

**MOTIVATIONAL FACTORS AND
EFFICIENCY IN THE BANKING INDUSTRY
(A CASE STUDY OF FIRST BANK OF NIG. PLC)**

BY

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DECLARATION

I hereby, solemnly declare that this study is my original handwork which, to the best of my knowledge and belief, has not been presented to this or any other University in Nigeria or abroad, by any other person for the award of any degree. All references have been appreciably acknowledged in the bibliography. I assume responsibility for any mistake, error, omission or commission found in this work.

ALIYU MUHAMMAD MURTALA

APPROVAL PAGE

This project titled “Motivational factors and Efficiency in the Banking Industry – A case study of First Bank of Nigeria Plc, by Aliyu Muhammad Murtala meets the regulations governing the award of the degree of Master in Business Administration of the Ahmadu Bello University, Zaria and is approved for its contribution to knowledge and literary presentation.

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DATE

This project is dedicated to my entire family for their patience, forbearance and moral support throughout the duration of the course.

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ABSTRACT

Lack of job performance and higher productivity has been attributed to lack of appropriate motivation over the years. This project discussed motivation and how it improves higher productivity in the banking sector. The project has looked at some theories of motivation and the types of motivation. It further discussed the effects of motivation on workers' performance. Questionnaire method of data collection was mainly used. It was discovered after the data analysis that there is a strong correlation between motivation and productivity. It was thus recommended, amongst others, that every effort is geared towards ensuring that workers' welfare is well taken care of and working conditions are made simple for workers to feel safe and secure. This will influence their commitment to the organization and at long run leads to higher productivity.

Also, the issue of work environment has been looked at as another form of motivation. Observations to some extent have shown good working place in terms of physical looks add to improving productivity.

CHAPTER ONE

1.1 INTRODUCTION

Organizational objective can only be achieved when employees are provided with the right environment and conditions that will stimulate them to perform their jobs at their best. Methods used by managers in the past proved to be inappropriate management can do its job only by motivating people to work for management objectives.

One of the major problems confronting management is that of motivating workers to perform assigned task to meet predetermined standards. In all organizations, the intention and expectation of management is for employees to give their best to achieve organizations goals or objectives. This is why people and more management parishioners tend to pay attention to motivation. Motivational programme, create conditions that encourage workers to satisfy their needs while at the same time accomplishing the organizational goals.

However, the task of motivating the workforce of an organization is to achieve maximum performance and productivity is one of the most challenging functions of

management – challenging because this aspect of managerial functions deal with human or organizational behaviour. Managers therefore need some understanding of why people behave the way they do, so that they can influence people to perform in the ways the organization finds desirable.

The term motivation has been conceived in different ways by different authors and academics as it applies to an organization thereby having a different view as what motivation is all about.

Motivation can be defined as that emerging force that induces or compels and maintain behaviour Nwachukwu (1998), is a concept that is puzzling to management because motives cannot be directly observed or measured but may be inferred from people behaviour.

Motivation as defined by Berelson and Steiner (1984:42) is an inner state that energize activate or moves check motivation directs or channels behaviour towards goals. In other words, motivation is a general term applying to the entire classes of drives, desires, needs wishes and forces. Human motives are based on needs whether consciously or unconsciously. Some are primary need such as

psychological requirements for water, air, food, sleep and shelter. Others are regarded as secondary such as self esteem, status, affiliation with others, affection and self assertion (Maslow, 1965).

This is to say that managers should motivate their subordinates by doing those things that will hopefully satisfy those drives and subordinates should act in a desired manner that will make the organization to achieve the desired goal and objectives. In the past years, fear and oppression were used as prime motivator. This method proved to be effective only up to a point. This was due to the fact that the more the subordinates were pushed and threatened; the more they tended to resist the pressure.

Also management traditionally has delight in the use of rewards such as increased pay, job security, good working conditions or punishment such as dismissal, demotion, or withholding of rewards to motivate employees to achieve higher performance. Management in today's business environment however, cannot rely on the manipulation of pay benefits or working conditions to motivate personnel to perform effectively. Motivation is a much more complicated process.

since people spend one third to their working hours at work, it is not surprising that they should expect need satisfaction from the work. These needs will satisfy in a variety of ways. Off-the –job, around the job and through the job. There is this debate about the importance of satisfaction derived from the job as opposed to satisfaction achieved generally elsewhere in life. Work is one of the most important activities in one’s life. If you do not a satisfying job, you rarely would have a fully satisfied life. In Manu occupations, people spend less time on the job today than they did in the past. Managers must seek to understand forces that energize workers behaviour. The managers have the responsibility to develop work environment or climate that swill make use of the enormous energy that is within every potential worker.

It therefore appears to this researcher that the success of any organization depends much on the ability of management to understand the problems of motivation and implement appropriate motivational schemes that will provide the right kind of environment to stimulate the employees to higher level of performance.

1.2 STATEMENT OF GENERAL PROBLEM

An inadequate understanding of motivation and its implication with regard to inducing workers to higher level of performance has been an inherent problem in most organization today. The duty of a manager in trying to effectively combine and coordinate the activities of a grouping individual towards the achievement of motivational objectives cannot be achieved in isolation of the use of motivation. Managing involves the creation and maintenance of a conducive environment for the performance of individuals working in groups towards a common objective. It is therefore quite obvious that a manager cannot do without knowing what motivates people.

In any organization such as First Bank Plc, employees normally take appointment with the believe that pay, fringe benefits and other rewards would commensurate with the job each is expected to do. This helps the employee meet his needs and providing him a significant direct relationship for his continued work for the Bank.

Thus, a situation where employees feel that they are not adequately rewarded or that the condition of service are not attractive enough to satisfy the demand made on them, this creates low moral which subsequently affects productivity. This is

what Vroom (1964) means when he wrote:

“Motivation force = value of reward x the hope that performance will result in the expected reward.

1.3 OBJECTIVE OF THE STUDY

The rationale of this study is based upon the need for managers of firms to recognize the impact that motivation can have in stimulating the performance of employee to higher levels.

Other specific objectives include:

- To establish whether the current levels of performance of FBN Plc are due to the present motivation of employees.
- To ascertain the adequacy or otherwise of the provision of motivational factors for employees by management to FBN Plc.
- To find out what motivation techniques are most appropriate for FBN Management to apply so as to achieve higher performance.
- To lay a solid foundation for further research into the study of motivation and organizational performance

1.4 SIGNIFICANCE OF THE STUDY

This study does not pretend to be a new breakthrough in the barriers of knowledge. However, from its examination of motivation from a systematic perspective, it becomes significant in many ways.

- The study will aid the management of FBN Plc to understand the reason why some workers work hard while others are lazy. The study will bring into focus the cause of these behaviour and highlight areas where, if rectified, will lead to improvement in the performance of FBN Plc.
- The study is equally significant in the sense that since indigenous literature is just beginning to emerge in this field in this country, it will assist in identifying and solving some performance related factors responsible for the inefficient performance of FBN Plc.
- In addition, this research will be conducted and reported in such a manner that will stimulate new avenue for further scholastic enquiry because some questions were raised but for limitation of scope, adequate answers were not provided.

- Finally, the research's substantive and primary and secondary data can be retrieved for use by other researchers and writers particularly in related fields such as social science and psychology.

In short, it can be said that there are many factors manifestly or intently exist as inputs to motivate or dissuade workers from performance in a banking industry. Our concern in this study is to explore how those input factors affect the work performance of bankers in First Bank of Nigeria Plc especially we shall be asking questions such as the following:

- 1 What is the level of productivity?
- 2 Is the level of productivity a result of employee motivation?
- 3 What is the level of commitment on the part of the bankers?"
- 4 Are the workers given opportunity to participate fully in the affairs of the organization?

1.5 SCOPE AND LIMITATION

The practical and theoretical aspect involved in motivation will be covered in this research. The theoretical aspect of this subject will cover initiation and motivation,

ideas in improving results, the problems and prospects in accruing from such ideas related to workers' response.

Discussion on the practical aspect will be on how FBN Plc has copped over the years in the frequent use of motivation to get better performance from its employees.

The geographical area of this study will be limited to Kaduna. It will include a random population of FBN Plc staff.

There are some limiting factors, which hinder the research work from being conclusive. First was the inability of the researcher to get all the vital data needed for the compilation of this project.

Also, there was the problem of inaccessibility to the FBN Plc to get detailed information. Another constraint was that of few people willing to respond to the questionnaires issued on the excuse that they are too busy to respond to them. Lastly, was the financial constraint, which has hindered movement to some place where data could be sought for.

1.6 STATEMENT OF HYPOTHESIS

H1: Motivating is an effective tool for enhancing the performance of employees in the banking sector.

H0: Motivations is not an effective tool for enhancing the performance of employees in the banking sector.

H1: Motivation reduces the level of industrial unrest in the banking sector.

H0: Motivation does not reduce the level of industrial unrest in the banking sector.

1.7 OPERATIONAL DEFINITIONS

PERFORMANCE: in the context of this study, performance refers to the contribution made by the staff to the overall achievement of the Bank's objective; and other individual aspirations. It is the output of the staff measured by virtue of executing their legitimate functions in accordance with the organization's objectives. In this context, performance will be understood in instance of this variable, viz "efficiency and effectiveness"

which themselves are measure of performance level.

MOTIVATION: Means the inducement of others to behave in a specific way towards goal specifically stated by the motivator.

MORALE: Is simply an individual's state of mind, which is the even of any given activity affects performance of a given task.

LABOUR TURN OVER: The movement of people into and out of an organization. This is calculated as the number of people or employees leaving during a given period, time a hundred over the number of those employed during the same period.

INCENTIVE: In this study, the use of money or other forms of reward not stipulated in the terms of employment such as end of year bonus with a view of inducing employees to strife to improve their performance.

FBN PLC: First Bank of Nigeria Plc

CHAPTER TWO

LITERATURE REVIEW

2.1 HISTORICAL BACKGROUND OF FIRST BANK PLC

First Bank of Nigeria Plc, for over a century, has distinguished itself as a leading banking institution and a major contributor to the economic advancement and development of Nigeria founded in 1894 by a Shipping magnate from Liverpool, Sir Alfred Jones, the Bank commenced as a small operation in the office of Elder Dempster and Bank in Lagos. It was incorporated as a Limited Liability Bank on March, 31, 1894 with Head Office in Liverpool. It started business under the corporate name of the Bank for British West Africa (BBWA) with a paid-up capital; of 12,000 pounds sterling after absorbing its predecessor, the African Banking Corporation, which was established earlier in 1892. This signaled the pre-eminent position, which the Bank was to establish in the banking industry in West Africa. In the early years of operations, the Bank recorded impressive growth and work closely with the Colonial Government in performing the traditional functions of a Central Bank, such as issue of specie in the West Africa sub-region.

To justify its West Africa coverage, a branch was opened in Accra Gold Coast (now Ghana) in 1896 and another in Freetown, Sierra Leone in 1898. These marked the genesis of the Bank's international banking operations. The second branch of the Bank in Nigeria was in the old Calabar in 1900 and two years later, services were extended to Northern Nigeria.

With current branches spread throughout the Federation, including one of the city of London, the Bank maintains the largest branch network in the industry.

To satisfy the needs of its customers, First Bank has diversified into a wide range of banking activities and services. These include Corporate and Retail Banking, Registrarship, Trusteeship and Insurance Brokerage.

Over the years, the bank has experience phenomenal growth. With a share capital of N55.6 million in 1980, the Bank's share capital grew to N1,016 billion as at March 2002. The Bank's total asset base was N266.4 billion while its deposit base stood at N168.2 billion as at March 2002.

Market capitalization stood at N47.604 billion i.e. N23.44k/share as at 31st March 2002.

To reposition and to take advantage of opportunities in the changing environment, the Bank embarked on several restructuring initiatives. 1957,

it changed its name from Bank of British West Africa to Bank of West Africa. In 1969, the Bank was incorporated locally as the Standard Bank of Nigeria Limited in line with the Companies Decree of 1968.

Changes in the name of the Bank also occurred in 1979 and 1991, to First Bank of Nigeria Limited, First Bank of Nigeria Plc., respectively. In 1985, the Bank introduced a decentralized structure with five regional administrations. This was reconfigured in 1992 to enhance the Bank introduction of the FBN Century – II project to revolutionize its operations in line with the dynamics of the environment.

FBN got licensed on the Nigeria Stock Exchange (NSE) in March 1971 and has won the NSE President’s Merit Award nine times for the best financial report in the banking sector.

The bank has continued to be a leader in financing long-term development of the economy, which was demonstrated in 1947 when the first long-term loan was advanced to the then Colonial Government. To demonstrate its commitment to its customers and the development of the Nigerian economy, the Bank has since broadened its loan and credit portfolios to various sectors of the economy.

The Bank has improved tremendously judging from a number of parameters including number of branches, growth in deposit base, assets size and size of loans and advances.

Furthermore, its track record of profitability and reliability in sound banking has continually placed the Bank in its leadership position.

In line with its mission statement “ remain true to our name providing the best financial services possible”, the Bank will consistently transform itself as it forges ahead in its second century of qualitative banking on the nation.

2.2 MOTIVATION DEFINED

The term motivation has been defined in many ways by different authors. According to VERNON (1971:1) motivation is that urge that makes people behave in certain ways. This urge many arise from a rational decision to achieve a certain end or it may be the results of combination of both of these factors which are physiological, security needs, need to belong, esteem needs, and self actualization.

Bittel (1980:45) defined motivation as the process that impels a person to behave in a certain manner in order to satisfy highly individual/needs for survival, security, achievement, power and sense of personal worth.

He is of the opinion that the morale of a person will be down if these needs are not achieved thus leading to poor productivity.

According to Koontz (1984:5) the term motive is an inner state or channel behaviour towards goals.

In other words, 'motivation ' is a general term applying to the entire class of drives, desires, needs, wishes, and similar forces.

To the researcher motivation are the tools used by any organization or employer to induce the employees to put in their total or complete effort in the organization in order to achieve the organizational objectives. These tools used by any organization could be in form of salary increase, bonus, provision of medical facilities, pension scheme, leave grant, loan facilities and other incentives which the organization may deem fit.

2.3 THEORIES OF MOTIVATION

It is clear that quite a number of important theories of motivation have been developed to help us understand the complexities involved in

Motivating employees working for organization to enable them work harder in order to achieve the organizational goals.

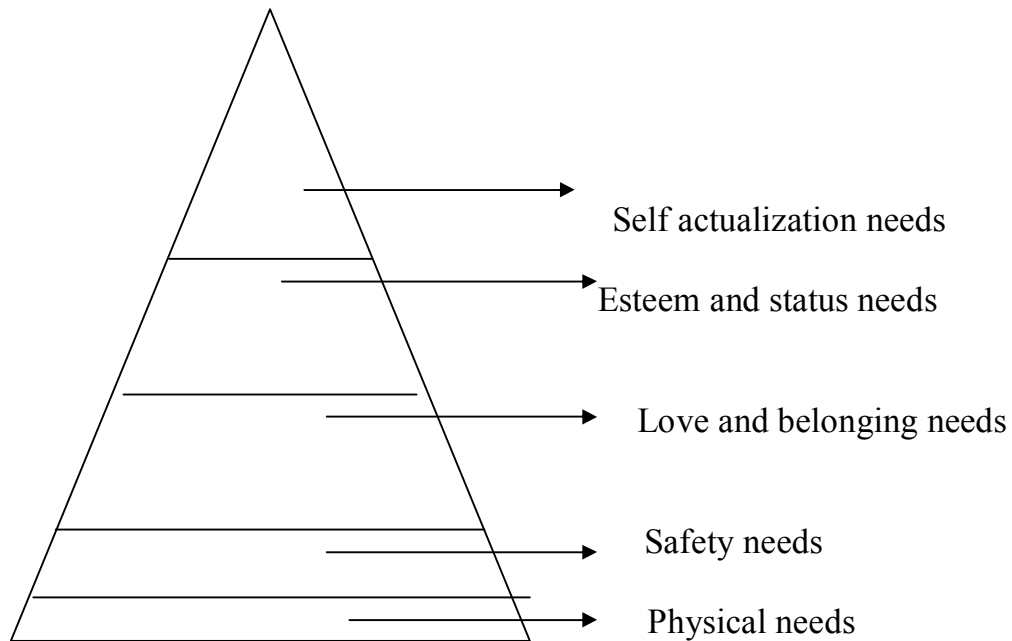
Some of these theories can be explained below:

2.3.1. MASLOW'S HIERARCHY OF NEEDS THEORY

Maslow (1965) contends in his hierarchy of needs theory that people are motivated by a desire to satisfy hierarchy of needs. Those important determinants of human behaviour known as striving needs according to him, appear in a specific ranking on the hierarchy. Those needs which come first must be satisfied, at least to some extent, before higher and more abstract needs emerge and become determinants of behaviour. He therefore stressed his motivation framework on two basic premises:

- i. Man is a wanting animal whose needs depends on what he already has. Only needs not yet satisfied can influence behaviour.
- ii. Needs are arranged in a hierarchy of importance. Once a need is relatively satisfied, another emerges and demand satisfaction. He then, based on these premises, proposed classification of needs in their order of importance as :

MASLOW'S HIERARCHY OF NEED



The first level sets of needs are basic for sustaining human life such as food, sleep, shelter, sexual satisfaction and so on.

The second in the hierarchy, which is security needs, are for safety, protection against danger and threats or deprivation. It could be seen also as need to be free from physical danger and fear of job loss, property, shelter and food.

Social needs is ranked third in Maslow's hierarchy and is the need for association with one's fellows or friendship and love, feeling of belonging and acceptance by others in work place and the society.

The fourth set of needs is esteem need, which infers the need for self-

respect, self esteem, that is the respect of one's status and produces such satisfaction as power, prestige and self-confidence.

The last on the hierarchy is the need for self-actualization, which implies a satisfaction to be desired from self-fulfillment through development of power skills and a chance to use creativity. This need is the ultimate to Maslow's hierarchy because he sees it as the need to realize one's capabilities and potentials by some stated goals. Therefore, a truly self-actualized person is somebody who has become what he is capable of becoming. Only a negligible few can reach all their potentials – even when they are so motivated. Indeed, this is the need that pushes the individual to be creative, inventive and innovative.

2.3.2 **FRED HERZBERG (1954)** (Job Enrichment and Two Factor Theory)

According to him, motivation derives from an innate desire to make an effort.

He asserts that man has two sets of needs viz:

- 1) Lower Level Needs: These are sets of drives from man's desire to satisfy his basic needs (Maslow's Physiological Needs)
- 2) Higher Level Needs: These needs related to the human characteristics of the ability to achieve and experience psychological growth – that is, the need for ego and self – actualization.

In presenting his motivation theory, he postulated two motivation factors. These he described as conditions on the job which relate to employee dissatisfaction and satisfaction on the job. The theory identifies the elements of a job associated with the job's environment as "Hygiene factors" or maintenance (extrinsic job condition) and the elements associated with what the worker actually does as "motivating factors" or satisfiers. These he classified as follows

a) Maintenance (Extrinsic job condition) or hygiene factors

These needs are never really satisfied. If these factors like salary, physical working conditions, fringe benefits, status, job security, Bank policy and inter- personal relationship with supervisor and peers are present, they will not lead to employee satisfaction, but when not present in a job situation, they will lead to employee dissatisfaction.

Therefore, according to Herzberg dissatisfiers relate most to the context (the job setting and external elements.) They are called the hygiene factors because they prevent discontent. They do not motivate. These needs appeal more to lower needs; they tend to be noticed primarily by their absence, e.g. a manager complaining about working in a hot, cramped office with no working air conditioner or window. This can lead to job satisfaction or demotivation. It should be noted that because they are extrinsic they come from outside the person.

b) The Intrinsic Job Motivation Factors:

The other set in the two-factor theory are those job conditions (motivation Factors) that when present will lead to happiness, job satisfaction, higher productivity and a source of high levels of motivation. These are feeling of possibility of growth, advancement, responsibility, the work itself and control of one's fate on the job. These are known as intrinsic job conditions – satisfiers or motivators. Although individuals vary somewhat in the particular job elements that they find satisfying or motivating, it is generally believed that when the satisfiers are present, they will lead to job satisfaction and performance and when they are absent will lead to employee dissatisfaction which will retard performance.

A point to note about Herzberg is the fact that he is not (unlike Maslow) concerned with individual differences in the importance placed on various needs but he concentrated his efforts more on the characteristics of jobs that fulfill or frustrate the basic needs and thereby cause workers satisfaction or dissatisfaction. He further argues that if a manager wants to motivate his employees, he can do so only through the factors associated with job itself that can tap the motivational needs of such employee. However, it should be understood that by motivated employee, Herzberg is simply referring to a worker, who is self-motivated, who

does not need external pressure or inducement to work hard, he gains satisfaction from performing the work itself.

From the foregoing, it could be seen that the difference between Maslow and Herzberg is that the former believes that an appeal to any level of need can have a motivator, but Herzberg contends that in fact, only appeals to higher level needs can be motivational.

2.3.3 VICTOR VROOMS THEORY OF MOTIVATION

Vroom(1964) has outlined a conceptual model of motivation that includes many of the concepts discussed earlier. The three dimensions to his model can be expressed by the following formula:

$$\text{Force (of Motivation)} = E \text{ Valence} \times \text{Expectancy}$$

Valence refers to the orientation of a person to a particular outcome. Outcomes that a person has available may be positive valence or negative valence, according to whether the person prefers attaining that particular outcome.

Expectancy: In all outcomes which a person seeks, there is a degree of risk. If a person chooses a training program or self-development opportunity, which he anticipates will lead to a job promotion; there is a risk that the promotion will not be forthcoming. In these cases, the behaviour of the person making the choice is affected not only by the degree to which he believes these outcomes to be probable.

“An expectancy is defined as a monitory belief concerning the likelihood that a particular act will be followed by a particular act will be followed by a particular individual. If all operatives who enter a foreman’s training program are promoted, an employees’ training program are promoted, an employee might develop a strong expectancy that the act (engaging in the program) will lead to the outcome (promotion to foreman).

The concept of force is that directional concept which describes how valences and expectancies combine in determining choice known in Vroom’s model as force. Vroom defines force as the algebraic sum of the products of the valences of all outcomes and the strength of expectancies that the act will be followed by the attainment of these outcomes.

It should be noted that the concept of force as it is explained by Vroom is synonymous with the motivation as it is used by most persons. There is one other dimension of Vroom’s model that is quite important to understanding his theory of motivation. Vroom captions this dimension as the situation variables, and says they affect the valence of possible outcomes and consists of such things as the knowledge about previous outcomes and acts, their frequency of occurrence, and their desirability. Vroom’s theory ha not been extensively researched; it is difficult for many to understand, and presents several problems such as assigning value to the various segments.

2.3.4 PARTICIPATION THEORY OF MOTIVATION BY DOUGLAS MCGREGOR

One of the best examples of the participatory approach to motivation is that of Douglas McGregor, the advocator of theory X and Y. His assumption if well accepted, paves the way for better motivation through the involvement of people in work planning and decisions.

Douglas McGregor was one of the early writers who wrote on human factor in his well known book “ The Human Side of Enterprise”, and postulates two sets for assumptions about human beings which he called theory X and Y. Theory X posits the following assumptions.

- a. That the average human being has an inherent dislike for work and will avoid it if he/she can.
- b. Because of this human characteristic of dislike for work, most people must be coerced, controlled, directed and threatened with punishment to get them put forth adequate effort towards the achievement of organizational objectives.
- c. Average human beings prefer to be directed, wish to avoid responsibility,

have relatively little ambition and want security above all.

At the opposite extreme theory Y assumes the following:

- a. The expenditure of physical and mental effort in work is as natural as play and rest.
- b. External control and the threat of punishment are not the only means for bringing about the effort towards organization objectives. Man will exercise self-control and self-direction in the service of objectives to which he is committed.
- c. Commitment to objectives is a function of the reward associated with their achievement.
- d. The average human being learns under proper conditions, not only accept responsibility, but to see it.
- e. The capacity to exercise is a relatively high degree of imagination, ingenuity and creativity in the solution of organizational problem is vastly, not narrowly distributed in the population.
- f. Under the conditions of modern industrial life, the intellectual potentialities of the average human being are only partially utilized.

These postulations by Douglas McGregor maintain that though man in

himself inherently dislikes work and would avoid it if he could, he at the same time is motivated only by economic rewards.

It is presumed by his philosophy that enough pay or job security can be provided to cause man to accept direction and control..

2.3.5 PORTER AND LAWLER MODEL OF MOTIVATION OR PERFORMANCE SATISFACTION THEORY

Understanding differences and motivational forces of individual and their behaviour in organization has given rise to different theories of motivation. One of such is the Porter and Lawler (1967:23) performance/satisfaction theory also known as Porter and Lawler model.

This theory was extended from the basis of expectancy theory to include the importance of equitable rewards and the idea that performance rather being caused by satisfaction instead leads to satisfaction.

Expectancy: In all outcomes, which a person seeks, there is a degree of risk. If a person chooses a training program or a self development opportunity, which he anticipates will lead to a job promotion, there is a risk that the promotion will not be forthcoming. In these cases, the behaviours of the person making the choice is affected not only by the degree to which he believes these outcomes to be

probable. An expectancy theory is defined as monetary belief concerning the likelihood that a particular act will be followed by a particular result. If all operatives who enter a foreman's training programme are promoted, an employee might develop a strong expectancy that the act (engaging in the program) will lead to the outcome (promotion to foreman).

2.3.6 TAYLOR F.W. SCIENTIFIC APPROACH TO MANAGEMENT

The job reviewing related literature would be incomplete without mentioning the work of Taylor (1911:264-9) who is regarded as the father of scientific management.

Taylor described man at work as largely an economic being, therefore he could improve his economic position by doing so. To him insufficiency and labour troubles stem from three main causes which are:

- i) Employees fear of unemployment through increased productivity
- ii) Management systems that were to be blamed for their fear;
- iii) Insufficient work method.

Taylor postulated that the main objectives of management should be to secure the maximum prosperity for the employer coupled with the prosperity of each employee.

Employer and Employee therefore have a basic common interest. A more scientific approach to management was Taylor's answers to those problems. The approach is founded on four basic principles.

- i. That a true science of work should be developed, observations and measurements should be used to discover what constitutes a fair days work i.e managements should observe and study job to acquire all necessary knowledge about it; to facilitate certain rules for its performance.
- ii. Men should be scientifically selected and trained to the work for which they are best suited. Observe and study the workmen to identify these abilities and develop their facilities accordingly.
- iii. The science of work and the scientific selection and training of men needs to be integrated so that employee has the opportunity of earning a high rate pay, which makes the employers obtain a low cost of production.
- iv. There must be constant and willing co-operation between employer and employee to achieve the benefits of scientific management.

Taylor believes because of the benefits of scientific observations and measurements of work and that greatest efficiency could be achieved by dividing work into its component parts, and no individual part maximum specialization was the key.

He further advocated that the application of piece of work incentive to motivate the workers at the maximum.

Also that each worker being rational behaving like an economic man will utilize the best method to maximize his income; only physical fatigue can reduce it.

Taylor's work did not quite go without criticism. There were many who felt that his attitudes to some matters seem harsh when measured by present day standard.

His use of the word "Scientific" gave the impression that there was no need to consider people.

Many managers who introduced his idea though they could ride rough over the workers and that scientific methods could correct any wrong and in effect workers were treated first like the other factors of production.

Nevertheless, credit must be given to him for creativeness and ingenuity. He gave recognition to detailed planning necessary for successful production.

2.3.7 ALDERFER'S ERG THEORY

The most recent extension of the Herzberg especially, the Maslow content theories of work on motivation come from the work of Clayton Alderfer. He formulated a need category model that was more in line with the existing empirical

evidence. Similar to Maslow and Herzberg, he does feel that there is value in categorizing needs and that there is a basic distinction between lower order needs and higher – order needs.

Alderfer identified three groups of core need: Existence, Relatedness, and Growth (hence ERG theory). The existence needs are concerned with survival (physiological well being). The relatedness needs stress the importance of interpersonal, social relationships. The growth needs are concerned with the individual intrinsic desire for personal development. Obviously, they are very close, but the ERG needs do not have strict lines of demarcation.

Alderfer is suggesting more of a continuum of needs than hierarchical levels of two factors of prepotency needs. Unlike Maslow and Herzberg, he does not contend that a lower level needs has to be fulfilled before a higher – level need is Attained or that deprivation is the only way to activate a need; for example, under ERG theory, the person's background or cultural environment may dictate the relatedness needs which will take precedence over unfulfilled existence needs and that the more the growth needs are satisfied, the more they will increase in intensity. There has not been a great deal of research on ERG theory. Although there is some evidence to counter the theory's predictive value, most contemporary analysis of work motivation tend to support Alderfer's theory over Maslow's and

Herzberg's. Overall, the ERG theory seems to take some of the strong points of the earlier content theories but are less restrictive and limiting. The fact remains, however, that the content theories in general lack explanation and with the possible exception of the implication for job design of Herzberg's work, do not easily translate to the actual practice of human resources management.

2.3.8 PERFORMANCE AND EMPLOYEE MORALE

Edward (1978:25) maintained that in many organizations the two spheres (performance and employee morale) are usually inseparable. It is generally believed that high morale leads to high improvement in performance and vice versa. It therefore follows that if majority of the workers in an establishment have low moral (dissatisfied employees), the problem could become complex and the fear of strikes and frequent industrial conflicts would arise and this will obviously lead to poor performance. But where there are satisfied employees (i.e employees with high morale), there is likely to be absence of industrial strike.

According to Geoffrey (1980:26), it is no exaggeration that the biggest stumbling block to progress in industry today is the poor co-operation between management and workers (and between workers on the same level, particularly in large organizations).

Fortunately, smaller firms suffer less from this syndrome. In some cases low moral is a good appetite for the poor co-operation that exist between management and workers. Where the manager does to appreciate the work done, the worker soon feels dejected and probably become less productive.

2.3.8. THE EQUITY THEORY OF MOTIVATION BY WHITING

WILLIAMS

The idea of equity, particularly as it relates to wages is not new. In the mid – 1920’s Whiting Williams, an executive, quit his job to pursue the question “What is on worker’s mind?” In his book “Mainsprings of Men”, he set an equity theory to wages. Williams postulated that it was not the absolute levels of pay a person received that was so important but what he received relative to what others are receiving. He also stressed that it was the workers point of view that was the key, not what someone else might think.

In the 1960s, scholars began to formulate the basis for modern equity theory. Although there are some differences among proponents of his theory, its basic proposition is that a person’s perception of his wages is based on two rations:

(i) the person’s pay relative to the pay of others, and (ii) the person’s input (effort expended, education, skill level, training, experience) relative to the person’s

outcomes (pay). The first instance is a comparison of what is received in relation to what others are getting. The second case involves equating what one gets in relation to how one works, trains, etc. The source of dissatisfaction is not always the absolute amount of pay, but a relative to the pay of others doing the same job or putting in relatively the same effort.

Thus far equity theory has focused on pay, and needs to be extended to include other rewards, which are important to employees. Research on equity theory is just beginning and its conclusion is complete. One study concluded it was most powerful in predicting satisfaction. However, since the reciprocal relationship between satisfaction and productivity has not been firmly established, caution is in order. The latter does not necessarily follow from the former.

2.3.9 NEED GRATIFICATION AND MOTIVATION

Behavioural research studies shows that all human activity including the employees' behaviour is directed towards satisfying certain needs (that is reaching certain goals); patterns of individual behaviour differ because individuals seek to fulfill different set of needs in different ways. Some employees in other words are more successful than others because of the different motivational patterns and types of efforts that

exist in performing their jobs.

How particular individuals behave depends upon the nature of their fulfilled unfulfilled needs modified by their environment and social backgrounds. The motives lying behind any specification derives from tensions built up to satisfy particular needs, some beneath the threshold of consciousness.

Any action taken is for the purpose of reducing these tensions (fulfilling a need or needs to reach a goal or goals).

Needs are either primary or secondary, primary needs are the inborn or physiological needs for food, water, rest, sleep, air to breath, sex and so on; the fulfillment of which is basic to life itself. Until primary needs are satisfied, other needs have little motivational influence.

Secondary needs arise from an individual interaction with the environment, and are inborn and do develop with maturity.

Secondary needs include those for safety and security, belonging, social relations, self esteem and self respect as identified by Abraham Maslow's theory.

2.4 TOOLS FOR MOTIVATING EMPLOYEES

There are several tools used in motivating employees, some among them includes:

- i) FINANCIAL REWARDS: in a form of fat salary and rewards are given to the employees to serve as inducement in every line of work.
- ii) OPPORTUNITY FOR ADVANCEMENT: Promotion policy that motivate employees to do job.
- iii) CONDITION OF WORK: The condition in which employees work inspires or defers ego and zeal to work fruitfully.
- iv) FREEDOM OF SPEECH: It equally means satisfaction in the employees as they are given opportunity to express their view and where necessary are listened to by appropriate members of the management and seeing that their suggestion are taken by the management for consideration.
- v) WELFARE OF EMPLOYEES: Good working condition improve productivity and therefore the management makes sure the condition of employment are attractive by providing services like free medical care provision of dinning and staying at better hotels while on the field.

- vi) QUALITY LEADERSHIP: the members of the management especially the managers set examples by the quality of their leadership which propels the employees to better performance.
- vii) JOB SECURITY: in terms of uncertainty, bad times, difficult and employees trouble etc.

2.5 SUMMARY OF RELATED LITERATURE

Having reviewed the criticisms, opinions and diverse views of various authorities as to the role played by “motivation and work performance” in workers motivation, the researcher wishes to point out that those motivational concepts and theories have their merits as well as demerits depending on the individual traits, aspirations, background, environment and the society in question.

In most societies like ours, (Nigeria) monetary rewards and fringe benefits are positive in the motivation of employees while any other form of motivation techniques is viewed as negative incentives. One can assume that every employee to some extent is highly motivated by monetary incentives. In most practical cases you find out that money can be used to get the worker to perform better and put in his best towards achieving a goal. Incentives like promotion, fringe benefits or pension schemes are obviously very important to old workers while opportunities

for achievement advancement are highly valued by younger ones.

Although there are other forms of non-financial incentives such as recognition, achievement, and advancement, good leadership management by objectives to mention but a few; yet monetary incentives stimulate employees to work towards a given target, especially when it is equitable to that of his peers. It generates zeal in the worker to spur him or her unto greater performance and productivity.

Motivating the employee or worker creates cordial atmosphere between subordinates and management so much that, understanding, supervision, orders, discipline and instruction become less cumbersome thereby resulting to a big attainment and achievement of organizational goals and objectives.

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CHAPTER THREE

RESEARCH METHODOLOGY

Good research practice requires that the information sought, the method to be used in obtaining it and the analytical techniques to be employed should be carefully and analytically laid out. Thus this chapter specifically deals with the method, system or procedure, which the researcher has adopted to obtain the necessary data for conducting this research.

3.1 AREA OF STUDY

This study concerns the management, senior and junior staff of First Bank of Nigeria Plc, Kawo branch, Bank Road branch and Yakubu Gowon Way branch. The research focuses on the appraisal of Motivational Factors and efficiency in the branches.

3.2 RESEARCH POPULATION

This refers to the universe from which a sample is drawn. The research Population for this study is taken from the entire staff of First Bank of Nigeria Plc, Kawo, Bank Road and Yakubu Gowon Way branches numbering (144).

3.3 SAMPLE AND SAPLING TECHNIQUE

A sample of 65 staff representing 45.14% was selected According to Raymond & Heber (1982) , Nachmias and Nachmias (1981), Backstron and Cease (1981) a sample size of about 5% of a population over one thousand is good enough for making inference of the entire population. Since there are approximately 144 FBN staff the branches the researcher feels that the chosen sample size would be good enough for the purpose considering the fact that it is not always possible to have 100%. A stratified random sampling was adopted to select the sampled respondent in order to give the study broader base.

3.4 TECHNIQUE OF DATA COLLECTION

Both primary and secondary sources were used to collect relevant information for the research.

3.4.1 PRIMARY SOURCE:

The mode of data collected I this area consisted of both interviews and questionnaire schedules.

The questionnaire method involved framing questions about a particular subject matter and getting the relevant group or individuals to react to it on paper. Several benefits were derived from this method.

- * It permits wide coverage for a minimum expenses both in monetary terms and efforts.
- * Reduces the bias caused by face to face interview
- * Reduces confusion since the questions were asked in orderly and logical manner from topic to topic
- * It is also more adequate in situation where the respondents are required to check their information.

The questionnaire was drawn bearing in mind the level of understanding and interest of the respondent.

INTERVIEW METHOD: Unstructured face to face interview was equally adopted to obtain information from staff of the Bank. This method was adopted to enable the researcher obtain more qualitative data than was obtained from questionnaire method i.e to fill the gaps where necessary.

This approach was utilized because of its advantages of affording the researcher or interviewer to have face to face contact with the respondents as well as respondent. Also, since this approach does not require the respondents to commit himself in writing while giving information, they feel more secured

and therefore more at ease to give reliable answers. Moreover the number of respondents to be contacted under this method were quite few. Equally, time can be saved and cost can be reduced, instant answers are provided by the respondent. The number of response expected is higher than questionnaire method.

3.4.2 SECONDARY SOURCE

A number of secondary sources were utilized in obtaining information. This included the use of official records.

Another source of secondary data was the use of books, journals and periodicals devoted to marketing of banking services, Newspapers and Magazines were also used.

3.5 DATA ANALYSIS TECHNIQUE

Information obtained from questionnaire and interview schedules are tabulated and scored. As simple percentage method was adopted to score the response; decision is taken on the highest percentage of response.

CHAPTER FOUR

4.1 PRESENTATION AND ANALYSIS OF DATA

This chapter deals with the presentation and analysis of relating to motivation in First Bank of Nigeria Plc. In an attempt to achieve this, a set of questionnaire as administered to three branches of the Bank in Kaduna. This comprises of the senior and junior staff. The responses to the questions are analysed in a tabular form using simple percentage.

Question 1: Capacity of service.

Table 4.1

Option	Frequency	Percentage
Management staff	10	19
Senior staff	28	56
Junior staff	12	25
Total	50	100

Source: Questionnaire

Table 4.1 indicates that respondents cut across different levels from decision makers to decision implementers. This is clear indication that the response to be received would be broad based.

Question 2: How are you rewarded in FBN Plc?

Table 4.2

RESPONSE	NO. OF RESPONDENTS	PERCENTAGES
Monthly salary	50	100
Daily payments	-	-
Salary and bonus	-	-
Other	-	-
Total	50	100%

Source: Questionnaire

Question 3: How satisfied are you with your pay?

Table 4.3

RESPONSE	NO. OF RESPONDENTS	PERCENTAGES
Satisfied	15	30
Very satisfied	7	14
Most satisfied	2	4
Dissatisfied	12	24
Very dissatisfied	10	20

Most dissatisfied	4	8
Total	50	100

Source: Questionnaire

From the above table, staff who claimed to be satisfied with their pay constitute 30%, 14% feel very satisfied, 4% are most satisfied. However, 24% of the respondents feel dissatisfied while 8% are most satisfied. In the overall, it could be said that 48% of the staff of the Bank are satisfied with their pay, while 52% of the staff feels dissatisfied. Further investigation revealed that it is the senior/management staffs that are better off than the junior staff in terms of condition of service.

question 4: Do you put in your best in your place of work?

Table 4.4

RESPONSE	NO. OF RESPONDENTS	PERCENTAGE
Yes	15	30
No	35	70
Total	50	100

Source: Questionnaire

From the above table, 35 respondents representing 70% said they do not put in their best in their place of work, while 13 respondents representing 30% claimed to be putting in their best in their work.

Questions 5. Do you associate it with poor incentives?

Table 4.5

RESPONSE	NO. OF RESPONDENTS	PERCENTAGE
Yes	35	70
No	15	30
Total	50	100

Source: Questionnaire

out of the fifty respondents, 35 associate their inability to perform up to expectation to the poor incentives provided by the Bank which consequently leads to lack of interest in the work. The remaining 15 said their ability to put in their best was not as a result of poor incentives, but other factors which has contributed in increasing their interest in the job like good relationship with co-workers, conducive atmosphere.

Question 6. Does motivation help in reducing industrial unrest in your Bank?

Table 4.6

RESPONSE	NO. OF RESPONDENTS	PERCENTAGE
Yes	45	90
No	5	10
Total	50	100

Source: Questionnaire

Industrial unrest in FBN Plc is minimized by the application of motivation factors as claimed by 45 respondents representing 90% of the Bank, while 5 representing 10% said it was not the major factor why industrial unrest in the Bank is reduced.

Question 7. Which of the following is included in non-financial incentives?

Table 4.7

RESPONSE	NO. OF RESPONSE	PERCENTAGE
Training	10	20
Promotion	20	40
Medical services	10	20
Pension and gratuity	5	10
All of the above	5	10
Total	50	100%

Source: Questionnaire

From the above Table most of the respondents claimed that promotion serves as a major non-financial incentive which enhances their performance as it is an obvious way of showing acknowledgement of their effort in their jobs. 20 respondents see training and medical services as other forms of incentives which make them to work harder. Pension/gratuity as well as those who think all the above options are non-financial incentives, constitutes 5% respectively.

Question 8: Does the Bank seek your view in decision that affects you?

Table 4.8

RESPONSE	NO. OF RESPONSE	PERCENTAGE
YES	25	50
NO	25	50
TOTAL	50	100%

Source: Questionnaire

From the above Table 8, 25 out of the 50 respondents affirmed that their opinion or views are sought for before any decision concerning them either in terms of promotion, transfer and other conditions of services are taken. This tends to make them have a feeling of belonging and motivates them to intensify their efforts on their job.

Question 9. How can you compare performance between the time your Bank started embarking on motivation, and when it did not?

Table 4.9

RESPONSE	NO. OF REPOSSES	PERCENTAGE
Good	5	10
Better	15	30
Best	30	60
Total	50	100%

Source: Questionnaire

In Table 9, respondents were asked to make comparison between their performance at work before and when motivation was embarked upon. From the responses, 10% of the respondents said it was good, 30% rated it as better than what was obtainable in the previous years, while 60% said they are giving their best in their performance as a result of motivation.

Question 10: How much opportunity does your job provide you for advancement?

Table 4.10

RESPONSE	NO. OF RESPONSE	PERCENTAGE
Minimum	10	20
Moderate	25	50
Maximum	15	30
None	0	0
Total	50	100%

Source: Questionnaire

From the analysis above, 50% of the respondents said their job provides them with moderate opportunity for advancement i.e (personal growth). This can be attributed to the fact that they have more challenging jobs with greater opportunity of learning and training on the job. However, 30% feel they are provided with maximum opportunity for advancement, this could thus be attributed to their educational background which makes them have the feeling that they can prosper on their jobs and 29% to the minimum opportunities for advancement.

Question 11: Do you have pride in your job?

Table 4.11

RESPONSE	NO. OF RESPONSE	PERCENTAGE
YES	35	70
NO	15	30
TOTAL	50	100

Source: Questionnaire

From the 50 respondents questioned, 70% have pride in their job. This great sense of pride found among the respondents can be attributed to the immense contributions which they feel they make to the achievement of the organizational goal to those respondents (30%) who have no pride in their jobs, their feelings can be attributed to the fact that management of the Bank does not acknowledge their contribution by not giving them adequate incentives.

Question 12: What would you want to achieve in your job?

Table 4.12

RESPONSE	NO. OF RESPONSE	PERCENTAGE
Higher pay	10	20
Advancement	15	30
Productivity	10	20
Responsibility	5	10
Security	10	20
Total	50	100%

Source: Questionnaire

From the above Table, 30% claimed they would want to achieve advancement in their job, while 30% respondents claimed they would want to achieve job security; high productivity as well as good pay in their respective job a total of 5 respondents settled for responsibility as being what they aim to achieve.

Question 13: How much challenge does your job provide you?

Table 4.13

RESPONSE	NO. OF RESPONSE	PERCENTAGE
Little	7	14
Very little	9	18
Much	15	30
Very much	8	16
None	1	2
Total	50	100

Source: Questionnaire

Responses obtained from this question includes that 50% of the respondents claimed that their job provides them with much challenging duties, 18% claimed to have very little challenge. 14% claimed to have little, 16% claimed to have very much challenges in the job while 29% claimed not to have been faced with challenges.

Question 14: Would you work harder if given more pay?

Table 4.14

RESPONSE	NO. OF RESPONSE	PERCENTAGE
Yes	35	70
No	15	30
Total	50	100%

Source: Questionnaire

The analysis shows that 70% of the staff would work harder if their pay is increased while 30% said more pay would not make them work harder but other factors.

Table 15: How much supervision do you need on your job?

Table 4.15

RESPONSE	NO. OF RESPONSE	PERCENTAGE
Little	23	46
Very little	18	36

Much	6	12
Very much	2	4
None	1	2
Total	50	100

Source: Questionnaire

From the analysis a high percentage of 46% need little supervision, this feeling could have been out of the fact that most of the respondents have some mastery of their jobs. 36% claimed they need very little supervision, 12% claimed they need much supervision, very much supervision is needed by 4% of the respondents while 2% claimed that no supervision is needed.

Question 16: How friendly are your co-workers?

Table 4.16

RESPONSE	NO. OF RESPONSE	PERCENTAGE
Friendly	15	30
Very friendly	24	48

Unfriendly	7	14
Very unfriendly	4	8
Total	50	100

Source: Questionnaire

A total of 30% indicated that their co-workers are friendly, 48% claimed that their co-workers are very friendly, while 14% and 8% claimed their co-workers are unfriendly. Comparing these results it shows that there is good social relationship among the staff in this department and also see themselves as having common interest at work. This is bound to create a favorable working condition.

For those who claimed to have an unfriendly or very friendly relationship with their co-workers, it could be as a result of their divergent interest or they have the feeling of one staff posing a threat to the other.

Question 17: Do you look forward to coming to work because of the good relationship you have with your co-workers?

RESPONSE	NO. OF RESPONSE	PERCENTAGE
Yes	40	80%
No	10	20%
Total	50	100%

Source: Questionnaire

In terms of the above, 80% of the respondents claimed they look forward to come to work because of the cordial relationship that exist amongst them, while 20% indicated that they do not look forward to coming to work because of their co-workers.

Question 18: Would you take up a new job with more incentives than your present job in FBN Plc?

Table 4.18

RESPONSE	NO. OF RESPONSE	PERCENTAGE
Yes	28	56%
No	22	44%
Total	50	100

Source: Questionnaire

It is obvious that the staff would not hesitate to take up a news job that provides more incentives like in terms of higher pay, higher allowances as well as other benefits because of basically the hard time of economic depression. However 44% said they would not leave their present job for ore promising one because they feel satisfied with their condition of service at FBN Plc.

4.2 SUMMARY OF MAJOR FINDINGS

1. That most employees of First Bank Plc, Kaduna are generally satisfied with their job.

2. The staff feel that they contribute their own quota to the advancement of the Bank.
3. The staff claimed that their jobs provide them with some challenges, though more of the senior staff attest to this because their jobs involve autonomy and responsibilities.
4. Majority of the staff claimed they have pride in their jobs
5. Both junior and senior employees claimed that their jobs provide them with much advancement.
6. It was also found that the junior staffs are less satisfied with their pay which is a strong de-motivating factor for work; whereas, the senior staff are more satisfied.
7. The employees have the opportunity to contribute in making the decisions that affect them.
8. A general friendly atmosphere prevail in the branches.
9. Majority of respondents indicated that working conditions in the organization is alright.
10. The respondents indicated that they require some freedom on their jobs by getting little supervision.
11. That industrial unrest has reduced in the organization as a result of

motivational factors being offered to the staff.

12. More junior employees would leave the organization if offered higher pay elsewhere.

4.3 PROOF OF HYPOTHESIS

The first hypothesis states that motivation is an effective tool for enhancing the performance of employees in the banking sector.

Research findings indicates that staff in FBN Plc are generally satisfied with the pay, working conditions, interpersonal relations, Bank policy, supervision etc. aspect of their jobs and when these job facets are present, a more favorable working environment is created and performance would improve. They however claim that if given more pay, they would work harder. The result also shows a general feeling of satisfaction with their pay. Another factor to be considered here is interpersonal relationship which majority of the employees claimed as a motivating factor at work. Co-workers are indicated as friendly and co-operative at work place. This invariably would improve performance. Thus, this hypothesis is accepted.

The alternative hypothesis motivation is not an effective tool for enhancing the performance of employees in the banking sector. This hypothesis is hereby

rejected Research findings show that other factors like interpersonal relationships, working conditions, supervision etc motivates workers to perform creditably.

The second hypothesis states that motivation helps in reducing industrial unrest in the Banking sector. This hypothesis is accepted. Results show that there is a general feeling of peace and unity among the staff i.e. senior and junior. This is obvious by the friendly and mutual understanding that prevails in their dealings with one another. This friendly atmosphere would consequently reduce the prevalent crisis or disagreement among the staff. Management of the Bank ensures that working conditions of the staff is safeguarded from all forms of threats.

Opportunities for advancement as well as recognition of staff efforts are guaranteed. This enhances a good relationship among the employees thereby reducing the continuous occurrence of industrial unrest.

The alternative hypothesis states that motivation does not reduce industrial unrest in the Bank. This hypothesis is however rejected. Research findings show that employees are generally satisfied with their jobs, have good interpersonal relationship, have pride in their jobs. With all these job facets, industrial unrest has been brought to the barest minimum.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY

The research study is on “motivation and work performance.” The need for motivation as a tool in improving overall performance in an organization has become an important part of management discipline as illustrated in the previous chapters.

Motivation factor definitely does not exist in a vacuum. Each individual desires are conditioned by physiological needs or by culturally induced needs. But what people are willing to strive for is also sharpened by the organizational climate in which they operate. This was illustrated in chapter two.

It is important to note that motivation depends on, and influences styles and management practices. Both leaders and managers (who, if effective will almost certainly be leaders) must respond to the motivation of individuals if they are to design an environment in which people will perform willingly. Even the brief analysis of motivation in chapters two and four makes it clear that it must be based on situations. What a manager does to induce an individual effort towards accomplishment of enterprise objectives must take into account the differences

between individuals groups and organizational climates.

Perhaps, it is another way of saying that the problem of understanding human behaviour, and especially human motivation is indeed formidable and is not yet completely solved. Some scholars hold the view that the issues are so complex and that the technical problems of research in this area are so difficult that it will take a long time before a total breakthrough can be achieved.

However, managers of enterprise cannot await discovering complete knowledge. They should be fully aware of the current state of understanding and apply it as best as they can in the operation for which they are responsible.

Moreover, the fundamentals related to the need for motivation applies to every kind of enterprises may vary but all that motivation does rely on every goal they may have.

5.2 CONCLUSION

In view of the problems highlighted and the research carried out, the following conclusions were arrived at from investigations.

Even though individuals differ greatly due to aspirations, background, and capabilities in terms of wants, needs and desires, monetary incentives (without

prejudice to other motivational factors) plays a great deal in motivating employees to greater performance.

If managers have some understanding of the behaviour of their subordinates, then there is a wealth of assistance available in terms of motivation theories that will provide the tools with which motivation can be achieved.

One of the keys to successful human resources management is to know what tool to apply in what situation. If nothing, it was in the course of motivation research that it was discovered that every individual is different and “universal” theories of motivation often fail because they ignore this fundamental fact.

5.3. RECOMMENDATIONS

To be able to make employees satisfied and performance better, the researcher hereby makes the following recommendations.

- i. Due to the fact that employees would be happier if their salaries are increased, management should look into the possibility of timely salary increments to enable workers cope with the present economic realities.
- ii. Management should try and reduce the time employees spend at work. This is necessary as some employees are made to work for long hours and as a result, they are affected by stress and strain and they would lack the

enthusiasm to perform well.

- iii. To improve employee satisfaction, management should imbibe the culture of compensation, rewards and acknowledgement of good works performed by employees.
- iv. To increase productivity, management should encourage induction course and training, seminars should be organized to enable employees understand their areas of deficiencies.
- v. Sectional heads should also acquire sensitivity training to enable them perceive individual needs related to their likes and dislikes as some people might not be willing to disclose such to their supervisors.
- vi. Supervisors should participate in accomplishing a task and should allow employees at times to participate in decision making as to how to accomplish a task more effectively. This gives the employees a sense of belonging therefore they feel encouraged to perform better.

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APPENDIX
QUESTIONNAIRE

POST GRADUATE SCHOOL
AHMADU BELLO UNIVERSITY
ZARIA

Dear Respondent,

This questionnaire is part of a research project being undertaken by a post Graduate student of Business Administration in partial fulfillment for the requirements for the award of Master in Business Administration.

It will therefore be appreciated if you can kindly complete the following questionnaire. I assure you that every information supplied will be treated with strict confidence and will not be used for any other purpose than this research project.

Thank for your co-operation.

Yours faithfully,

MURTALA ALIYU

1. Capacity of Service

- a) Management Staff []
- b) Senior Staff []
- c) Junior Staff []

2. How are you rewarded in First Bank Plc?

- a) Monthly []
- b) Daily []
- c) Salary and Bonus []
- d) Others []

3. How satisfied are you with your pay?

- a) Satisfied []
- b) Very satisfied []
- c) Most satisfied []
- d) Dissatisfied []
- e) Very dissatisfied []
- f) Most dissatisfied []

4) Do you put in your best in your place of work?

- a) Yes []
- b) No []

5) Do you associate it with poor incentive?

- a) Yes []
- b) No []

6) Does motivation help in reducing industrial unrest in your bank?

- a) Yes []
- b) No []

7. Which of the following is included in non-financial incentive?

- a) Training []
- b) Promotion []
- c) Medical services []
- d) Pension and gratuity []
- e) All of the above []

8. Does the bank seek your view in a decision that affects you?

- a) Yes []
- b) No []

9. How can you compare your performance between the times your Bank started embarking on motivation and when it did not?

- a) Good []
- b) Better []
- c) Best []

10. How much opportunity does your job provide you for advancement?

- a) Minimum []
- b) Moderate []
- c) Maximum []
- d) None []

11. Do you have pride in your job?

- a) Yes []
- b) No []

12. What would you want to achieve in your job?

- a) Higher pay []
- b) Advancement []

- c) Productivity []
- d) Responsibility []
- e) Security []

13) How much challenge does your job provide you?

- a) Little []
- b) Very little []
- c) Much []
- d) Very much []
- e) None []

14. Would you work harder if given more pay?

- a) Yes []
- b) No []

15. How much supervision would you need on your job?

- a) Little []
- b) Very little []
- c) Much []
- d) Very much []
- e) None []

16. How friendly are your co-workers?

- a) Friendly []
- b) Very friendly []
- c) Very unfriendly []

17. Do you look forward to coming to work because of the good relationship you have with your co-workers?

- a) Yes []
- b) No []