This clearly shows the relationship between these two phenomena. In the first place, before the realization of continuance commitment, we should see extrinsic motivation within the organization. In the research, low level of extrinsic motivation makes it the cost of leaving very low, as a result continuance organizational commitment become low.

C. Motivation (Intrinsic and Extrinsic) and Normative Organizational Commitment

The third hypothesis stated that there was no relationship between Motivation (Intrinsic and Extrinsic) and normative commitment among employees of Nib International Bank. To answer this hypothesis, a multiple linear regression model was used, where the independent variables were intrinsic and extrinsic motivation and the dependent variable was normative commitment.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2$$

Where: Y = Normative Commitment (dependent variable)

β = Model coefficients

X_1 = Intrinsic motivation (independent variable)

X_2 = Extrinsic motivation (independent variable)

Model Summary

The overall results of the subject study are as shown in Table.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.483 ^a	.234	.227	.74279

a. Predictors: (Constant), Extrinsic Motivation, Intrinsic Motivation

b. Dependent Variable: Normative Organizational Commitment

The model summary results revealed a relationship ($R=.483a$) between the independent variables (Extrinsic motivation, Extrinsic Motivation) and the dependent variable (Normative Organizational Commitment). The goodness of fit of the explanatory variables in describing the fluctuations in dependent variables is calculated using R-square. The adjusted R-Square ($R^2=0.227$) demonstrates the predictive capacity of all independent variables in the analysis. As a result, Extrinsic motivation, Extrinsic Motivation account for 22.7 percent of the difference in Normative Organizational Commitment. In contrast, 77.8 percent of Normative Organizational Commitment was explained by factors that were not included in the model.

Analysis of Variance (ANOVA)

The study's findings are summarized in the table below.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	41.520	2	20.760	37.626	.000 ^b
	Residual	136.280	247	.552		
	Total	177.800	249			

a. Dependent Variable: Normative Organizational Commitment

b. Predictors: (Constant), Extrinsic Motivation, Intrinsic Motivation

According to the study's results, the regression model had a significance level of 0.0 percent, indicating that the regression model is ideal for forecasting Affective Organizational Commitment provided motivation variables. This is because the significant value (p-value), which was used as a measure of statistical importance, was less than 5%. As a consequence of the findings, it is possible to infer that Normative Organizational Commitment is significant at 22.7 percent of the variance (adjusted R-Square) and that the model accurately measures it.

Coefficients of Determination

The direction of the relationship between dependent and independent variables is shown by the regression co-efficient. Table below shows the findings of this analysis.

Table: Regression Coefficient Analysis of the Model

		Coefficients^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.084	.378		.221	.825
	Intrinsic Motivation	.248	.085	.175	2.919	.004
	Extrinsic Motivation	.733	.113	.389	6.476	.000

a. Dependent Variable: Normative Organizational Commitment

The unstandardized Beta Coefficients (β) reflect the influence of each independent variable on the dependent variable. From the regression result, we can infer that both Extrinsic motivation and Intrinsic had significant influence on the dependent variable since the p-value is less than 5% in both cases. As a result, the proposed hypothesis for this analysis were evaluated using the coefficient findings as follows.

H3: Motivation has no statistically significant effect on Normative Organizational Commitment

H3a: Intrinsic Motivation has no statistically significant effect on Normative Organizational Commitment.

H3b: Extrinsic Motivation has no statistically significant effect on Normative Organizational Commitment.

The findings of multiple regressions, as seen in Table above, showed that extrinsic motivation had statistically significant and positive association with normative organizational commitment ($\beta = 0.733$, $t = 6.476$, $p=0.000$). In addition, the study result has also established that Intrinsic motivation had a significant statistical relationship with normative organizational commitment ($\beta = 0.248$, $t = 2.919$, $p=0.004$). This implies that if we raise extrinsic motivation and intrinsic motivation (our predictor variables) by one unit while keeping all other variables stable, Normative Organizational Commitment would be increased by 73.3% and 24.8% respectively. As a result, the study rejects the argument that states extrinsic motivation and intrinsic motivation have no statistically significant effect on Normative Organizational Commitment.

Al-Madi et al (2017) underlined the impact of motivation (intrinsic and extrinsic) on organizational commitment. Bytyqi (2020) and Sophia (2017) also reached on similar findings.

Normative organizational commitment is ‘a feeling of obligation to continue employment’ (Meyer and Allen 1991). Wiener and Vardi (1980) describe normative commitment as ‘the work behavior of individuals, guided by a sense of duty, obligation and loyalty towards the organization’. In case of normative commitment, because of different factors employees may morally oblige to stay within the organization. The factor might be social factors, the type of task, mission and vision of the organization and benefits earned. In the researcher prudent assessment, because of its nature normative commitment can be effected by both intrinsic motivation and extrinsic motivations. Therefore, still in case of normative commitment, we can vividly sort out the effect of intrinsic and extrinsic motivation.

D. Motivation (Intrinsic and Extrinsic) and Organizational Commitment

The study also sought to determine whether there was statistical significance between the dependent variable of (Organizational commitment) and independent variables (intrinsic and

extrinsic motivation). Thus, the fourth hypothesis stated that there was no relationship between Motivation (Intrinsic and Extrinsic) and Organizational Commitment among employees of Nib International Bank. To answer this hypothesis, a multiple linear regression model was used, where the independent variables were intrinsic and extrinsic motivation and the dependent variable was Organizational Commitment.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2$$

Where: Y = Organizational Commitment (dependent variable)

β = Model coefficients

X_1 = Intrinsic motivation (independent variable)

X_2 = Extrinsic motivation (independent variable)

Model Summary

The overall results of the subject study are as shown in Table.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.645 ^a	.417	.412	.44136

a. Predictors: (Constant), Extrinsic Motivation, Intrinsic Motivation

b. Dependent Variable: Organizational Commitment

The model summary results revealed a relationship ($R=.645a$) between the independent variables (Extrinsic motivation, Extrinsic Motivation) and the dependent variable (Organizational Commitment). The goodness of fit of the explanatory variables in describing the fluctuations in dependent variables is calculated using R-square. The adjusted R-Square ($R^2= 0.412$) demonstrates the predictive capacity of all independent variables in the analysis. As a result, Extrinsic motivation, Extrinsic Motivation account for 41.2 percent of the variation in Organizational Commitment. In contrast, 58.8 percent of Organizational Commitment was explained by factors that were not included in the model.

Analysis of Variance (ANOVA)

The study's findings are summarized in the table below.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	34.359	2	17.180	88.192	.000 ^b
	Residual	48.115	247	.195		
	Total	82.474	249			

a. Dependent Variable: Organizational Commitment

b. Predictors: (Constant), Extrinsic Motivation, Intrinsic Motivation

According to the study's results, the regression model had a significance level of 0.0 percent, indicating that the regression model is ideal for forecasting Organizational Commitment provided motivation variables. This is because the significant value (p-value), which was used as a measure of statistical importance, was less than 5%. As a consequence of the findings, it is possible to infer that Organizational Commitment is significant at 41.2 percent of the variance (adjusted R-Square) and that the model accurately measures it.

Coefficients of Determination

The direction of the relationship between dependent and independent variables is shown by the regression co-efficient. Table below shows the findings of this analysis.

Table: Regression Coefficient Analysis of the Model

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	.534	.225		2.380	.018
	Intrinsic Motivation	.229	.051	.238	4.534	.000
	Extrinsic Motivation	.664	.067	.517	9.869	.000

a. Dependent Variable: Organizational Commitment

From the regression result, we can infer that both extrinsic motivation and intrinsic had significant influence on the dependent variable since the p-value is less than 5% in both cases. As a result, the proposed hypothesis for this analysis was evaluated using the coefficient findings as follows.

H4: Motivation has no statistically significant effect on Organizational Commitment

H4a: Intrinsic Motivation has no statistically significant effect on Organizational Commitment.

H4b: Extrinsic Motivation has no statistically significant effect on Organizational Commitment.

The findings of multiple regressions, as seen in Table above, showed that extrinsic motivation had statistically significant and positive association with organizational commitment ($\beta = 0.664$, $t = 9.869$, $p=0.000$). In addition, the study result has also established that Intrinsic motivation had a significant statistical relationship with organizational commitment ($\beta = 0.229$, $t = 4.534$, $p=0.000$). This implies that if we raise extrinsic motivation and intrinsic motivation (our predictor variables) by one unit while keeping all other variables stable, Organizational Commitment would be increased by 66.4% and 22.9% respectively. As a result, the study rejects the argument that states extrinsic motivation and intrinsic motivation have no statistically significant effect on Organizational Commitment. Furthermore, from the coefficient values of the explanatory variables included in the model, it can be concluded that extrinsic motivation had the highest influence on organizational commitment among employees of Nib International employees.

Different researches showed the positive effect of motivation (extrinsic and intrinsic motivation) on organizational commitment. Bytyqi (2020), Al-Madi et al (2017)

Ezenwakwelu (2017), Sofia Tsegaye (2017 and, Fentaw (2018), concluded the existence of a significant influence of motivation (extrinsic and intrinsic) on organizational commitment.

In this research, it has been proved the effect of motivation on organizational commitment. In case of Nib international bank, both intrinsic and extrinsic motivations have effect on organizational commitment. However, from the coefficient values of the explanatory variables included in the model, extrinsic motivation has greater influence on organizational commitment among the employee of Nib International Bank. In the prudent opinion of the researcher and a person who has inside information, the result must be seen from the perspective the competitive nature of the banking sector. Among other things, in the recent years different banks have adopted an attractive salary scale and benefit packages so as to retain and attract employees'. In this sense, such kind of arrangement becomes a mechanism to assure the commitment of employees. At the same place, employees take into consideration the financial arrangement extended to them whenever they want to stay or leave the company. Therefore, extrinsic motivation has considerable amount of effect on organizational commitment.

Chapter Five

SUMMARY, CONCLUSIONS and RECOMMENDATIONS

5.1 Introduction

The research has been conducted with the aim of examining the effect of employee's motivation on organizational commitment. In the first place, the primary objective of the research was to examine the relationship between employee's motivation and organizational Commitment. In addition, the research aspired to evaluate the level impact of motivation in each dimension of organizational commitments (affective, continuance, and normative commitment).

The relationship between employee's motivation and organizational commitment was the subject of different researches. The research findings showed meaning full relationship between motivation and organizational commitment. According to the research findings, motivation influenced organizational commitment.

When it comes to this research, the finding showed clear relationship between employee's motivation and organizational commitment.

5.2 Summary of key findings

The research has been conducted to study the effect of intrinsic and extrinsic motivation on organizational commitment in the case of Nib International Bank. Specifically, the research examined the effect of motivation (intrinsic and extrinsic) on three dimensions of organizational commitment, namely affective, continuance and normative organizational commitment.

- Both the descriptive and inferential Analysis exhibited the positive relationship between motivation and organizational commitment. Prior researches also showed similar result. As this research showed, in the case of Nib International Bank, employee's motivation vividly influences organizational commitment.
- In the other spectrum, the research provides positive correlation between intrinsic and extrinsic motivation on affective commitment.
- The other finding of the research showed significant influence of extrinsic motivation on continuance organizational commitment.
- The other finding of the research evidenced the influence of intrinsic and extrinsic motivation on normative organizational commitment.

5.3 Conclusion

- The first hypothesis stated that there was no relationship between Motivation (Intrinsic and Extrinsic) and affective commitment among employees of Nib International Bank. To assess the aforementioned hypothesis, descriptive and inferential Analysis has been made. The analysis clearly indicates the effect of motivation on organizational commitment. Based on their very nature, the research showed a correlation between motivation and affective organizational commitment. As a result, the study rejects the argument that states motivation has no statistically significant effect on Affective Organizational Commitment. Rather, we can confidently conclude the existence of meaningful effect of motivation on organizational commitment.

- The second hypothesis stated that there was no relationship between Motivation (Intrinsic and Extrinsic) and continuance commitment among employees of Nib International Bank. Based on the analysis of the research, extrinsic motivation has a significant effect on continuance commitment. However, the analysis did not showed the effect of intrinsic motivation on organizational commitment. Because of their very nature, intrinsic motivation does not have any meaningful effect on continuance commitment. However, we can conclude the existence of significant effect of extrinsic motivation on continuance commitment.
- The third hypothesis stated that there was no relationship between Motivation (Intrinsic and Extrinsic) and normative commitment among employees of Nib International Bank. The study rejects the argument that states extrinsic motivation and intrinsic motivation have no statistically significant effect on Normative Organizational Commitment. Therefore, intrinsic and extrinsic motivations have effect on normative commitment.
- The fourth hypothesis stated that there was no relationship between Motivation (Intrinsic and Extrinsic) and Organizational Commitment among employees of Nib International Bank. The research rejects the argument that states extrinsic motivation and intrinsic motivation have no statistically significant effect on Organizational Commitment. Furthermore, from the coefficient values of the explanatory variables included in the model, it can be concluded that extrinsic motivation had the highest influence on organizational commitment among employees of Nib International employees.

5.4 Recommendations

- The bank may give appropriate focus for both intrinsic and extrinsic motivation. Each type of motivation has effect on organizational commitment. The non-existence of one of motivation aspect shall negatively affect some of dimension of organizational commitment. Therefore, the bank should make the necessary arrangement so as to increase employees' motivation and as a result to assure organizational commitment.
- When we think about organizational commitment, it is important to take into account all aspects of organizational commitment. Hence, the bank should give undivided attention for each dimensions of organizational commitment. To this effect, the bank may

identified motivating factors which are relevant to each dimension of organizational commitment.

- Taking into account the vital importance of organizational commitment, the bank may make periodical assessment of employee's motivation organizational commitment. According to the result, to make the necessary arrangement.
- The study found that it is important to have a comprehensive and far-fetched understanding of employee motivation (intrinsic and extrinsic) as it is very crucial in boosting employees' organizational commitment. The bank may enhance both intrinsic and extrinsic motivations.

5.5 Avenues for Further Research

The study recommends future research to be conducted to other sectors especially the manufacturing and service sector in Ethiopia. Furthermore, research needs to explore challenges and solutions to employee motivation to boost commitment of employees to the employer.

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Appendix

ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES

Questionnaire to be filled by Staffs of Nib International Bank S.C

Dear Respondents, first I would like to express my sincere thankfulness in advance for your precious time, genuine and quick responses.

This questionnaire is designed to collect information about the impact of employees' motivation toward organizational commitment. The information will be used as a primary data to the research I am conducting as a partial fulfillment of Master's Degree in Business Administration (MBA) at St. Mary's University. I also want to guarantee you that this research is authorized by the St Mary's University and it will only have an academic purpose and your responses will be kept confidential.

General Instructions

- There is no need of writing your name.
- In all cases where answer options are available, please tick (√) in the appropriate box.

Section I: Background Information

1. Gender: Male Female

2. Which of the following age categories describes you?

Below 25 25-35 36-45 46-55 Above55

3. Educational Qualification:

Technical school graduate College Diploma

BA/ BSc Degree Master’s Degree

Other (please state) _____

4. How long have you been working in the organization?

0-2 3-6 7-10 11-15 16 years and more

4. Marital status

Single Married Divorced Widow(er)

5. What is your current position (job) in the bank? _____

6 In which department are you currently working? _____

Section II: Questions related to employees’ motivation and organizational commitment

Please put √ on the table based on your level of agreement with each statement and the alternatives given ranging from 1 up to 5. Where:

1= Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly Agree

Q.No	Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5

Questions related to Intrinsic motivation

1	I have responsibilities related to work.					
2	My colleagues appreciate me for what I did for my work.					
3	I believe that I have full authority to do my job.					
4	I believe that work which I've done is a respectable job.					
5	I see myself as an important employee of the bank.					
6	I have the right to decide in a subject related to my work.					
7	The type of work I perform provides me, with opportunity for personal growth and development.					

Questions related to extrinsic motivation.

1	The external working condition of the bank is suitable.					
2	My managers help me to solve disagreement with my colleague and customers.					
3	I am satisfied with the salary.					
4	My allowances and fringe benefits (fuel allowance, overtime payment, , bonus and others) are adequately Satisfactory as compared with other banks.					

5	I get extra pay for high performance.					
6	I have a job security.					
7	I have a harmonious relation with my colleagues.					

Questions related to Affective Organizational Commitment

1	I really feel as if the bank's problems are my own.					
2	I feel like 'part of my family' at the bank.					
3	This bank has a great deal of personal meaning for me.					
4	I feel a strong sense of belonging to this bank.					
5	I adopt the mission and vision of the bank.					

Questions related to Continuance Organizational Commitment

1	It would be very hard for me to leave my job at this organization right now even if I wanted to.					
2	Too much of my life would be disrupted if I leave the bank.					
3	Right now, staying with my job at this organization is a matter of necessity as much as desire.					
4	I believe I have too few options to consider leaving this bank.					

5	One of the few negative consequences of leaving my job at this bank would be the scarcity of available alternative elsewhere.					
6	One of the major reasons I continue to work for this organization is that leaving would require considerable personal sacrifice.					
Questions related to Normative Organizational Commitment						
1	Even if it were to my advantage, I do not feel it would be right to leave.					
2	The bank deserves my loyalty.					
3	I would feel guilty if I left the bank now.					
4	I would not leave the bank right now because of my sense of obligation to it.					
5	I owe a great deal to the bank.					

Thanks for your cooperation!!