

UNIVERSITY OF CAPE COAST

**FACTORS INFLUENCING THE MOTIVATION OF BANK
STAFF IN THE CAPE COAST METROPOLIS**

EDNA NAA AMERLEY OKORLEY

2010

UNIVERSITY OF CAPE COAST

**FACTORS INFLUENCING THE MOTIVATION OF BANK
STAFF IN THE CAPE COAST METROPOLIS**

BY

EDNA NAA AMERLEY OKORLEY

**THESIS SUBMITTED TO THE DEPARTMENT OF MANAGEMENT
STUDIES OF THE SCHOOL OF BUSINESS, UNIVERSITY OF CAPE
COAST, IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR
THE AWARD OF MASTER OF BUSINESS ADMINISTRATION DEGREE
IN HUMAN RESOURCE MANAGEMENT**

JULY, 2010

DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature Date.....

Candidate's Name: Edna Amerley Okorley

Supervisors' Declaration

We hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Principal Supervisor's Signature..... Date.....

Name: Dr. (Mrs.) Rosemond Boohene

Co-Supervisor's Signature..... Date.....

Name: Mr. Joseph C. Sefenu

ABSTRACT

The performance and survival of any organisation (such as banks) in a rapidly changing work environment, among other factors, depend largely upon the employees' motivation. Given that needs of employees and the level of motivation may differ from organisation to organisation, an understanding of what fosters and enhances employee motivation and organisational performance is critical. The study therefore sought to determine the factors that influence bank staff motivation in the Cape Coast Metropolis. A descriptive-correlational survey research design was used to establish the levels and factors of motivation. The census sampling method was employed. Data was obtained through self-administered questionnaires to 96 staff members of seven banks in the Cape Coast Metropolis. Differences and relationships were tested at $p < 0.05$.

The findings revealed a positive and significant relationship between staff motivation and factors including recognition, job satisfaction, role clarity, supervision and perceived competence. Staff demographic characteristics, however, have no significant relationship with staff motivation. Besides, the study revealed significant differences in the levels of the factors of motivation except supervision and perceived competence as well as recognition and job satisfaction. The best factors that can enhance the motivation of staff in the banks were recognition and job satisfaction. Thus, the study recommends that, banks in the Cape Coast Metropolis should focus more on appreciating and recognising their staff. To improve staff satisfaction, their work should be made interesting and challenging through job enlargement and enrichment.

ACKNOWLEDGEMENTS

Many people have been involved in the process of this research. First of all, I would like to express my gratitude to my principal supervisor, Dr. (Mrs.) Rosemond Boohene (and her family), for her support and contribution to my research. Her untiring efforts helped to shape the work to its present level. She was also a friend and advisor in areas other than academics. God bless you and your family too.

I also thank Mr. Joseph C. Sefenu, my co-supervisor, for his constructive ideas and quick feedback which enhanced this research. Despite his tight schedules, he took it upon himself to read and edit the work thoroughly. God richly bless you together with your family and give you all long life.

I wish to express my sincere appreciation to my family, especially, my father, Mr. Edmund Amarteifio and mother, Madam Vivian Quartey and all my siblings for their encouragement and support. Furthermore, I would like to thank all the managers of the banks in the Cape Coast Metropolis for giving me the opportunity to involve them in the study.

I appreciate all the MBA lecturers and the entire staff of the School of Business, UCC, for their unflinching support during the period of my study. I would also like to acknowledge Dr. Enu-Kwesi, Dr. Kwaku Boakye, Mr. Martin Bosompem, Mr. Marfo-Yiadom and Mr. Emmanuel Tenkorang for their technical advice. I have not forgotten my MBA classmates, especially, Mr. Eba Owona Théocryte Sergeot, Mr. Emmanuel Cofie, Mrs. Dorcas Hutchful Aidoo, Pastor Nicholas Osei-Boateng and my brother, Edward Nii Amar Amarteifio for their

contributions to this work. I cannot forget the constant encouragement of Mrs. Gloria Kakraba Adjepong and Mr. Daishonin Baah-Koranteng. I also thank all my family members including the Oboubi's, the Akwesi's, Christoham Okorley and Deborah Quartey for their selfless help in the home so this research could see the daylight.

I am grateful to my loving husband for his moral support and for taking much of his time to proofread and contribute to this work. God richly bless you. To all my children, I say God bless you and take you higher than I have attained in life. Once again, thank you all very dearly for the sacrifices you made to make this work possible.

I will also not forget Monsieur Salihou B. Boukari and Mr. Jacob Ewudzi for ensuring that my computer and printer always functioned worked properly for the successful completion of this document. Finally, a big thank you to all the Saints in the Church (Cape Coast Locality) especially the Akonai, Cobbold and Lanquaye-Tetteh families.

DEDICATION

I dedicate this work to my sweet and loving husband, Dr. Ernest Laryea Okorley and my lovely children Abigail, Joseph, Priscilla, Shirley and Rosemond.

TABLE OF CONTENTS

Content	Page
DECLARATION	ii
ABSTRACT	iii
ACKNOWLEDGEMENTS	iv
DEDICATION	vi
TABLE OF CONTENTS	vii
LISTS OF APPENDICES	xi
LISTS OF TABLES	xii
LIST OF FIGURES	xiii
CHAPTER ONE: INTRODUCTION	
Background of the study	1
Statement of the problem	6
Research objectives	7
Research questions	7
Significance of the study	8
Delimitations of the study	9
Limitations of the study	9

CHAPTER TWO: REVIEW OF THE RELATED LITERATURE

Introduction	11
The meaning of motivation	11
Theories of staff/employee motivation	15
Maslow's hierarchy of needs	16
Alderfer's ERG theory	21
Theory X and Theory Y	23
Herzberg's motivation/hygiene theory	25
McClelland's theory of motivation	33
Expectancy theory	35
Equity theory	38
Goal theory	40
Importance/Role of staff motivation in the workplace	41
Factors that influence staff motivation in the workplace	45
Conceptual framework	46
Motivation and recognition	48
Motivation and role clarity	50
Motivation and supervision	52
Motivation and job satisfaction	54
Motivation and perceived competence	55
Differences in the factors that influence staff motivation	56
Motivation and demographic characteristics	57

CHAPTER THREE: METHODOLOGY

Introduction	60
Approaches to research	60
Research design	62
Study area	63
Population and sample	64
Instrumentation	65
Pilot study	66
Data collection	68
Data analysis	70

CHAPTER

FOUR: RESULTS AND DISCUSSION

Introduction	72
Demographic characteristics of the banking staff	72
Level of motivation of the banking staff	75
Factors influencing staff motivation in the banks	82
Differences in the factors that influence staff motivation in the bank	102
Demographic characteristics that can influence staff motivation	104
Factors that can enhance staff motivation in the banks	108

**CHAPTER FIVE: SUMMARY, CONCLUSIONS AND
RECOMMENDATIONS**

Introduction	111
Summary	111
Summary of findings	113
Conclusions	116
Recommendations	118
Directions for further studies	120
REFERENCES	121
APPENDICES	136

LIST OF APPENDICES

Appendix	Page
1: Questionnaire	137
2: Introductory Letter	144
3: Frequency distribution responses to motivational factors	145
4: Verbal and tangible recognition in the banks	146
5: Do you receive any incentive for meeting targets	147
6: Incentive(s) given for meeting targets	147
7: Frequency distribution of staff response to role clarity factors	148
8: Frequency distribution some individual supervision factors	149
9: Frequency distribution individual job satisfaction factors	150
10: Staff willingness to accept a new job	151
11: Crosstab of staff age and their willingness to accept a new job	151
12: Frequency distribution of age and key motivational factors	152
13: Frequency distribution of staff gender and key motivational factors	153
14: Correlation of age and experience	154
15: A crosstab of age, educational level and position	155

LIST OF TABLES

Table	Page
1: Staff distribution in the banks	64
2: Computed reliability coefficients for the data collected	67
3: Frequency distribution of questionnaires	69
4: Frequency distribution of bank staff characteristics	73
5: Level of motivation of bank staff	79
6: Correlation matrix showing relationships between other factors and staff motivation	83
7: Level of staff recognition in the banks	88
8: Level of role clarity among staff in the banks	93
9: Level of staff supervision in the banks	94
10: Level of staff job satisfaction in the banks	97
11: Reasons advanced to accept new job	99
12: Staff perceived competence in banking	100
13: Dependent (paired) sample t-test of the factors that affect staff motivation in the banks	103
14: Correlation between staff demographics and motivation	105
15: Stepwise regression of best factors (predictors) that can enhance staff motivation	109

LIST OF FIGURES

Figure		Page
1:	The motivational process of human behaviour	14
2:	Maslow's hierarchy of needs	17
3:	Alderfer's ERG theory	21
4:	Herzberg's motivation/hygiene theory	26
5:	Linking Maslow's and Herzberg's theories of motivation	32
6:	An illustration of Locke's theory of goal setting	40
7:	Relationship between factors of motivation and motivation	47
8:	Preferred incentives by staff	91

CHAPTER ONE

INTRODUCTION

Background of the Study

The successful performance of any organisation first of all depends on use of the available resources, with human resources being the most important. All organisations, whether they produce services or products, have people in the process. Furthermore, an organisation's ability to have motivated employees will determine the success or failure of that organisation (Bergmann & Scarpello, 2001). The management of human resources, therefore, is to a great degree connected to employee or staff motivation. Employee or staff motivation has become a determining factor of organisational success including the banks in recent years with the stiff competition that they face now.

Banking services are extremely important in a free market economy such as found in Canada, United States and Ghana. The health of a country's economy is closely related to the soundness of its banking system and this is true of the Ghanaian economy. Although banks create no new wealth, their borrowing, lending and related activities facilitate the process of production, distribution, exchange and consumption of goods and services. In this way, they become very effective partners in the process of economic development. Today, modern banks are very useful in the utilization of the resources of the country. The banks mobilize the savings of people for investment purposes and facilitate the exchange of goods

and services. As such, modern trade and commerce would almost be impossible without the availability of suitable banking services (Levine, 2005).

In specific terms, banks may be seen to be playing three key roles. Firstly, they promote savings for all groups of people, from ordinary labourers and workers to rich land owners and businessmen. Secondly, they promote investments. Banks easily invest the funds they gather in industry, agriculture, trade and other business activities. This, they do either directly or as loans to other investors. Finally, it is mostly through banks that foreign trade is undertaken on. Whether we export or import, it is through banks that money is transferred from one country to another. For example, bills of exchange and letters of credit are the regular ways banks use to transfer money.

In the execution of their job, banks attach great importance to profitability because of the special roles they play in economies. Banks, according to Ncube (2005), endeavour to reduce the information costs of transactions by evaluating alternative investments and monitoring the activities of market participants. The World Bank (2002) posits that banks increase efficiency of resource allocation and use as well as pool, diversify and reduce risks of aggregate economic volatility, thus ensuring a pro-poor insurance mechanism. Levine (2005) holds that through these roles banks have been empirically proven to have contributed significantly, in diverse ways, to the growth and development of many economies. As such, if there are no banks, a great portion of a country's capital would remain unused. Also, a banking sector that is weak will not only undermine the long-term sustainability of an economy, but it can also be a trigger a financial crisis which can lead to economic crises (Valverde, Paso & Fernandez, 2002).

In Ghana, banks are incorporated by legislation to undertake operations in one of the following: merchant banking, commercial banking, development banking, universal banking or rural banking. By the end of 2009, the banking sector in Ghana comprised 13 commercial banks, seven (7) development banks, six (6) merchant banks and 121 rural banks with the Bank of Ghana as their Central Bank (Bank of Ghana, 2009).

The financial services in Ghana has seen a lot of reforms in the past years. Ghana through the Banking (Amendment) Act 2007 has include the awarding of General Banking license to qualified Banks and this allows Offshore Banks to operate in the country. Barclays Bank (Ghana) Limited, for example has become the first Bank in Ghana to be awarded the General Banking license in the Country. This has allowed the entry of private banks into the market and the establishment of more branches by existing and new banks. The liberalisation of the banks has created a more competitive environment in the banking industry in terms of market share and technology. To remain ahead of other competitors, banks have to be more sensitive on pricing, products offering and quality of service offered to their customers. The banks are focusing on enhancing and promoting new and existing products and services to improve visibility. Notable among the products are maintenance of savings and current accounts for individual and corporate customers. International trade financing, corporate advisory services, commercial and corporate lending amongst others are also products of banks (Anin, 2000).

With the new Banking Act 2007 (Act 673), higher capital adequacy ratio, new sanctions regime, as well as higher governance standards are required of banks by the Bank of Ghana to ensure that banks remain generally competitive and

economically viable. In the light of this, many banks are making huge investments in technology to maintain and upgrade their infrastructure in order not to only provide new electronic information-based services, but also to manage their risk positions and pricing. Whatever policy is framed, unless it is applied properly by the employees it would not be fruitful. Hence, it is appropriate to have a satisfied and motivated workforce with a positive attitude towards their job as well as the organisation.

Staff motivation has become crucial to employee behaviour including loyalty, commitment and job performance levels, a point supported by Bateman and Snell (2007). Motivation is defined as those internal and/or external forces that trigger actions that persist until a certain goal is achieved (Daft, 2006). In business firms, these triggers of behaviour are various needs that employees are striving to satisfy through various intrinsic and extrinsic rewards they receive at work (Bateman & Snell, 2007; George & Jones, 2006). Ryan and Deci (2000) indicated that feelings of competence and feelings of autonomy must co-occur in order to achieve high levels of intrinsic motivation. Motivation plays an important role in informal relationships as well as highly structured relationships such as those found in industry and education. In industry, managers use motivation techniques to promote cooperation between employer and employees or staff. Such cooperation enables staff to satisfy certain needs through their jobs including security, career interests and respect amongst others. If the staff expect their jobs to help satisfy these needs, they will probably be more motivated to contribute in achieving the company's business objectives.

Staff motivation is therefore one of the key ingredients in employees' performance and productivity, given that motivated people are willing to exert a particular level of effort for a certain amount of time toward the achievement of a particular goal and efficiency. A recent study in Sweden revealed that the most motivated workers in the country are bank staff. People are part of all organisations (including banks) and it is important to know what motivates them (Bergström & Ternehäll, 2005). Hence, it is important to also determine which factors motivate bank workers.

Most banks are focusing on motivating employees through various means including monetary incentives, car loans, mortgages, clothing allowances and health allowance but whether these are satisfying enough or not is another issue. As such, Koontz and Weihrich (1993) opine that people are unique; they have different needs, different ambition, different attitudes and different desires for responsibility, different levels of knowledge, skills and potentials. The level or degree of motivation may differ from organisation to organisation, and for that matter care should be taken by management (especially in banks) in framing policies, rules and regulations relating to staff motivation. Thus, the development of a motivation process and a work environment that would help ensure that employees of banks deliver results in accordance with the expectations of both management and employee has become more crucial than ever.

Statement of the Problem

The banking sector has grown from few institutions primarily involved in deposit acceptance and trade finance into complex multi-player markets where large number of banks are operating with various technologies, products and activities. This has created a competitive environment which is geared towards working more at increasing their market share in terms of winning the more of customers and meeting their needs through the provision of new products, extension of working time, ensuring efficiency and building good customer relations. To achieve these aims of winning the more of customers and satisfying their needs, the banks are putting great demand on their staff to find innovative ways or schemes to respond to the emerging challenges in the banking industry. To respond appropriately will require competent and motivated bank staff to survive this competition, complexities and pressure of work.

Although there are diverse forms of motivational packages provided by banks in Ghana, there is anecdotal evidence to show high bank staff turnover. Thus, bank staff are moving from one bank to another. There is also an increase in banking fraud involving bank staff and general dissatisfaction among banking staff in Ghana. A lot of research has been carried out in many developed countries on motivational issue. However, limited empirical studies have been carried out on the level and factors of motivation among bank staff in Ghana. This problem has formed the basis for which this study seeks to fill this gap.

Research Objectives

The general objective of the study was to determine the factors that motivate bank staff in the Cape Coast Metropolis. To achieve this, the study specifically sought to:

1. Determine the level of staff motivation of banks in the Cape Coast Metropolis;
2. Determine the factors that can influence staff motivation of banks in the Cape Coast Metropolis;
3. Ascertain if there are differences in levels of the key factors that can influence staff motivation of banks in the Cape Coast Metropolis;
4. Ascertain whether demographic characteristics (age, sex, management level of staff, years of experience, and education) influence staff motivation of banks in the Cape Coast Metropolis; and
5. Determine the factors that best contribute (predict) to staff motivation of banks in the Cape Coast Metropolis.

Research Questions

The above specific objectives made it possible to address key research questions driving this study. These include the following:

1. What is the level of staff motivation of banks in the Cape Coast Metropolis?
2. What key factors can influence staff motivation of banks in the Cape Coast Metropolis?

3. Are there differences in levels of the key factors that can influence staff motivation of banks in the Cape Coast Metropolis?
4. Does demographic characteristics influence staff motivation of banks in the Cape Coast Metropolis?
5. What factors can best contribute to staff motivation of banks in the Cape Coast Metropolis?

Significance of the Study

The study sought to identify factors that can influence the motivation of bank staff in the Cape Coast Metropolis and to determine which of these factors can enhance staff motivation. A good motivational programme procedure is essential to achieve the goals of an organisation. The findings will contribute immensely to policy formulation on the reward systems in the banking sector and will boost the motivation of the employees in the face of increasing competition. The findings from the study will be important to the banking industry especially in improving on the factors that would contribute to the improvement of staff motivational levels which in turn would enhance performance. The study would also address the lack of information with regards to the factors that motivate bank staff. These factors when found would contribute highly to the motivation of the staff. This would then reflect in the provision of their customer service thereby giving their respective banks more competitive advantage in the industry.

It would also significantly serve as literature that would add to academic knowledge in the area of motivation for this specialised staff category in banks in Ghana. It would provide insights to support future research regarding strategic

guidance for banks that are both providing and using reward/recognition programmes.

Delimitations of the Study

There are several banks in the country but this study was limited to banks in the Cape Coast Metropolis. The time-bound nature and limited resources available for this academic research necessitated the narrowing of the scope. Furthermore, seven (7) different banks were studied, but differences among the banks were not analysed since their staff strength was too small to make the findings statistically reliable. The study measured what motivates the bank employees. Rural banks in the Cape Coast Metropolis have not fully automated their banking operations therefore they would be unable to fully provide information needed to undertake the study. Again, contribution from the rural banks to the total banking asset is minimal. Hence their exclusion from the study. The findings were most relevant to banks in the Cape Coast Metropolis. The results can be generalised for the entire country especially for banks with similar banking characteristics as banks in Cape Coast Metropolis. However, it is hoped that important inferences can be made to the outcome of this study.

Limitations of the Study

The researcher was confronted with the non availability of time by bank staff to provide needed or vital information in much detail. The questionnaire was structured using mainly likert scale (close ended) type, respondents were limited in

their responses. Interview for managers of the various banks was aborted because they were of the view that their workload would not enable them to give me their full attention. Also, fear by the bank staff to probably divulge strategic information to competitors was another limitation.

CHAPTER TWO

REVIEW OF THE RELATED LITERATURE

Introduction

The current wind of globalisation demands that organisations adopt strategies to be able to achieve sustainable competitive advantage. This can be achieved through motivated workforce and good organisational environment. This is because, today, it is the employees or staff who make up an organisation, regardless of whether it is a manufacturing or service providing business.

This chapter is organised along the following themes: meaning of motivation, the importance/role of staff motivation in the workplace, theories of staff motivation, factors influencing staff motivation, a conceptual framework and conclusion.

The Meaning of Motivation

The important role of human motivation cannot be overemphasised when viewed in the light of proven positive relationships between motivation and performance. Mullins (2007) holds the view that performance is influenced by a minimum of four factors with the most important element being motivation. The word *motivation* is coined from the Latin word "*movere*", which means to move and it is basically concerned with why people behave in a certain way. The basic underlying question is, 'why do people do what they do'? Motivation is the fuel that drives people towards achieving their goals and objectives. In fact, without this fuel human beings would be inactive, leading to a mundane and unproductive life. In this sense, motivation is not what the employer does to employees but rather the urge that comes from the employee (Byars & Rue, 2002). The employer only needs to create the condition or environment that would bring out motivation.

Many contemporary authors have also defined the concept of motivation. Generally, it is defined as a driving force that initiates and directs behaviour. In other words, motivation is a kind of internal energy which drives a person to do something in order to achieve something. In the organisational context, Boachie-Mensah (2006) referred to motivation as the willingness of an individual to respond to organisational requirements in the short run. He further pointed out that motivation causes people to make choices from the available alternatives, about how best to allocate their energy and time. Similarly, Molander (1996) viewed motivation as an individual's willingness to put efforts into his/her work and on the amount of effects, which are made in order to obtain incentives or a specific form of incentives.

Motivation is further defined as the psychological process that causes the arousal, direction and persistence of voluntary actions that are goal directed (Kreitner & Kinicki, 2001). Mathias and Jackson (1988) also defined motivation as an internal drive (emotion) that activates behaviour and gives it direction. Daft (2006) however does not only see motivation as an internal force but also external or both forces that trigger actions that persist until a certain goal is achieved. A goal is the satisfaction of a need or needs and this need is the difference between the desired state and the actual state. There are various types of motivations that can influence a person. These include primary/basic and secondary motivation.

Primary motivation includes needs such as hunger, thirst, warmth, sex and other primary motives which influence a person's behaviour at a very basic level. Secondary motivation which is known in psychology as "learned" motivation, differs from one person to another. Here, a person consciously desires a particular

goal or result, and behaves in a way that brings them closer to that particular goal. This kind of motivation generally falls into two basic types: intrinsic and extrinsic motivation. In business firms, these 'drives' are various needs that employees are striving to satisfy through various intrinsic and extrinsic rewards they receive at work (Bateman & Snell, 2007; George & Jones, 2006). Examples of intrinsic rewards include feelings of achievement and personal growth, while extrinsic rewards include outcomes such as salary, status, job security and fringe benefits.

Armstrong (1996) argued that using a reward system not only gives instrumental value, but also acts as a powerful symbol of the management's philosophy, attitudes and intent. Rewards are designed to encourage behaviour that will contribute directly to the achievement of the organisation's objective. According to Armstrong (1996), extrinsic rewards provided by the employer will be important in attracting and retaining employees. Shields (2007) similarly claimed that one of the three main purposes with reward management is to retain the best people by recognising and rewarding their contribution.

A study was undertaken by Adu (1993) and Tachie (2007) on University of Cape Coast staff and civil servants in Ghana respectively. Their study revealed that the most satisfying intrinsic factors were social service, followed by activity (keeping busy) and moral values. The four most dissatisfying factors on the other hand were compensation or pay, good working condition service (policies and practices), advancement and recognition. The workers were also satisfied with relationship with co-workers supervision (both human relations and technical) but dissatisfied with the ability utilisation of civil servants. Their findings are similar to

the views of Bassy (2002) and Kreitner and Kinicki (2001) that relationship with peers foster team work and helps to achieve intrinsic motivation.

From the above different definitions of motivation, three common characteristics or denominators can be identified from them. First, what energizes human behaviour? Secondly, what directs this behaviour and thirdly, how is such behaviour maintained or sustained? (Porter, Bigley & Steers, 2003). Different ideas may explain why this occurs. Organisations should strive to enhance motivational level among all employees. The most serious threat to potential productivity stems from low level of motivation among high ability employees (Vroom, 1964). There are three basic categories of variables that determine the motivation in work setting; characteristics of individuals, characteristics of jobs and characteristics of work situation. This has come about because individuals' personalities certainly contribute to their attitude about their jobs. Managers and supervisors cannot do much to control these personal variables. However, managers and supervisors do control other variables that can cause employees to lose motivation.

Robbins (1993) also defined motivation as the willingness to exert high levels of effort toward organisational goals, conditioned by the effort's ability to satisfy some individual need. Robbins (1993) continued to explain that motivation process is initiated by an unsatisfied need that creates tension in an individual and in turn creates drives to resolve that tension (Figure 1). This drive results in the search for a need to satisfy, and in so doing reduce the tension.

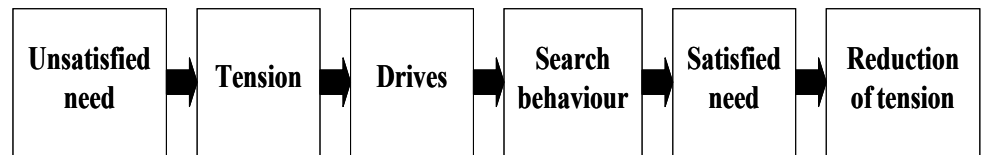


Figure 1: The motivation process

Source: Robbins (1993) in Ramlall (2004)

The implication of the above model is that when employees are motivated, they experience tension and to reduce the tension, they exert effort. A higher tension (energy) will result in a higher level of effort. While motivation theorists differ in opinion as to the source of the energy, they generally agree that motivation requires a “desire to act, ability to act and having an objective” (Ramlall, 2004).

Despite the copious amount of literature and research into the most effective methods of motivating people, motivation will always be a subjective matter. So long as there is freewill, it is highly unlikely that any theory of motivation will work for all people.

Theories of Staff/Employee motivation

Mayo (1945) was the first widely accepted researcher in the field of human relations. Through a series of experiments conducted in the mid 20’s to early 30’s which became known as the Hawthorn Studies, Mayo proved that productivity could be increased through motivation. His research focused on motivation through cooperation.

The motivation theory examines the process of motivation. In work setting, motivation explains why people at work behave the way they do in terms of their efforts and the directions they are taking. It also describes what organisations can do to encourage people to apply their goals as well as satisfying their own needs.

Since then, there have been many researchers who have built on this which now creates a complex web of interlinked concepts and theories. Most times, the salary of some employees is enough to keep them working for an organisation. Workers in any organisation need something to keep them working.

An employee must be motivated to work for a company or organisation. If no motivation is present in an employee, then that employee's quality of work in general will deteriorate. However, sometimes just working for salary is not enough for employees to stay at an organisation because they sometimes feel whatever pay they earn is deserved through their work.

Svenskt Medarbetarindex together with Danish Markets Consult analyzed which industry is the one with the most motivated workers. Bank and insurance industry were argued to have the most motivated workers. The study which was conducted on 4,500 Swedish, found that Swedish mostly valued individual development, team work, tasks which they liked and relationships with their boss. People working in the banking industry are also the ones feeling best at work and are the least likely to be sick from work (Bergström & Ternehäll, 2005).

According to McShane and Von Glinow (n.d.), there are two different categories of motivation theories such as content theories and process theories. The content-based, also known as need theory, explains how the employees have different needs at different times; therefore, it focuses on the internal factors that energize and direct human behaviour. Maslow's hierarchy of needs, Alderfer's existence, relatedness and growth theory (ERG), McGregor's theory X and theory Y, Herzberg's motivator-hygiene theory (Herzberg's two factor theory) and the

McClelland's learned needs theory are some of the major content theories to be reviewed for the study.

Process theories of motivation on the other hand provide an opportunity to understand the process through which the needs of employees are translated into behaviour or how they influence behaviour. The major process theories of motivation include Adams' equity theory, Vroom's expectancy theory and goal-setting theory.

Maslow's Hierarchy of Needs

Maslow (1943) proposed that all humans have a basic set of needs and that these needs express themselves over the life span of the individual as internal "pushes" or drives. According to this theory of needs, there are five fundamental needs for every person which he presented in a pyramid or hierarchical order (Bateman & Snell, 2002). Starting from the bottom, individuals progress up the triangle systematically, meeting needs of each category without any jumps (Figure 2). For instance, people will not concern themselves about social needs until they have fulfilled the need for safety.

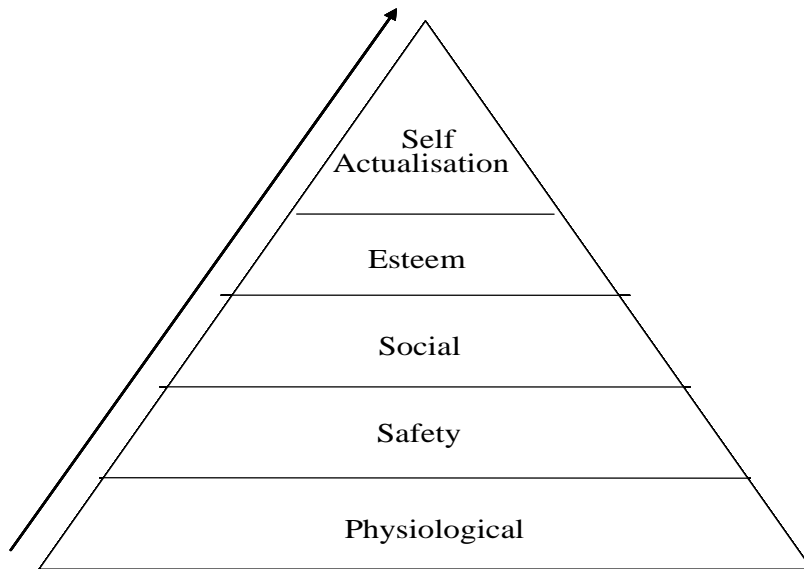


Figure 2: Maslow's Hierarchy of Needs

Source: Mullins (2007)

Maslow believed that physiological needs such as food, water and sleep are the most basic and instinctive needs in the hierarchy. They are the literal requirements for human survival. Safety needs which are the second refer to the need which an individual has to produce a secure environment. Needs like job security, personal security, financial security, health and well-being amongst others are all examples of safety needs. In the banks, information on safety needs is stated in collective agreements or employee handbooks. The social need is the need that individuals have for social interaction - love, friendship and belonging. They refer to an individual's desire to be accepted by others. Once people feel safe, secure and physiologically satisfied, they will begin to prioritize their social needs (Maslow, 1954).

Esteem needs are defined as those related to one's psychological image of themselves. As such, they can be external, such as receiving praise, recognition and

promotion; or internal, such as knowing that a job has been done well and having a high level of self respect. The need for self-actualization represents the highest level of Maslow's hierarchy of needs. He argued that it represents the pinnacle of the human condition, only being reached by the most exemplary people. This need is described as the need to fulfil one's potential.

In Maslow's theory, few people would ever completely satisfy this need. In addition, Maslow argued that the nature of this need is such that it can never be fully satisfied, as people can always strive to better themselves and reach a higher level of achievement. For adequate workplace motivation, it is important that leadership understands the active needs for individual employee motivation.

Even though not every need is equally important to people they fulfil different purposes. Some needs may constitute a more powerful drive towards a goal than others, and the same need could be satisfied by a number of different goals at the same time as one goal may satisfy a number of needs. Considering rewards, for example, a new car may provide you with transportation at the same time as it may be a status symbol, which impresses your colleagues (Armstrong, 1996).

Goff (2003) noted that to satisfy the physiological needs of employees, managers or employers need to provide employees with wages to purchase food and drink, benefits and working conditions. To fill security needs, workers need a safe working environment with job security, together with a wage that is enough to afford their desired lifestyle, house, fair leadership and quality of life. Social needs require managers to focus on team work and social events such as parties, picnics,

amongst others. Esteem needs should focus more on recognition and praise, promotions and competent management.

Finally, self-actualization can only be achieved by allowing employees to reach what they feel is their full career potential and allowing them to continue to develop as they do. Thus, it should show personal growth and advancement and creativity. Employers must know what need to be met in order to satisfy their employees. For instance, in order to influence motivation, the employer should offer opportunities for esteem as an incentive for hard work. When the worker is concerned about making enough money to feed a family, the employer's incentive will have little effect.

In a study by Lindner (1998), respondents who were asked to rank factors that motivate them in order of importance or satisfaction did so by putting interesting work first, followed by good wages, full appreciation or recognition of work done, job security, good working conditions, promotion and growth, feeling of being on top of work, personal loyalty to employees, tactful discipline and sympathetic help with personal problems. From the ranking good wages and interesting work were physiological and self-actualisation factors respectively. This contrasts Maslow's hierarchy. It is worth noting that people differ in what they need to satisfy at work because there are also other factors like socio-economic condition, cultural difference, rank or position within an organisation that can influence the motivation of an employee (Mullins, 2007).

Cole (1996) sees human nature as complex, with human needs and motivations varying according to the different circumstances people face, their life experience, expectations and age. People are motivated to work when they believe

that they can get what they want from their jobs. This might include the satisfaction of safety needs, the excitement of doing challenging work or the ability to set and achieve goals. He emphasised that those with the responsibility for managing people need to be sensitive to people's differing circumstances and different cultural backgrounds and that strategies for motivating staff need to accommodate this diversity.

The main limitation of Maslow's theory is that different people will place different weightings on their needs and will have different relationships between motivating factors and their needs. For example, some people may see money as merely fulfilling a security need and will be happy to work to a certain level of wages and achievement. In contrast, some others may see their earning power as a key part of their self-esteem and will work harder and harder if they are given the opportunity for increasing financial rewards. Some individuals might not see security as lower than esteem need. Maslow's critics were also quick to point out that his theory also fails because people are frequently motivated by needs from several levels simultaneously.

Maslow saw human needs in the form of a hierarchy of five levels, ascending from the lowest to the highest. He concluded that when one set of needs is satisfied, this kind of need ceases to be a motivator. Also, individuals progress up the triangle systematically, meeting needs of each category without any jumps.

Alderfer's ERG Theory

Alderfer (1972) was an American psychologist who simplified Maslow's hierarchy of needs into three categories or levels namely existence, relatedness and

growth (ERG): existence, which included Maslow’s physiological and safety needs; relatedness, which included love and esteem and growth, which included self-actualization. The theory is simply abbreviated as ERG theory. Alderfer saw his three categories more as a continuum rather than a strict hierarchy (Mullins, 2007). The ERG theory allows for different people to pursue their needs in a subjective order and possibly simultaneously than what Maslow proposes.

Another important principle of Alderfer’s ERG theory is the notion that if a higher-level need goes unsatisfied, due to the difficulty in achieving it, then the individual may regress into a lower-level need that is easier to satisfy (Boachie-Mensah, 2006). This is known as the frustration-regression principle (Figure 3).

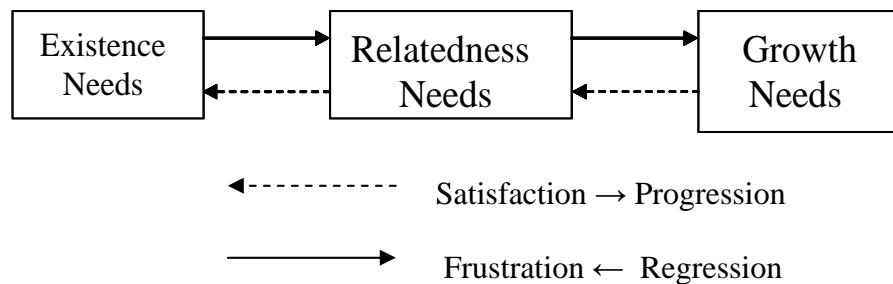


Figure 3: Alderfer’s ERG Theory

Source: Boachie-Mensah (2006)

It can be seen that in organisations where workers meet frustration in growth opportunities, they may then regress towards meeting a lower level need like socialization with co-workers. He also believed that as you start satisfying higher needs, they become more intense.

In addition to the reduction in the number of levels, the ERG theory differs from Maslow's in the following three ways.

- The ERG theory allows for different levels of needs to be pursued simultaneously.
- The ERG theory allows the order of the needs to be different for different people.
- The ERG theory acknowledges that if a higher level need remains unfulfilled, the person may regress to lower level needs that appear easier to satisfy. This is known as the frustration-regression principle.

Thus, while the ERG theory presents a model of progressive needs, the hierarchical aspect is not rigid. This flexibility allows the ERG theory to account for a wider range of observed behaviours. If the ERG theory holds, then unlike Maslow's theory, managers must recognise that an employee has multiple needs to satisfy simultaneously. Furthermore, if growth opportunities are not provided to employees, they may regress to relatedness needs. If the manager is able to recognise this situation, then steps can be taken to concentrate on relatedness needs until the subordinate is able to pursue growth again.

Scholars like Alderfer (1972) hold the view that it is simplistic for Maslow to consider motivation in a continuum since there are examples of very rich people who do not have physical needs like houses. Equally, there are other, who have no money for food but try to create the impression that they are not poor. Such people can borrow a dress for social activities or buy expensive mobile phones as status symbol.

Nevertheless, the importance of the need theory is criticised on the grounds that they fail to take into account differences in personality. Some needs may be more important to some individuals than to others. Culture differences may also

have an effect on workers in Asian countries who may be strongly motivated by a loyalty to an organisation, whereas in western societies, which are more individualistic, self fulfilment is of greater importance (Mullins, 2007).

To sum up, Alderfer's three-fold conceptualization of human needs: Existence, Relatedness and Growth (ERG) does not assume lower-level satisfaction as a prerequisite for the emergence of higher-order needs. It does include propositions relating the impact of higher-order frustration to the strength of lower-order needs. McGregor Theory X and Theory Y is the next focus of discussion.

Theory X and Theory Y

McGregor is perhaps the best known scholar to evolve Maslow's needs hierarchy into a "cogent articulation of the basic assumptions of the organisational behaviour perspective" (Ott, Parkes & Simpson, 2007). McGregor outlined two theories of how managers view and treat employees. He called these theory X and theory Y. Each theory is a managerial assumption regarding employees. Theory X holds the view that workers are viewed as lazy, self-interested and gullible. Thus they need to be guided and controlled. Managers who have these assumptions believe that it is their job to structure their subordinates' work. These assumptions can lead to mistrust and eventually cause diseconomies of scale. This theory is well aligned with the works of Taylor and Simon as they focus on organisations as purely rational systems (Scott & Davis, 2007).

Theory X management styles, in fact, hinder the satisfaction of higher-level needs. Consequently, the only way that employees can attempt to satisfy their higher level needs in their work is by seeking more compensation, so it is quite

predictable that they will focus on monetary rewards. While money may not be the most effective way to self-fulfilment, in a Theory X environment it may be the only way. Under Theory X, people use work to satisfy their lower needs and seek to satisfy their higher needs in their leisure time. But it is in satisfying their higher needs that employees can be most productive.

McGregor posits that a command and control environment is not effective because it relies on lower needs as levers of motivation, but in modern society those needs already are satisfied and thus no longer are motivators. In this situation, one would expect employees to dislike their work, avoid responsibility, have no interest in organisational goals, resist change, etc., thus making Theory X a self-fulfilling prophecy. From this reasoning, McGregor proposed an alternative: Theory Y.

Theory Y holds that employees are capable, self-controlled, and self-directed. They accept and desire responsibility and are receptive to change and organisational and self-improvement. Managers under the Theory Y assumption believe that good work itself is motivating. Managers are also more likely to develop positive interpersonal relationships with their workers (McGregor, 1960).

Drawing on Maslow's hierarchy, McGregor argues that a satisfied need no longer motivates. Under Theory X the firm relies on money and benefits to satisfy employees' lower needs and once those needs are satisfied the source of motivation is lost.

On the analysis of the assumptions, it can be detected that theory X assumes that lower-order needs dominate individuals and theory Y assumes that higher-order needs dominate individuals. An organisation that is run on Theory X lines

tends to be authoritarian in nature. The word “authoritarian” suggests such ideas as the “power to enforce obedience” and the “right to command.” In contrast Theory Y, organisations can be described as “participative”, where the aims of the organisation and of the individuals in it are integrated; individuals can achieve their own goals best by directing their efforts towards the success of the organisation. However, this theory has been criticized widely for generalisation of work and human behaviour.

Herzberg’s Motivation/Hygiene Theory

Herzberg, Mausner and Snyderman, (2004) offer another framework for understanding the motivational implications of work environments. Herzberg, who introduced his theories in the late 1950s, suggested that there was a "two-dimensional paradigm".

In his research, he conducted interviews with 200 engineers and accountants who worked in different organisations. They were asked to relate times when they felt exceptionally good or exceptionally bad about their present/previous job, then give reasons and a description of the sequence of events giving rise to that feeling. Responses to the interviews were generally consistent and revealed that there were two different sets of factors affecting motivation and work (Figure 4). This led to the two-factor theory of motivation and job satisfaction (Herzberg, Mausner & Snyderman, 2004).

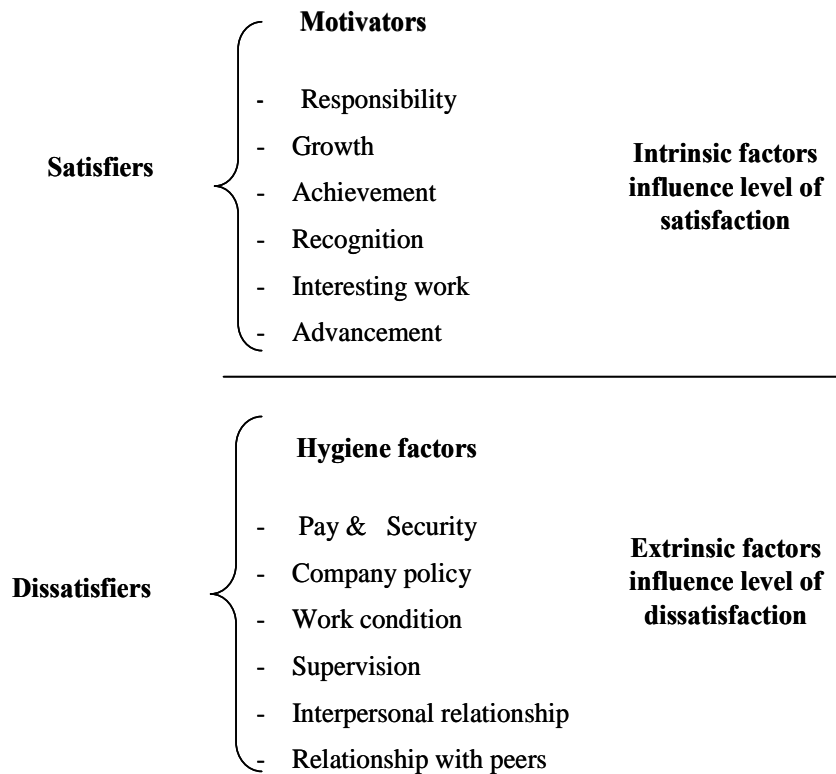


Figure 4: Herzberg’s Motivation/Hygiene Theory

Source: Bassy (2002)

Herzberg’s theory of motivation is called the motivation-hygiene theory which describes two dimensions of conditions: motivators and hygiene factors as shown in Figure 4. Factors which increase the satisfaction at work, were called motivators. He stated that workers’ satisfaction is related to what they actually do (job content). Motivators, akin to Maslow’s higher-level needs, are what lead to job satisfaction and are associated with the nature of the work itself: achievement, recognition, responsibility and growth (Deci & Ryan, 1985b).

The hygiene factors are the same as Maslow’s physiological needs, safety needs and social needs (Herzberg et al., 2004); they do not lead necessarily to motivation or satisfaction, but rather are extrinsic and simply reduce job

dissatisfaction. Examples of hygiene factors include company policy and administration, supervision, relationships with supervisors and work conditions.

The factors classified as motivators are:

- Responsibility: The workers should have responsibility and control of the working situation. They should be given responsibility from the manager, for their own work or having responsibility for others.
- Growth: The worker should achieve development through the tasks and the work to develop their own skills and professional knowledge. (Herzberg et al., 2004)
- Achievement: Satisfaction about doing a job very well, solve problems, the ability to see result from the work.
- Recognition: For a well done job, from management or co-workers.
- Interesting work: The work or task of the job should be interesting, varying and demanding.
- Advancement: The worker should be able to advance either by increased status or in position.

The hygiene factors that prevent dissatisfaction at work are:

- Pay & security: Relates to company stability and to know that you are not in a risk of being fired as well as compensating the worker with increased salary.
- Company policy: This concerns the company as an entity. Examples are adequacy or inadequacy from the management, the organisation and company policy's that generate benefits and protection for the workers.

- Work conditions: The design of the work conditions, related to the actual work. For example, ventilation, light, space and other environmental characteristics.
- Supervision: The competence of the managers and the way in which they guide their subordinates. This point also includes fair treatment and willingness to teach and delegate.
- Interpersonal relations: The relations and interaction between peers, managers and subordinates in the company (Herzberg et al., 2004). An example is talking during coffee breaks.

Herzberg asserts that the dissatisfaction–satisfaction continuum contains a zero mid point at which dissatisfaction and satisfaction are absent. For example, an organisation member who has good supervision, pay and good working condition, but a tedious and an unchallenging task with little chance of advancement would be at the zero mid-point (Herzberg, 1966). Mullins (1996) cited Graen’s experiment, in which workers were induced to perform better in their jobs either by verbal recognition of good work or by a pay rise found that performance was increased more significantly by the ‘intrinsic’ reward of verbal recognition than by the ‘extrinsic’ reward of additional money.

Di Cesare and Sari (2003) in a study of 93 Indian middle level workers and managers revealed that both intrinsic and extrinsic job factors cause a feeling of satisfaction and dissatisfaction. The researchers concluded that respondents endorsed job factor difference from what the motivation-hygiene theory would have predicted.

Herzberg addressed money particularly (referring specifically to 'salary' in his study and analysis). Herzberg acknowledged the complexity of the salary issue (money, earnings, etc), and concluded that money is not a motivator in the way that the primary motivators are such as achievement and recognition. Herzberg viewed salary (i.e., money, earnings, etc.) within the context of the sequences of events, salary as a factor belongs more in the group that defines the job situation and is primarily a dissatisfier.

This view was confirmed in a survey by Development Dimensions International published in the UK Times newspaper in 2004 1,000 staff from companies employing more than 500 workers were interviewed, and found many to be bored, lacking commitment and looking for a new job (Sadler, 2004). Pay actually came fifth in the reasons people gave for leaving their jobs.

The main reasons were lack of stimulus jobs and no opportunity for advancement - classic Herzberg motivators - 43% left for better promotion chances, 28% for more challenging work; 23% for a more exciting place to work; and 21% for more varied work (Herzberg, 1966). Herzberg considers that feelings of job satisfaction are more important than money for persuading people to increase productivity. The most important part of this theory of motivation is that the main motivating factors are not in the environment but in the intrinsic value and satisfaction gained from the job itself. It follows therefore that to motivate an individual, a job itself must be challenging, have a scope for enrichment and be of interest to the job holder.

From this concept, attempts were then made to apply the knowledge gained so as to increase job satisfaction by job enlargement and by job enrichment. Job

enlargement consists of making jobs more challenging and interesting by increasing the variety of the tasks to be carried out. Job enrichment consists of adding different types of tasks and of providing greater worker participation and involvement (Scott, 1964).

Herzberg's motivation theory also states that satisfaction of the employees is associated with the non-monetary, or intrinsic factors like achievement, recognition, personal growth and the characteristics of the work. The intrinsic factors motivate the employee. Similarly, the dissatisfying or extrinsic factors like company policies, salary, co-worker relations, supervisor relationship and job security does not motivate the employee. The distinguishing feature of motivational factors is that employees can only get them by the way they work, unlike hygiene factors which are there regardless of how hard anyone works. Some of the hygiene factors are supervision, pay and security, interpersonal relations amongst others. The motivational factors includes recognition, bonuses, sense of achievement and intrinsic enjoyment of the work itself. Presumably, these factors motivate employees to work harder because they can see a direct connection between their efforts and an outcome that they feel is worth striving for.

Critics of Herzberg's theory argue that the two-factor result is observed because it is natural for people to take credit for satisfaction and to blame dissatisfaction on external factors. Furthermore, job satisfaction does not necessarily imply a high level of motivation or productivity (Mullins, 2007). It is interesting that despite the voluminous criticism levelled against the model, Herzberg's motivation-hygiene theory is since popular among managers. Further, Herzberg's theory appears to have an international appeal. Gibson, Ivancevich and

Donnelly (1964) report that in their discussions of motivation applications with numerous managers in Europe, the Pacific Rim and Latin America, “the Herzberg explanation is referred to more often than any other theory.

However, Herzberg’s theory prompted managers to look beyond money as a tool for increasing worker productivity and also help in job enrichment. Job enrichment is a way of motivating employees through expanding job responsibilities and giving increased control over the total production process to enable an employee gain opportunity to experience achievement, recognition, advancement and responsibility. His theory also suggested that managers must take steps to ensure that employee motivator needs are met. Kreitner and Kinicki (2001) incorporated these characteristics into job through vertical loading.

In summary, satisfiers describe a person's relationship with what she or he does or related to the tasks being performed. Dissatisfiers, on the other hand, have to do with a person's relationship to the context or environment in which she or he performs the job. The satisfiers relate to what a person does while the dissatisfiers relate to the situation in which the person does what he or she does.

Maslow identifies basic human needs, while Herzberg’s work relates factors in the job to a person’s motivation. Again, Herzberg’s theory differs from Maslow’s need theory and the ERG theory, in the way that he lists Maslow’s physiological needs and safety needs, which are the same as the existence needs of the ERG theory as factors which cannot increase motivation (Figure 5).

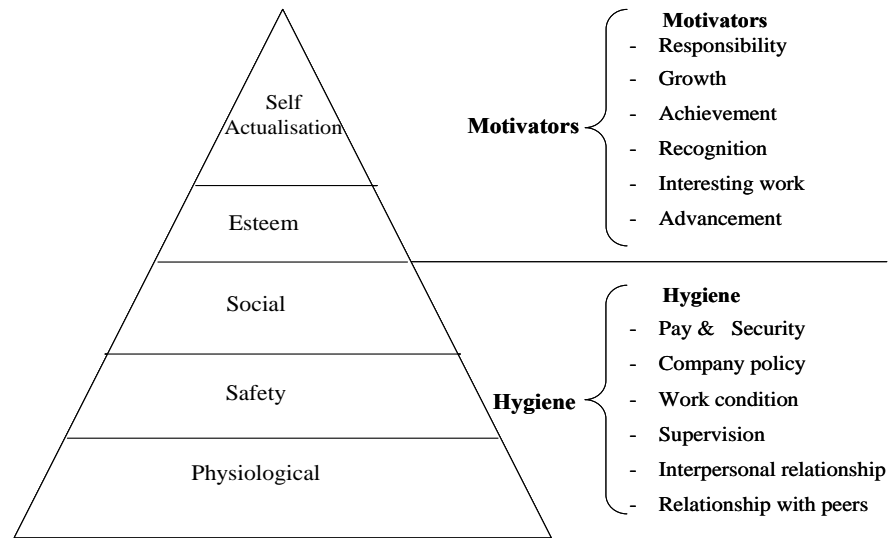


Figure 5: Linking Maslow's and Herzberg's theories of Motivation

Source: Bassy, 2002

McClelland's Theory of Motivation

McClelland elaborated the needs from a horizontal point of view where needs on a lower level no longer have to be fulfilled before the ones on a higher level. He posited that actions of humans are predicated from needs of power, affiliation or achievement (Mullins, 2007).

Basically, people with high need for power are inclined towards influence and control. They like to be at the centre and are good orators. They are demanding in nature, forceful in manners and ambitious in life. They can be motivated to perform if they are given key positions or power positions.

In the second category are the people who are social in nature. They try to affiliate themselves with individuals and groups. They are driven by love and faith. They like to build a friendly environment around themselves. Social recognition and affiliation with others provide them motivation.

People in the third area are driven by the challenge of success and the fear of failure. Their need for achievement is moderate and they set for themselves moderately difficult tasks. They are analytical in nature and take calculated risks. Such people are motivated to perform when they see at least some chances of success (McClelland, 1985). A person's need for power (nPow) can be one of two types - personal and institutional. Those who need personal power want to direct others and this need often is perceived as undesirable. Persons who need institutional power (also known as social power) want to organize the efforts of others to further the goals of an institution. Managers with a high need for institutional power tend to be more effective than those with a high need for personal power (McClelland, 1965).

McClelland observed that with the advancement in hierarchy the need for power and achievement increased rather than affiliation. He also observed that people who were at the top, later ceased to be motivated by this drive. He argued that, at any given time, individuals possess several competing needs that serve to motivate behaviour when activated (Burton, 2001). This contrasts with Maslow's notion of a steady progression over time up a hypothetical hierarchy as individuals grow and mature.

By far, most of the attention in McClelland's model focused on the needs for achievement (defined as behaviour directed toward competition with a standard of excellence) and power (defined as a need to have control over one's environment). McClelland's conceptualisation offered researchers a set of clearly defined needs as they related to workplace behaviour, in contrast to Maslow's more

abstract conceptualisations (e.g. need for achievement versus need for self-actualization).

In comparing this theory with Maslow's hierarchy of needs with Alderfer, Herzberg and McClelland, it can be realised that all needs can be found in the upper part of the hierarchy, none of them are among the fundamental needs. The need of social affiliation can immediately be referred to as Maslow's social level and the need for success reflects the self-actualization need. The need of power is harder to place but would probably end up somewhere between the hierarchy levels of esteem and self-actualization. Note here that, as in Alderfer's approach, there exists no hierarchical order, but the needs co-exist with different intensity within an individual. Looking at the presented picture from McClelland's perspective, it can be perceived that employees are supposed to primarily be driven by a need to do a good job and have less strong needs for control and acceptance (power).

Having exhausted the key content theories in the discussions which basically focused on content of motivation, a quick switch to the process theories (expectancy, equity and goal theories) which affect motivation is next to be discussed.

Expectancy Theory

The expectancy theory of motivation is suggested by Victor Vroom. Unlike Maslow and Herzberg, Vroom does not concentrate on needs, but rather focuses on all three parts of motivation equation: Input, Performance and Outcomes (Jones, George & Hill, 2000). Whereas Maslow and Herzberg look at the relationship between internal needs and the resulting effort expended to fulfil them, Vroom

separates effort (which arises from motivation), performance and outcomes (Vroom, 1964; Porter & Lawler, 1968).

Vroom hypothesises that in order for a person to be motivated, effort, performance and motivation must be linked. He proposes three variables or factors to account for this, which he calls expectancy, instrumentality and valence. He posits that motivation will be high when workers believe that high levels of effort will lead to high performance and high performance will lead to attainment of desired outcomes (Porter & Lawler, 1968).

Vroom realized that an employee's performance is based on an individual's factors such as personality, skills, knowledge, experience and abilities. Like the needs-goal theory, motivation strength is determined by the perceived value of the result of performing behaviour and the perceived probability that the behaviour performed will cause the result to materialise. As both of these factors increase, so does motivation strength or the desire to perform the behaviour. People tend to perform the behaviours that maximise their rewards over the long term.

Vroom based his theory on the belief that employee effort will lead to performance and performance will lead to rewards (Vroom, 1964). Rewards may be either positive or negative. The more positive the reward the more likely the employee will be highly motivated. Conversely, the more negative the reward the less likely the employee will be motivated.

Expectancy is the belief that increased effort will lead to increased performance. Employees have different expectations and levels of confidence about what they are capable of doing. Management must discover what resources, training, or supervision employees need. This is affected by such things as:

1. Having the right resources available (e.g. raw materials, time).
2. Having the right skills to do the job.
3. Having the necessary support to get the job done (e.g. supervisor support, or correct information on the job).

Instrumentality is the belief that if you perform well valued outcome will be received (Kreitner & Kinicki, 2001). The employees' perception about their managers as to whether they will actually fulfil their promise. Management must ensure that promises of rewards are fulfilled and that employees are aware of that. Vroom suggests that an employee's beliefs about Expectancy, Instrumentality and Valence interact psychologically to create a motivational force such that the employee acts in ways that bring pleasure and avoid pain. This is affected by such things as:

1. Clear understanding of the relationship between performance and outcomes – e.g. the rules of the reward 'game'.
2. Trust in the people who will take the decisions on who gets what outcome.
3. Transparency of the process that decides who gets what outcome.

Valence refers to the emotional orientations people hold with respect to outcomes (rewards). The depth of the want of an employee for extrinsic (money, promotion, time-off, benefits) or intrinsic satisfaction (rewards). Management must discover what employees value. Valence is the importance that the individual places upon the expected outcome.

Having examined these links, the idea is that the individual then changes their level of effort according to the value they place on the outcomes they receive

from the process and on their perception of the strength of the links between effort and outcome. Here, there is also a useful link to the Equity theory of motivation: namely that people will also compare outcomes for themselves with others.

Expectancy theory was developed by Porter and Lawler (1968) into a model which follows Vroom's (1964) ideas by suggesting that there are two factors determining the effort people put into their jobs. These they said were: the value of the rewards to individuals in so far as they satisfy their needs for security, social, esteem, autonomy and self actualisation. The second is the probability that rewards depend on effort as perceived by individuals. Thus, the greater the value of a set of rewards and the higher the probability that receiving each of these rewards depends on effort; the greater the effort that individual will put forth in a given situation.

Porter and Lawler (1968) emphasised that mere effort is not enough but rather the effort to be able to generate results or desired performance. The theory again assumed that the most important cognitive process involves people looking around and observing what effort other people put into either work and what rewards they receive and comparing the ratio of these with their own efforts and rewards. This appears relevant to bank staff since the banks insist on having the right attitude towards its customers, and overall performance is by meeting targets.

Equity Theory

Equity theory looks at an individual's perceived fairness of an employment situation and finds that perceived inequalities can lead to changes in behaviour. Mullins (2007) posits that the goal theory is normally associated with Adams (1963) work. According to Mullins (2007), when individuals believe that they

have been treated unfairly in comparison with others, they will attempt to reduce the tension in one of the following ways:

1. Change input through absenteeism or lower input to better match the rewards they are receiving.
2. Influence others to alter their inputs or outcomes.
3. Change their output without changes to input.
4. Change the reference group to achieve a similar ratio of outcomes to inputs.
5. Quit the job or look for a favourable condition.

Equity theory suggests that people will alter the level of effort they put in to make it fair compared to others according to their perceptions. Crucially, expectancy theory works on perceptions – so even if an employer thinks they have provided everything appropriate for motivation and even if this works with most people in that organisation it does not mean that someone would not perceive that it does not work for them (Porter & Steers, 1991). At first glance, this theory would seem most applicable to a traditional-attitude work situation where how motivated the employee is depends on whether they want the reward on offer for doing a good job and whether they believe more effort will lead to that reward.

However, it could equally apply to any situation where someone does something because they expect a certain outcome. Thus, this theory of motivation is not about self-interest in rewards but about the associations people make towards expected outcomes and the contribution they feel they can make towards those outcomes.

Goal Theory

The goal theory or goal setting theory as developed by Locke (1968) states that the basic premise of goal theory is that people's goals or intentions play an important part in determining behaviour (Figure 6). Locke subsequently pointed out that goal setting is more appropriately viewed as a motivational technique rather as a formal theory of motivation.

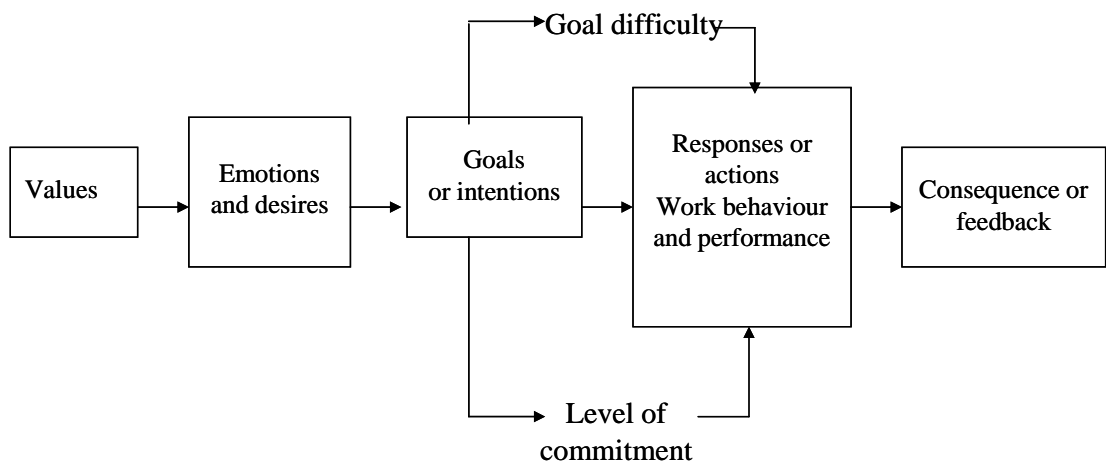


Figure 6: An illustration of Locke's theory of goal setting

Source: Mullins (2007)

The goal theory states that motivation and performance are higher when individuals have set specific goals, when goals are difficult but accepted and when there is feedback on performance (Figure 6).

Participation in goal setting is important as a means of getting agreement to the setting of higher goals. Difficult goals must be agreed upon. Feedback is vital in maintaining motivation participation towards the achievement of even higher

goals (Locke & Latham, 2002; Mullins, 2007). The implications for managers as outlined by Mullins (2007) are:

- to direct behaviour, and to maintain motivation specific performance goals should be identified and set.
- these goals must be challenging (stretching) but realistic. This is because challenging or difficult goals lead to higher performance.
- Complete, accurate and timely feedback and knowledge of result is usually associated with high performance. Through feedback, progress on goal attainment and revision are undertaken.
- Goals can be determined in two ways; either by a superior or by individuals. Goals set by other people are accepted by individuals when they are involved in the setting of those goals.

The goal setting theory states that when the goals to be achieved are set at a higher standard, then in that case employees are motivated to perform better and put in maximum effort.

Importance/Role of Staff Motivation in the Workplace

The job of a manager in the workplace is to get things done through employees. To do this, the manager should be able to motivate employees. The topic of employee motivation plays a central role in the field of management, both practically and theoretically. Managers should see motivation as an integral part of the performance equation at all levels, while organisational researchers see it as a

fundamental building block in the development of useful theories of effective management practice.

Finding the key to motivating employees is not a lesson easily learned, nor is it a lesson which, once learned, can be considered mastered. Instead, individual employees respond to different types of motivation in different ways and successful supervisors develop a comprehensive understanding of each of their employees and the corporate environment in which they operate.

Staff motivation is essential to the success of any company big or small. In the modern workplace, human resources are valued above all others. Motivated employees are productive, happy and committed. As pointed out by Nelson (1996), when companies fail to motivate their employees, turnover rates increase. In some industries the high level of staff turnover is naturally high, but for most industries this could damage the company in terms of for example quality and customer service (Curtis & Wright, 2001). When companies fail to motivate their employees, turnover rates increase. Employees will leave their jobs to work for other employers who are able to better motivate their employees. No company likes to see turnover rates increased.

An organisation's employees are its greatest assets. No matter how efficient your technology and equipment may be, it is no match for the effectiveness and efficiency of your staff. Organisations with highly motivated employees resulting higher productivity. Motivated employees drive high productivity, customer satisfaction and profits (Curtis & Wright, 2001). As a result, organisations need to find empirically supported ways to motivate employees.

Motivation is important to the individual and the organisation. The importance of motivation to an individual can be summed up as achieving personal goals, having job satisfaction as well as self-development. Motivation also promotes better quality of work with less wastage as well as developing a greater sense of urgency amongst staff of any institution.

When motivation seeks to encourage more employee feedback and suggestion (motivated workers take more ownership of their work) which in turn demands greater feedback from supervisors and management, one can see an employees achieving results and this also brings a competitive advantage for the organisation.

In order to have a workforce that is vibrant, it is important that the management of any organisation needs to involve the workforce in decision making. Employee involvement and participation also contribute to enhanced motivation of the staff. It encourages employees to be loyal to the organisation.

Amongst the importance of motivation to an organisation is that motivated workforce leads to empowered workforce who in turn encourages team work, more profitability, creativity, and motivation will lead to an optimistic and challenging attitude at work place (Armstrong, 2003). Managing an organisation requires effective utilization of mainly three types of resources that is, men, money and materials. Of these men (human resource) is the most critical as it is through the utilization of human resource that monetary and material investment bear fruits. This is because it is the effort and performance of staff of an organisation (both managers and workers) that ultimately result in increased productivity and growth (Armstrong, 2003). The success of any business depends largely on the motivation

of the employees. Human resources are therefore essential to the prosperity, productivity and performance of any company. Motivation is key to creating an environment where optimal performance is possible.

Organisations need necessary motivated employees for survival as needed in the fast moving and changing workplaces such as the banks because motivated employees help these organisations to survive. To be effective, managers need to understand within the context of the roles they perform. To understand what motivates employee one must understand human nature itself. Human nature can be very simple, yet very complex too. An understanding and appreciation of this is a prerequisite to effective staff motivation in the workplace and therefore effective management and leadership. Motivating employees for high production is not a new phenomenon.

In other words, understanding motivation and performance begins with understanding that workers are not necessarily to blame if their performance or motivation is not what the supervisor envisaged. Instead of assuming that workers in question are lazy or unskilled or unwilling to perform the task at hand, the wise manager seeks to understand why the workers are not performing to his expectations. While it may be that the workers do not possess the requisite skills (which can be remedied through training), there may be other factors involved which are more complicated and which reach to the heart of effective management. Assuming that workers are being wilfully disobedient or unproductive is to put responsibility where it does not belong (McGregor, 1960).

Factors that Influence Staff Motivation in the Workplace

If an employee lacks ability, appropriate training can be employed. If there is an environmental problem, altering the environment to promote higher performance is the key. However, if motivation is the problem, the solution is more complex and more challenging. For motivational problems, the best source of information is the employee. Employees must be asked on a regular basis what sparks and sustains their desire to work. Their responses may lead the employer to redesign jobs, increase pay, change the working environment, or give more credit for work done. However, the key is that managers avoid the assumption as to what motivates their employees (Wessler, 1984).

The significance of motivational factors of employees provides useful information for the employers and employees. There are different factors that motivate people, everyone is not similar, and each factor depends on individual needs. Motivation towards better performance depends on the satisfaction of needs for responsibility, achievement, recognition and growth. Most people tend to work, because they know that at the end of the day they will get paid for it.

For many years researchers administered employee surveys in order to address the challenge of employee motivation. One of the first surveys was conducted in 1946 (Hersey & Blanchard, 1969). Similar surveys were also administered in 1980 (Kovach, 1980), in 1986 (Kovach, 1987) and in 1992. In 1946, the top motivator selected by employees revealed their need to be appreciated for work done, whereas in 1980 and 1986 the top concern was interesting work. By the 1980s, the focus was on changing the job to make it more interesting. The importance of interesting work is also supported by Herzberg's Motivation-

Hygiene Theory. His theory posits that employees are motivated by their own inherent need to succeed at a challenging task. The manager's job, then, is to provide opportunities for people to be motivated to achieve.

Herzberg's survey of US workers clearly indicates that about 80 per cent of the factors in satisfying job opportunities come from the intrinsic elements of the job such as achievement, recognition, and the work itself (Herzberg, 1966). The second most important item for employees in 1980 and 1986 was full appreciation for work done.

Conceptual Framework for the Study

Motivation can have an effect on the output of one's business with respect to both extent and quality. Employees are the greatest asset and no matter how efficient an organisation's technology and equipment may be, these are no match for the effectiveness and efficiency of its employees. A careful analysis of the review of literature suggests that staff motivation can be low or high depending on several factors operating in the workplace. It also shows that intrinsic and extrinsic factors that can influence staff motivation can conceptually be grouped into six main factors. These are recognition, role clarity, supervision, job satisfaction, perceived competence and staff demographics characteristics (Bassy, 2002; Herzberg et al., 2004; Oduro & Kwarteng, 2000; Perry & Porter, 1982). The conceptual framework for this study is therefore based on the above factors as illustrated in Figure 7.



Figure 7: A Conceptual framework illustrating the relationship between staff motivation and other factors

Source: Author's construct, 2010

Figure 7 illustrates relationships between motivation and the variables of the study which are recognition, role clarity, supervision, job satisfaction, competence and staff demographic characteristics. These factors are discussed in detail in the following section.

Motivation and Recognition

Motivation is essential to the performance, development and success of any employee and there are several methods of motivating employees. One approach to

enhancing motivation at work is recognising employees for good performance. Recognition is the acknowledgment by bosses and colleagues of one's efforts, skills and competencies which is an important motivating factor for every employee. Employee recognition is a form of non-monetary, informal reward in which a manager acknowledges and praises employees who have performed according to the company's values and principles.

The literature describing the benefits of employee recognition has argued that recognition as an incentive is often more effective than monetary rewards (Smith & Tisak, 1993; Stajkovic & Luthans, 1997). Barrier (1996) and Tigla-Torres (1990) also hold the view that showing appreciation is a stronger motivator of performance than monetary incentives. A similar study on health workers by Khowaja, Merchant and Hirani (2005) also found recognition, appreciation on their good performance and respect from their managers and colleagues as critical factors for staff motivation.

Similarly, in Bob Nelson's article as cited by Adjei-Sefa (2007), the founder and CEO of Raychem Corporation based in Menlo Park, California, had the belief that the most important factor is individual recognition being more important than salaries, bonuses/promotions. Most people want to be identified with the success of their profession as well as their organisation. They want to contribute to giving society more comfort, better health and more excitement and their greatest reward is receiving acknowledgement that they did contribute to making something meaningful happen.

Employees are motivated by feedback and recognition for the work they do. Most employers think they know how to express appreciation for a job well done.

Yet, research shows that employers seldom acknowledge appreciation for employees' work; and, when they do, it is done poorly. Motivating an employee through recognition is a skill that any supervisor can use as long as the supervisor understands the correct method of using recognition. In a study by Ali and Ahmed (2009), the results indicate that there is a statistically significant, direct and positive relationship between recognition and work satisfaction and motivation. Their finding is similar to the findings of Oduro and Kwarteng (2000). Thus, in this study it is hypothesised that:

H₁: There is a significantly positive relationship between motivation and recognition of bank staff in the Cape Coast Metropolis.

Motivation and Role Clarity

Role clarity has a significant influence upon organisational performance. Employees deliver far more when they know what is expected of them and how they participate in the organisation's success. Role clarity refers to the degree to which required information is provided about how the employee is expected to perform his/her job (Teas, Wacker, & Hughes, 1979). Kelly and Hise (1980) refers to role clarity as the extent to which an individual receives and understands information required to do the job. To understand how organisational roles develop, it is particularly informative to see the process through the eyes of a new employee. When a new employee starts a job on the first day, he/she is presented with considerable information designed to communicate the organisation's role expectations. This may be in the form of a written job description, regular communications with one's supervisor amongst others.

Role clarity perceived by the frontline employees is not only desirable in terms of customer satisfaction, but is also linked with employee's job satisfaction, organisational commitment and improved performance (de Ruyter, Wetzels & Feinberg, 2001). Thus, clarity in roles is desirable since it further leads to establishing job satisfaction, enhancing organisational commitment, and thereby improves the service quality of the customer-contact employees. It is worth noting that organisations should update individuals' role responsibilities by reviewing job descriptions and carrying out job analyses (Levine, 1983). It may also help to encourage employees to be realistic about the number of role responsibilities they can handle.

In studies which do report a relationship between role clarity and performance, either a weak or no relationship has been found (Wetzels, de Ruyter, & Bloemer, 2000). Also, employees who perceive role clarity are found to be more satisfied with their jobs than those who do not (Singh, 1993; de Ruyter et al., 2001). With role clarity being a key driver to employee performance, it should not be surprising then that a greater percentage of performance-related issues stem from the employees' lack of understanding of the requirements of their role. Results from a study by McEnrue (1984) indicate that perceived competence moderates the relationship between role clarity and the job performance of employees. The job performance of employees is a joint function of their perceived competence and the role clarity they experience.

Breaugh and Colihan (1994) postulate that employees are often unclear about how to do their jobs, when certain tasks should be performed and the criteria by which their performance will be judged. Sometimes, it is simply difficult to

provide an employee with a crystal-clear picture of his/her role. An instance is when a job is “evolving” within the organisation. Ideally, the process of defining each employee’s role should proceed such that each employee is clear about his or her role. Workers who are clear about their roles and know what is expected of them are more likely to deliver better service quality than those who do not perceive role clarity.

Donnelly and Ivancevich (1975) indicate that greater role clarity can have a number of desirable consequences, including higher job satisfaction, less job tension and a reduced likelihood of staff turnover. Oduro and Kwarteng (2000), in a study of game rangers established that there is a relationship between motivation and role clarity. This relationship was, however, not statistically significant. When the bank staff are clear about their jobs, they become more satisfied and are able to align with the goals of the bank this leads to higher service quality (customer care) and lesser turnover. Hence, the hypothesis formulated for the study is:

H₂: There is a significantly positive relationship between motivation and role clarity of bank staff in the Cape Coast Metropolis.

Motivation and Supervision

The supervision of workers is an important organisational task which may affect the job satisfaction or dissatisfaction of employees and for that matter motivation and performance. The supervisor is the basic managerial element in the business organisation. He forms the essential link between the general manager and

the staff. He must follow the fundamentals of good management- planning, organizing, motivating, and controlling. Actually, his functions in the latter two are more important than the former, but nevertheless, he does operate within all of the management procedures.

Staff supervision is also called staff coaching because of the ongoing staff support which is described to be one of the components of professional development. This includes the variety of education, training and development activities. The common goal of staff supervision is to increase the knowledge and skills of the staff in order to facilitate the improvement in their performance (Burkhauser & Metz, 2009). Based on the various coaching theories, the supervisor should have the knowledge in the area of the staff and have to build the relationship. This is for the reason that supervisors should build the respect, trust, and collegiality that increase the interaction abilities of the staff. Both staff and the supervisor should engage in wide variety of activities. The contribution of the supervisors in the staff performance creates an impact, especially in organizing the different services (UNESCO, 2007).

The quality of supervision will largely determine the level of employee performance. Since much personal motivation is derived from a competent supervisor, your efforts as manager to improve the quality of supervision will reflect directly in higher employee motivation, achievement and morale (Perry & Porter, 1982). The quality supervision is an important factor for motivation. Supervision is an aspect of immediate work environment, with significant implications for motivation (Perry & Porter, 1982). They also proved that in any event, quality of supervision is a critical element in motivational process. They

established that quality supervision is also positively related to motivation. Horwitz, Heng and Quazi (2003) and Oduro & Kwarteng, (2000) also proved the same results that there is a relationship between supervision and staff motivation. Thus, this study hypothesised that:

H₃: There is a significantly positive relationship between motivation and supervision of bank staff in the Cape Coast Metropolis.

Motivation and Job Satisfaction

Locke (1976) defined job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience. Smith Kendall and Hulin (1969) define job satisfaction as feelings or affective responses to facets of the situation. For a final definition, Dawis and Lofquist (1984) propose that job satisfaction is the result of how an employee feels that his or her working environment fulfils his or her individual needs.

Job satisfaction in itself is a complex concept and depends on many work related and personal factors (Bassy, 2002). Most investigations on the subject have found that women are more satisfied with their jobs than men are. This is so despite the fact that women are generally discriminated against in job competition and pay. Quite possibly, the reason is that women's ambitions and financial needs are less. Studies have found different results in different groups have alluded to the relationship between job satisfaction and staff motivation (Blegen, 1993; Herzberg, 1966; Mathias & Jackson, 1998; Morvant et al., 1995; Oduro & Kwarteng, 2000).

Mathias and Jackson (1998) and Morvant et al. (1995) have concluded that there is a positive relationship between motivation and job satisfaction. Blegen (1993) had also alluded to this fact with the finding that job satisfaction is associated with reduced work stress, organisational commitment, communication with supervisor, autonomy and recognition. Similarly, Herzberg (1966) in his two-factor theory, argues that the content of the job has a significant influence on motivation and satisfaction, and concludes that only motivational factors can have a lasting impression on a worker's attitude, satisfaction and work performance. This study therefore sought to test the fourth hypothesis that:

H₄: There is a significantly positive relationship between motivation and job satisfaction of bank staff in the Cape Coast Metropolis.

Motivation and Perceived Competence

Perceived competence in its mature form can be described as the whole set of ideas which people have about their own competence at specific fields and skills and about their possibilities for increasing and developing these skills. Overall perceived competence depends upon these specific perceived competencies and on the value of skills for the person. This implies that perceived competence is relatively stable and abstract.

Wojtczak, (2002) defines competence as a possession of a satisfactory level of relevant knowledge and acquisition of a range of relevant skills that include interpersonal and technical components at a certain point in the educational process. Such knowledge and skills are necessary to perform the tasks that reflect the scope of professional practices. Schoonover et al. (2000) remark that

competencies provide significant help with key problems such as clarifying workforce standards and expectations; aligning individuals, teams and managers with the organisation's business strategies and creating empowerment, accountability, and alignment of coach, team member, and employer in performance development. It also develops equitable, focused appraisal and compensation decisions.

Competency refers to successfully meeting an optimum challenge. Intrinsic motivation increases the feeling of competency. To be intrinsically motivated, people need to perceive themselves as both competent and autonomous (Ryan & Deci, 2000). Sahinidis and Bouris (2008) found a significant correlation between perceived training effectiveness and employee commitment, job satisfaction and motivation. In a study by Oduro and Kwarteng (2000) they found out that there is a positive relationship between motivation and perceived competence. However, the relationship was statistically significant. Hurley's (2002) research suggests that employee knowledge and competence is strongly related to organisational performance. This study therefore sought to test the fifth hypothesis that:

H₅: There is a significantly positive relationship between motivation and perceived competence of bank staff in the Cape Coast Metropolis.

Differences in the Factors that Influence Staff Motivation

The literature as reviewed suggest that various factors in the conceptual framework can affect staff motivation differently. In an article by Oduro and Kwarteng (2000), they found out that the various factors can affect staff motivation differently. In their study of game rangers at the Mole National Park in Ghana,

they found staff motivation to be affected by job satisfaction, recognition, role clarity, supervision and perceived competence in a decreasing order of importance. Based on this understanding, the study hypothesised that:

H₆: There are significant differences in the levels of the factors that affect staff motivation.

Motivation and Demographic Characteristics

According to Singh, Finn and Goulet (2004), research has been conducted on gender perspective and motivation with various results. Several researches have also focused on investigating the peculiarities of females' and males' motivational behaviour (Meece, Glienke, Burg, 2006; Horner, 2005; Major & Konar, 1984; Bigoness, 1988). Results of the studies can be ranged from the differences between women's and men's work values through domination of gender homogeneity up to the samples of behaviour that run counter to gender stereotypes. Proceeding from gender stereotypes theory, men and women have different goals and needs and, therefore, are motivated differently.

Hofstede (2001) also came to the conclusion that while men's concerns are mostly earnings, promotion and responsibility, women value friendly atmosphere and usually concern prestige, challenge, task significance, job security, co-operation and their work environmental conditions. Several studies have found that men prove to be much more financially motivated than women (Major & Konar, 1984; Gooderman, Nordhaug, Ringdal & Birkelund, 2004).

Research on age and motivation shows that different work characteristics motivate older and younger workers. However, the results are mixed. Wright and

Hamilton (1978) and Kalleberg and Loscocco (1983) found that the importance of many job features is stable across different ages, but that income and promotion opportunities are of greater concern among younger people (Warr, 1992). Gruenfeld (1962) found that older supervisors prefer jobs with greater job security, and fewer worries, tensions and troubles. On the other hand, Phillips, Barrett and Rush (1978) found that older workers prefer more responsibility, interesting work and attention demands, whereas younger workers prefer autonomy and social opportunities.

Rhodes' (1983) review of 185 studies reported a positive but weak relationship between age and internal work motivation. Lord (2004) examined the work motivation of older knowledge workers and found that the primary reasons older workers remain active in the workforce is that they enjoy working, derive satisfaction from using their skills, gain a sense of accomplishment from the job they do and enjoy the chance to be creative.

Kovach's (1995) analysed employees' motivational factors for analysis were based on gender, age and organisational level, amongst others. He found that females ranked "full appreciation for work" at first place, while men place it at second. Females placed a "sympathetic help with personal problems" at position seven while males placed it at position ten, perhaps implying that females associate greater importance to interpersonal relationships and communication. According to Wong, Siu and Tsang (1999), females in Hong Kong's hotels ranked "interesting work", "feeling of being involved", "good working conditions" and "appreciation and praise for work done" as important. His analysis indicated that staff between the ages of 16 and 25 rated "interesting work as the most important motivating

factor. However, Kovach (1995) found similar group (under 30 years) of staff that give much importance to good wages, job security and promotion and growth. This reason proposed by Kovach (1995) is that they are new workers and are still fulfilling their basic needs. He also notes that as one moves up the age groups and the extrinsic needs become less important.

From a management level (rank) perspective, the lower management level placed good wages and job security as number one and two while middle and higher management levels placed job security and full appreciation of work done as numbers one and two motivational factors (Kovach, 1995). This offers further motivation for the proposal that extrinsic needs require fulfilment before intrinsic needs, such as self-esteem. Other studies (Oduro & Kwarteng, 2000; Howard & Frink, 1996) suggest that there could be a relationship between staff demographics characteristics and staff motivation. However, in the work of Howard and Frink (1996), they found educational level to have no significant relationship with staff motivation. Based on the above review, this study sought to find if there are some relationships between demographic characteristics (sex, age, years of experience, educational level and management level of staff (rank) and motivation, and thus, to test the hypothesis that:

H₇: There is a significantly positive relationship between sex, age, years of experience, educational level and management level (rank) and staff motivation.

CHAPTER THREE

METHODOLOGY

Introduction

This chapter describes systematic procedures and techniques used for the study. It details out the choice of research design, the study area, population and sample, research instrument, pre-testing, data collection and data analysis employed in the research.

Approaches to research

There are two main approaches to conducting research namely quantitative and qualitative approaches (Yates, 2004). A quantitative approach is based on information that can be measured numerically. The quantitative research approach focuses on questions such as "How many?" and/or "How often?", which are easily processed in the form of numbers. It is usually the purpose or objective of the survey that gives direction to the approach that should be used. These questions are presented as information converted into numbers. Techniques used under the quantitative approach are usually questionnaires, surveys, personality tests and standardised research instruments (Burrell & Morgan, 1979).

Qualitative approach, on the other hand, is used when you want to get a more profound understanding for a specific situation. Observations, case studies, interviews guides and reviews are often more suitable for a qualitative approach,

where subjective elements of the researcher are built into the findings and conclusion (Crotty, 1998). Here, the researcher has an unrestrained right and freedom to air his/her opinion and view and to interpret issues and concepts as he/she deems fit.

Both quantitative and qualitative types of research have their strengths and weaknesses. According to Jick (1979), qualitative and quantitative methods can be considered as complements to each other. This qualitative approach, though expensive and time consuming, can control both the end points and the pace of the research process whilst preventing problems related to rigour and objectivity (Yates, 2004). Also, qualitative approach is helpful not only in giving rich explanations of complex phenomena, but in creating or evolving theories or conceptual bases, and in proposing hypotheses to clarify the phenomena. The major disadvantage of this approach is that a small group of interviewed individuals can not be taken as representative.

One of the advantage of the quantitative approach, on the other hand, is the ease and speed with which research is conducted and also its wide coverage of a range of situation (Amaratunga, Baldry, Sarshar & Newton, 2002). It is also possible to use the quantitative method in analysing data with statistical methods since it is easier to generalise the findings. Another advantage is that the final results are based on quantities rather than interpretations, which may simplify potential future development and comparisons with the work. However, this approach tends to be inflexible, artificial and ineffective in gauging the significance people attach to actions, nor are they helpful in generating theories (Crotty, 1998).

From the above discussion, the research approach adopted in this study was both quantitative and qualitative methods (mixed methods) in order to complement the weaknesses and strengths of each methods (Yin, 1994). The researcher also took into account the depth of information on the staff and factors influencing motivation.

Research Design

The descriptive-correlational survey design was used for the research. This was deemed appropriate as it involves the description of the factors that influence motivation of staff of the banks and also establish how the factors correlate with staff motivation. Again, as discussed by Saunders, Lewis and Thornhill (2007), the survey strategy is perceived as authoritative by people in general and is both comparatively easy to explain and to understand.

Data obtained through the survey with a questionnaire (when it is used as data collection instrument) are standardised, allowing easy for comparison. It is also simple and flexible and it makes it possible to evaluate a programme or project that has been implemented.

The researcher employed the correlational study design because the study sought to identify any relationship between a set of variables (dependent and independent) as well as determine the best predictor(s) of the dependent variable from independent variables of the study.

Study Area

The study was conducted in the Cape Coast Metropolis, the capital town of the Central Region. The metropolis is bounded on the south by the Gulf of Guinea, on the west by the Komenda/Edina/Eguafo/Abrem Municipal, the east by the Abura/Asebu/Kwamankese District and the North by the Twifu/Hemang/ Lower Denkyira District. According to the Population and Housing Census (2000), the population of the Cape Coast Metropolis (excluding Aggrey Memorial Zion Senior High School) stood at 118,106 and covers an area of 122 square kilometres. It is the smallest Metropolis in the country.

The population pyramid indicates that the Metropolis is largely characterised by a youthful population with those under 15-years accounting for 42.2% of the total population. Also, the metropolis is one of the most urbanised districts in the Central Region besides Awutu-Efutu-Senya and Agona districts. Agriculture is the main source of livelihood in the rural communities. Apart from the numerous rural banks and savings and loans banks, there are nine (9) banks in the Cape Coast Metropolis. Most of them use their universal license to provide commercial banking as well as investment banking, merchant banking and development banking. Banks in the metropolis provide a wide range of products and services for the benefit of its customers; from the traditional products of current and savings accounts to the provision of loans.

Population and Sample

The population of the study consists of a total of 96 members of staff of banks in the Cape Coast Metropolis at the time of the study. Considering the small population size of all the banking staff in the Metropolis; it was deemed appropriate

to use the census technique. Thus, to include the entire population in the study. Of the nine banks in the Metropolis, eight banks were used for the main study and one for the pilot study. Out of the eight banks earmarked for the study, seven (7) responded positively whilst only one (1) did otherwise. Informal interview with some branch managers revealed that the decision to fill the questionnaires should come from their Head Offices since that was their laid down procedure of the bank. Prudential Bank opted out because they did not get clearance or approval from their Head Office in Accra. A total of 96 questionnaires were therefore administered to the banks in the Metropolis. The names of banks together with their respective number of staff for the main study are displayed in Table 1.

Table 1: Staff distribution in the Banks

Name of Bank	No. of Staff
Barclays Bank	10
Ghana Commercial Bank	22
SG-SSB	7
National Investment Bank	13
Zenith Bank	10
Agricultural Development Bank	20
First National Bank	14
TOTAL	96

Source: Field data (2010)

Instrumentation

The data was primarily collected through the use of self-administered questionnaires (see Appendix 1). The questionnaire was specifically designed to accomplish the objectives of the study. The questionnaire was therefore based on

most of the elements of work motivation and its related factors proposed by all the various theories reviewed in the literature of the study.

The questionnaire was made up of 92 items grouped in four (4) sections – A, B, C and D. Section A was made up of six items that elicited information on the demographic details of the population. Section B is subdivided into five parts (I – V) to gather information on other motivational factors. Parts I and II of the motivation factors sought for data on levels of staff motivation (motivation variables) and staff recognition respectively. Parts III and IV also gathered data on role clarity and supervision whilst Part V sought information on job satisfaction. Section C (Part VI) elicited data on the perceived competence of the bank staff. Finally, Section D sought for recommendations in the improvement in the staff motivational policy of the banks.

Staff motivation, recognition, role clarity, supervision and job satisfaction were measured with a five-point Likert-type rating scale, with the points being: Strongly Agree = 5; Agree = 4; Partially Agree = 3; Disagree = 2 and Strongly Disagree = 1. However, the measurement points used for staff perceived competence were: Very High = 5; High = 4; Moderately High = 3; Low = 2; and Very Low = 1.

The Likert-scale is a method of measuring people's attitudes by combining their scores on a variety of items into a single index. Scaling is achieved by ensuring that high-scoring and low-scoring individuals differ in their responses on each of the items selected for inclusion in the index, and the distance is assumed to be the same between categories (Likert, 1932). Tittle and Hill (1967) posits that the Likert scale is the most widely used method of scaling in the social sciences

today. Perhaps this is because they are much easier to construct and because they tend to be more reliable than other scales with the same number of items.

Pilot Study

A pilot study was undertaken in order to refine the questionnaire so that respondents would have no problem in answering the questions. In addition, it enabled the researcher to obtain some assessment of the questions' validity and the likely reliability of the data collected. In order to check the reliability of the questionnaire, a pilot study was conducted in March, 2010, using Pro Credit Bank.

Pro Credit Bank was used for the study because they operate as a savings and loan company in Ghana but have all the characteristics of a bank. An informal interview with the manager confirmed that all Pro Credit banks in other countries operate as banks except in Ghana. He, however, stated that very soon the status of Pro Credit in Ghana would be changed.

The manager of the bank was given an introductory letter by the researcher providing an explanation of the intent and authenticity of the research as well as the importance of the pilot study (see Appendix 2). The total number of questionnaire administered to the staff were fifteen. The number of staff (15) used for the pilot study was sufficient to include any major variations in the population as confirmed by Saunders et al. (2007) that for most student questionnaires, a minimum of ten (10) for the pilot study is sufficient.

The statistical validation on the Likert-scale type of questions (Part I – VI) was based on the Cronbach's alpha reliability test. With the help of SPSS (Statistical Product for Service Solutions) version 16.0, the internal consistency of

the Liker-type scales for Cronbach's alpha co-efficient was determined. There was a 100% response rate. The reliability co-efficient for the questionnaire (Part I –VI) ranged between 0.72 and 0.92 (Table 2). Research has shown that scales with Cronbach's alpha co-efficient of 0.70 or more are considered to be reliable (Pallant, 2001). Based on the responses given during the pilot study, few modifications were made on the final instrument for the main survey which was then administered.

Table 2: Computed Reliability Coefficients for the Data Collected

Questionnaire Category	No. of Items	Sample Size	Cronbach Alpha
Section B - Motivation Factors Part I: Motivational Level	14	15	0.90
Section B - Motivation Factors Part II: (Recognition)	10	15	0.86
Section B - Motivation Factors Part III: (Role Clarity)	6	15	0.79
Section B - Motivation Factors Part IV: (Supervision)	12	15	0.92
Section B - Motivation Factors Part V : (Job satisfaction)	13	15	0.72
Section C - Motivation Factors Part VI: (Perceived Competence)	19	15	0.88

Source: Field data (2010)

Data Collection

The collection of data was from both primary and secondary sources. The self-administered questionnaire formed the main source of primary data whilst related published and unpublished literature particularly from the internet, journals,

handbooks, reports and text books provided secondary data for the study. Data collection was from 2nd April, 2010 to 3rd May, 2010.

An introductory letter providing an explanation of the intent and authenticity of the research was first delivered to the managers of the eight banks to ascertain whether the banks would allow the data to be collected (see Appendix 2). Whilst one of the banks (Prudential Bank) asked the researcher to come later since they had to seek permission from their head offices, others readily accepted that the questionnaire could be brought for the staff to answer.

Data was collected from seven (7) out of the remaining eight (8) banks in the metropolis. The validated and pre-tested questionnaires and a photocopy each of all the introductory letters as well as return envelopes for each respondent were delivered to facilitate confidentiality and quick responses. Distribution was done to cover all the staff of the banks that were at post during the period of the data collection through their representatives who had been already contacted. A period of one week (7 days) for collection of questionnaire was agreed upon by the researcher and the staff representatives.

On each questionnaire, respondents were assured of the confidentiality of their responses in an attempt to increase the number and quality of responses. Respondents were also informed that they required only 10 minutes to complete a questionnaire taking cognisance of the busy nature of their work schedule. The period for collection was extended from one to four weeks because many of the staff could still not complete their questionnaires due to the busy nature of their work. In addition, the researcher had to follow up the collection by persistently

phoning the staff representative before each visit. By the first week of May, 2010 all answered and unanswered questions were returned.

Out of the 96 questionnaires administered, 81 (84.38%) were returned (Table 3). The questionnaires that could not be retrieved were those from staff that had gone on leave or gone on training outside the metropolis during the data collection period.

Table 3: Frequency Distribution of Questionnaires

Name of Bank	Distributed		Returned	
	Freq.	%	Freq.	%
Barclays	10	10.42	9	9.38
Ghana Commercial	22	22.92	18	18.75
SG-SSB	7	7.29	6	6.25
National Investment	13	13.54	11	11.46
Zenith	10	10.42	8	8.33
Agricultural Development	20	20.83	18	18.75
First National	14	14.58	11	11.46
TOTAL	96	100.00	81	84.38

Source: Field Data (2010)

Data Analysis

Data collected was analysed quantitatively using both descriptive and inferential statistics. The data collected was first edited to remove errors and then

coded accordingly. They were then analysed using the computer software Statistical Product for Service Solutions (SPSS 16.0 version).

The demographic characteristics of the staff were analysed using frequencies, percentages as well as mean. To determine the level of motivation of the respondents, mean and frequencies were used. The differences in factors that can influence the staff motivation and its significance were tested using dependent (paired) sample t-test. Correlation statistics were used to ascertain the relationship between the factors of the study including recognition, role clarity, supervision, job satisfaction as well as perceived competence and staff motivation. The correlation between staff demographic characteristics and staff motivation was also determined. This was done using Pearson moment correlation co-efficient to determine the relationship between demographic characteristics except for position and sex where Spearman correlation was used.

In Section B, Parts I – VI had their means put on a scale of 0 - 2.5 and 2.51 – 3.5. They were classified to be low and average motivation respectively whilst 3.51 and above was classified to high. A correlation matrix was drawn and the corresponding p-value calculated to establish significant relationships. Finally, a regression technique was used to identify the factors (predictors) that can enhance staff motivation. The open-ended questions were also coded according to the responses received (multiple response) and analysed to further explain or reinforce the findings of the variables of the study. The results were presented in tables and figures. An alpha level of .05 was used for all tests of significance.

CHAPTER FOUR
RESULTS AND DISCUSSION

Introduction

This chapter discusses the results of the study in relation to the objectives. It presents and discusses the demographic characteristics of the bank staff in the Cape Coast Metropolis. In this chapter, the levels of staff motivation and its relationship with the other factors such as staff recognition, role clarity, staff supervision, job satisfaction and staff competence. The levels of each factor was also discussed. The differences in the factors that affect staff motivation; relationship between motivation and staff demographic characteristics were also discussed. The chapter finally discusses the factors (predictors) that can improve staff motivation in the banks.

Demographic Characteristics of the Banking Staff

This part of the study describes the demographic characteristics of the bank staff in the Cape Coast Metropolis to give a general overview of the calibre of staff in the study. They include age, sex, years of experience, management level (rank) and educational background.

Regarding the ages of the bank staff in the Cape Coast Metropolis, 78 (96.27%) out of the 81 respondents answered the question. The results revealed that majority (78.21%) of them are young with ages varying between 20 and 35 years (Table 4). This gives a picture of a very youthful bank staff in the Cape Coast Metropolis. Only six (7.69%) of the staff in the study are 51 years and above. The average age of the staff is 32 years with the youngest being 20 years and the oldest 56 years.

Table 4: Frequency Distribution of Bank Staff Characteristics

Staff Characteristics	Frequency	Percentage
------------------------------	------------------	-------------------

Age (in years)		
20 – 35	61	78.21
36 – 50	11	14.10
51 and above	6	7.69
<i>Total</i>	78	100.00
Sex		
Male	56	69.14
Female	25	30.86
<i>Total</i>	81	100.00
Experience (in years)		
1 – 5	60	74.07
6 – 10	9	11.11
11 – 15	2	2.47
21 and above	10	12.35
<i>Total</i>	81	100.00

Table 4 (Continued)

Staff Characteristics	Frequency	Percentage
Management level (rank)		
Junior	36	44.44
Middle	27	33.33
Senior	18	22.22
<i>Total</i>	81	100.00

Educational level

University Degree	50	61.73
Diploma(HND/Professional)	26	32.10
Secondary	5	6.17
<i>Total</i>	<i>81</i>	<i>100.00</i>

Source: Field data, 2010

With regards to the sex of the respondents, it was found out that there are more men (69.14%) than women (30.86%) working in banks of the Cape Coast Metropolis (Table 4). This is similar to what Kjellander and Kjellander (2005) found in their study with the interpretation that women prefer other professions to banking because they value their free time (out of work) more than men.

In terms of the number of years the staff have worked in the banks, the study revealed that majority (74.07%) of the banks staff working in the Cape Coast Metropolis were employed in the last five years and thus, are relatively new in the sector (Table 4). This is expected because earlier results on their ages showed that most of the banking staff in the metropolis are young. Those who have worked for 11-15 years were only two (2) representing 2.47%. The average working experience is five (5) years with the least and most experience staff having worked for 1 and 26 years respectively. However, a lot of studies indicate that there is the tendency for young workers to leave their jobs within the first five years of their engagement (Billingsley & Cross, 1992; Morvant et al., 1995).

The management level (rank) of the bank staff in the Cape Coast Metropolis is discussed in terms of those who are senior, middle and junior staff. In general,

the results revealed that a greater proportion of 36 (44.4%) of banking staff in the Metropolis are junior staff (Table 4). The middle and senior staff constitute 27 (33.3%) and 18 (22.2%) respectively. This is also expected given that most of the staff in the metropolis are young and less experienced in years on the job.

With regards to educational level, the study showed that majority (61.73%) of the bank staff in the metropolis had university education (degree) whilst twenty-six (26) of the respondents representing 32.10% were diploma holders (Table 4). The diploma was found to be either Higher National Diploma (HND) or a professional certificate in the respective fields of the staff (for instance, Information Technology, Administration and Banking). Only 5 (6.2%) of the respondents had secondary education. The next section discusses the level of motivation of bank staff in the metropolis.

Level of Motivation of the Banking Staff

This part of the chapter focuses on the bank staff motivational level in the Cape Coast Metropolis. The data was analysed into means based on 14 motivating variables and ranked in a decreasing order of importance to the motivational level of the staff (Table 5). The results show that the staff motivational level is generally high ($\bar{X}=3.59$) in the banks of the Cape Coast Metropolis (Table 5). This is mainly due to the high affirmative perception (\bar{X} = more than 3.51) by the staff that the banks provide them with free medical care; travelling and transport allowances;

opportunity to improve their competencies through training and the provision of necessary tools to effectively carry out their work.

The rest include opportunity to attend workshops, seminars and conferences; opportunity to work in areas of great interest; and adequate transportation (official/private) for their work (Table 5). This finding is similar to what Storwall (2004) as quoted by Bergström and Ternehäll (2005) found in his study that bank and insurance industries have the most motivated workers.

Majority (44 representing 54.3%) of the respondents agreed to the fact they were being provided with free medical care whilst 37 (45.7%) disagreed (see Appendix 3). This could mean that the staff place much importance on their health and any attempt to ensure they are healthy. In this case, a free medical care is of importance to their motivation. This finding could explain the assertion by Bergström and Ternehäll (2005) that people working in the banking industry are the ones feeling best at work and are the least likely to be sick from work. Thus, a critical look at the health and safety policies of the banks of the Cape Coast Metropolis can improve the bank staff motivation in the Metropolis. In support of this finding, Cole (2000) was of the opinion that companies which cater for their workers through the provision of welfare facilities are likely to reduce the incidence of labour turnover as it is the belief of the respondents too.

In affirming to the payment of transport and other allowances when deserved, 51 (63%) respondents perceived it to be a factor that would improve their motivation (see Appendix 3). The implication is that payment of their transportation allowance to enable them move to and from work (avoid lateness) would go a long way to enhance their motivational level. In his assertion,

Armstrong (1996) considered, for example, provision of transportation as a status symbol, which impresses others. Herzberg et al. (2004) considers it as a hygiene factor or a dissatisfier which have to do with a person's relationship to the context or environment in which she or he performs the job.

Of the 81 bank staff who participated in the study, majority (76.5%) of them agreed that providing them with opportunities to improve their competencies through training will improve their motivation (see Appendix 3). This finding confirms the assertion by Franco, Bennett, Kanfer and Stubblebine (2000) that managers should ensure that staff improve their competence (through training) in order to be motivated in their jobs.

The results showed that three quarter of the staff (75%) agreed that being offered the necessary tools to effectively carry out their work was essential in increasing their motivational levels in the banks. Again, 53 (65.4%) indicated that being given the opportunity to attend workshops, seminars and conferences would go a long way to boost level of their motivation in the banks. In other words, they agree that the improvement of their motivational levels lies in the provision of the necessary tools for them to effectively and efficiently carry out their work. This corresponds with a staff survey from Zimbabwe cited in USAID (2003), which revealed that the number one reason provided by health workers for resigning their government job was the lack of equipment and supplies.

Most of the staff (60.5%) indicated that working in an area of great interest has a high motivation for them. This finding confirms the study by Lindner (1998) which showed the two most important motivational factors to employees were interesting work first and good wages confirms the findings in this study.

Majority (59.3%) of the respondents agreed to having adequate transportation when they are to undertake an assignment (official and/or private) and they perceive that this would not only enhance their work performance but also result in high staff motivational level within the bank. In all, the factors that the staff agreed to have a high contribution to their motivation are similar to what Herzberg and his colleagues (Herzberg et al., 2004) describe as hygiene factors or dissatisfiers. In their view, their presence alone does not motivate but their absence would de-motivate employees. In other words, the presence of such hygiene factors do not necessarily lead to motivation or satisfaction.

Table 5: Level of Motivation of Bank Staff (N =81)

Motivating variables	Mean*
I receive free medical care from the bank	4.28
I am paid travel and transport and other allowances when deserved	4.12
I have opportunity to improve competencies through training	4.11
I have necessary tools to effectively carry out work	3.97
I have opportunity to attend workshops, seminars and conferences	3.81
I am placed in area of work of great interest	3.72
I have adequate transportation for my work (official/private)	3.64
I receive negotiated salary for my work	3.49

I have opportunity to take part in decisions	3.44
I receive appropriate recognition from my bank	3.30
I receive promotion immediately I am due	3.26
I am provided with accommodation or given support to secure one	3.25
I am assured of my study leave to further my education when desired	2.99
I receive monetary reward besides my salary	2.96
Overall Mean	3.59

*Scale (Mean): 0 – 2.5 =low; 2.51 – 3.50=average; and 3.51 and above=high

Source: Field Data, 2010

Although the overall motivational level was high, the results show that the following factors only contributed averagely (\bar{X} between 2.51 and 3.50) to the overall staff motivation. These include the staff receiving negotiated salary for their work; having the opportunity to take part in decisions; receiving appropriate recognition from the banks and receiving promotion immediately when they are due. Others are the staff being provided with accommodation or support to secure one; being assured of study leave when desired and receiving other monetary reward besides their salaries (Table 5).

Interestingly, in this study, negotiated salary by staff is not among the most prominent factors that can motivate bank staff in the Cape Coast Metropolis. This finding supports the view of Armstrong (1996) that having a satisfactory pay system helps an organisation in order to motivate high performance and retain good employees. Armstrong (2003) argued that pay is a dominant factor in choice of

employer by employees, and it is very powerful in binding people to their job. In a study by Lindner (1998), good wages was the second most important motivation factor ranked by employees. However, to Herzberg, pay is only a dissatisfier or a hygiene factor – it does not necessarily increase staff motivation (Herzberg et al., 2004).

They also indicated that decision-making should not be a preserve of management or their supervisors only but rather should be opened to all staff in the various levels. A participative climate makes people feel that they are an important asset and that they can make a difference which eventually makes them more committed. The results showed that involving them in decision making would make the staff motivated although it was averagely compared with the other factors. This agrees with the views of Teas, Wacker and Hughes (1979) that involvement of employees in decision making would improve their perceived role clarity and may subsequently enhance their motivation.

Over half of the respondents (57%) expressed their agreement to receiving appropriate recognition. Thus, the importance of receiving appropriate recognition from the banks was averagely scored ($\bar{X} = 3.30$). This implies that the staff perceived that receiving appropriate recognition would generously affect their overall motivation and thus, it should be maintained. This finding is consistent with Herzberg's two factor theory of recognition being a satisfier (job related) which increases the satisfaction at work.

The staff were of the view that receiving promotion immediately when they are due contributed averagely ($\bar{X} = 3.26$) to their motivation. A total of 53 (65.4%) out of the 81 agreed to receiving timely promotion (see Appendix 3). Lincoln and

Kalleberg, (1990) affirm that promotion increases the level of organisational commitment of workers. Regular promotion brings about job satisfaction. This finding supports Koontz's (1983) assertion that workers perceive promotion as a drive towards an outcome which is satisfaction.

A substantial number of the respondents (47 representing 58%) affirmed to being assured of study leave to further their career or education to the bank staff compared to those (42.%) who disagreed (see Appendix 3). Although most of the staff agreed to being assured of study leave to further their education, they however, perceive that it averagely contributes to their motivational level (Table 5).

Last but not least, the results revealed that the respondents perceived receiving monetary reward besides their salaries to have averagely contributed to their level of motivation. Comparatively, those who agreed were more (54.3%) than those who disagreed (45.7%) to receiving monetary reward (see Appendix 3). This finding conforms with Herzberg's theory that feelings of job satisfaction is more important than money in achieving high motivation (Herzberg et al., 2004).

In conclusion, the results offer inconclusive support of Herzberg's motivation/hygiene theory. From the staff's perceptions, improvement in the provision of free medical care as well as payment of transport allowance and opportunity to improve competencies through training among other factors would result in high staff motivational level in banks of the Cape Coast Metropolis.

Factors Influencing Staff Motivation in the Banks

This section presents the results and discussion on the factors that can influence the motivation of bank staff in the Cape Coast Metropolis. The objective

is to identify those factors that show relationships with staff motivation and how these factors tend to influence it. The results of the correlation matrix are summarised in Table 6.

Table 6: Correlation Matrix Showing Relationships between Staff

Motivation and factors (Variables)

Factors of study	Correlation co-efficient (r*)	p-value
H ₁ : Motivation & Recognition	0.65*	0.00
H ₂ : Motivation & Role Clarity	0.33*	0.02
H ₃ : Motivation & Supervision	0.49*	0.00
H ₄ : Motivation & Job Satisfaction	0.47*	0.00
H ₅ : Motivation & Perceived Competence	0.27*	0.02

Source: Field Data, 2010 *p< 0.05 (N=81)

The results show that there are a significantly positive relationships between staff motivation and the variables of the study including staff recognition, role clarity, staff supervision, job satisfaction and staff competence ($p < 0.05$). This findings suggests that efforts at improving the level of motivation amongst the bank staff in the Cape Coast Metropolis must involve the improvement of recognition, role clarity, supervision, job satisfaction and perceived competence (Oduro & Kwarteng, 2000; Perry & Porter, 1982; Hurley, 2002).

Testing Hypothesis

Hypothesis One

This first hypothesis was formulated to determine whether there is a relationship between motivation and recognition. The hypothesis formulated is as follows:

H₁: There is a significantly positive relationship between motivation and recognition of bank staff in the Cape Coast Metropolis.

The study revealed that there is a significantly stronger positive relationship between staff motivation and recognition ($r=0.65$). The implication is that an improvement in recognition can strongly improve staff motivation. Thus, hypothesis one of the study that “*there is a significantly positive relationship between motivation and recognition of bank staff in the Cape Coast Metropolis*” is accepted. Similarly, the finding agrees with studies by Oduro and Kwarteng (2000) support the finding of this study.

Hypothesis Two

This second hypothesis was formulated to determine the relationship between motivation and role clarity in the banks. This was formulated as:

H₂: There is a significantly positive relationship between motivation and role clarity of bank staff in the Cape Coast Metropolis.

The analysis was done to find out whether role clarity influences the overall staff motivation of banks in the Cape Coast Metropolis. Again, the results in Table 6 showed a positive but weak relationship between staff motivation and role clarity of the study ($r=0.33$). This suggests that improvement of role clarity would considerably improve motivation. This finding affirms the views of Oduro and Kwarteng (2000) as well as Wetzels, de Ruyter and Bloemer, (2000) that there is a relationship between motivation and role clarity. The second hypothesis of the study that “*there is a significantly positive relationship between motivation and role clarity of bank staff in the Cape Coast Metropolis*” is true.

Hypothesis Three

This third hypothesis tried to establish the relationship between motivation and supervision of staff in the banks and is formulated as:

H₃: *There is a significantly positive relationship between motivation and supervision of bank staff in the Cape Coast Metropolis.*

It was again observed from the study in Table 6 that there is a significantly strong positive relationship between staff motivation and supervision ($r=0.49$). Hence, the third hypothesis that “*there is a significantly positive relationship between motivation and supervision of bank staff in the Cape Coast Metropolis*” is substantiated. This means that as supervision is improved there is also improvement in the overall motivation level of bank staff. This finding is consistent with the assertions by Perry and Porter (1982), Oduro and Kwarteng (2000) and Horwitz et al. (2003) that improved quality of supervision will reflect directly in higher employee motivation.

Hypothesis Four

This fourth hypothesis of the study was formulated to determine whether there is a relationship between motivation and job satisfaction. The fourth hypothesis formulated is as follows:

H₄: There is a significantly positive relationship between motivation and job satisfaction of bank staff in the Cape Coast Metropolis.

Again, the results in Table 6 show a strong positive relationship between staff motivation and job satisfaction ($r=0.47$). This suggests that improving job satisfaction will logically lead to higher staff motivation which may improve staff performance. This finding is consistent with Oduro and Kwarteng's (2000) findings. Hence, the fourth hypothesis is accepted.

Hypothesis Five

This fifth hypothesis was formulated to determine whether there is a relationship between motivation and perceived competence. The hypothesis formulated is as follows:

H₅: There is a significantly positive relationship between motivation and perceived competence of bank staff in the Cape Coast Metropolis.

A positive but weak relationship was found between staff motivation and perceived competence ($r=0.27$). The hypothesis that "*there is a significantly positive relationship between motivation and perceived competence of bank staff in the Cape Coast Metropolis*" is therefore substantiated. The implication is that

increase in staff perceived competence would result in high staff motivation. In other words, staff that perceive themselves to have high competence are more likely to be highly motivated than those who do not. This is consistent with the findings of Sahinidis and Bouris (2008) and Hurley (2002). In the following section, the factors identified to affect the motivational level of the bank staff in the Cape Coast Metropolis are discussed in detail.

Level of Staff Recognition

The findings indicated that staff of banks in the Cape Coast Metropolis have a high level of recognition ($\bar{X}=4.40$). The staff's perception concerning their recognition in the bank was scored high ($\bar{X}=3.51$ and above) in the following areas: receiving praise from customers for services rendered; tangible and verbal recognition from their supervisors for good performance; acknowledgement of their achievements by their supervisors as well as praise from their supervisors for meeting targets (Table 7).

The relationship between staff recognition and staff motivation shows a stronger positive relationship ($r=0.65$) over supervision, role clarity, job satisfaction and perceived competence (see Table 6). Thus, the finding suggests that improvement in recognition would lead to higher improvement in staff motivation over supervision, role clarity, job satisfaction and perceived competence. Several authors in organisational studies literature have also made the point that showing appreciation and recognizing staff performance is a stronger motivator of performance.

The results revealed that nearly three of the staff (74%) recognised that verbal and tangible recognition contributed highly to their overall level of recognition in the banks (see Appendix 4). A similar study on health workers by Khowaja, Merchant and Hirani (2005) also found that recognition, appreciation on good performance and respect from their managers and colleagues as critical factors of staff motivation.

Table 7: Level of staff recognition in the banks (N= 81)

Staff Recognition Variables	Mean*
I receive praise (e.g. thank you, well done etc) from customers in appreciation for services rendered	4.21
I receive tangible recognition from my supervisors when necessary	3.75
I receive verbal recognition for good performance from my supervisors when necessary	3.73
My achievements are acknowledge by my supervisor	3.67
I receive praise (e.g. thank you, well done etc) from supervisors in appreciation for meeting targets	3.64
I am given material reward as a show of appreciation for good performance by supervisors in form of bonus	3.23
I am mentioned for praise by customers and supervisors at functions such as dinner/ customers socialisation of the bank	3.09
I am given a fair chance of winning awards	3.05
I am given monetary reward as a show of appreciation for good performance by customers	2.78
I receive award as soon as possible for good performance	2.76
Overall Mean	4.40

*Scale (Mean): 0 – 2.5 =low; 2.51 – 3.50=average; and 3.51 and above=high.

Source: Field Data 2010

The staff in the metropolis, however, considered their recognition was average ($\bar{X}=2.51-3.50$) with regards to material award for good performance by their supervisors being given praise by their customers and supervisors at functions and also being given a fair chance of winning awards. The other factors contributing to the average recognition of staff are being given monetary reward for good performance by customers and awarded as soon as possible for good performance (Table 7). This implies that, although not strong motivators (average means), material rewards would also contribute generously to staff motivation when improved. Adu (1993) in his earlier research found out that civil servants in Ghana are more satisfied with intrinsic motivational factors than extrinsic factors.

When asked whether respondents are given any form of incentives when targets are met, majority made up of 67 (81.3%) of the bank staff answered in the affirmative (see Appendix 5). In an open-ended question the respondents were then asked to indicate the type of incentives they received (see Appendix 6). Out of a total of 74 respondents who responded, they indicated that the most common incentives they received were bonuses and praises. This, they said, were received at the end of the year. The study showed that a total of 55 (74.3%) respondents declared that they receive bonus whilst 19 (25.7%) of the respondents receive praises as a form of motivation (see Appendix 6).

Here, we can see that these kinds of rewards – financial (bonus) as well as non-financial (praises) are very common in the remuneration system of the banks as implied in the theory of Shields (2007), Armstrong (1996) and Hong et al. (1995). According to them, extrinsic rewards provided by the employer will be

important in attracting and retaining employees. From the responses of the respondents, one can say that the real value of the bonus as a motivator to the staff is that it reinforces the intrinsic reward of feeling connected, of having done something worthwhile, a view shared by some authors (Armstrong, 1996; Shields, 2007). This finding does not indicate whether or not incentives motivate. The staff only expressed the kind of incentives they prefer for good work done.

The implication of this research for management practice is that the hygiene factors must be carefully considered if dissatisfaction is to be avoided but even if all these maintenance needs are addressed, people may not necessarily be motivated to work harder. Only motivators cause more effort to be exerted and high performance to be attained. This theory related to the study that the recognition of bank staff as a motivator is directly related to job satisfaction and not job dissatisfaction.

One question the staff responded to was their preferences for incentive besides bonus and praise. The study found out that employees would want increase in salary, study leave, promotion and certificate of proficiency in a decreasing order of importance (Figure 8). By this, the staff indicated that besides the bonuses that are rolled out by the bank to all staff who have achieved their targets, an increase in salaries (performance-related pay) for deserving staff would go a long way to motivate them. They felt that the one-off bonus for a job well done for the whole year is not enough to motivate high achievers. Similarly, according to Frey and Osterloh (2001), bankers with their above-average salaries and bonuses are commonly regarded as income maximisers. Naturally, we would expect pay for performance to be the right method of choice for successfully motivating

employees to work harder and be satisfied at the same time at their workplace. Although the results (see Table 6) implied that staff competence is more likely to contribute to improving bank staff motivation compared to staff recognition, role clarity, staff supervision and job satisfaction and study leave with pay for staff to develop their career either within or outside the country was of much concern to them to quite a proportion (13.7%) of the staff (Figure 8).

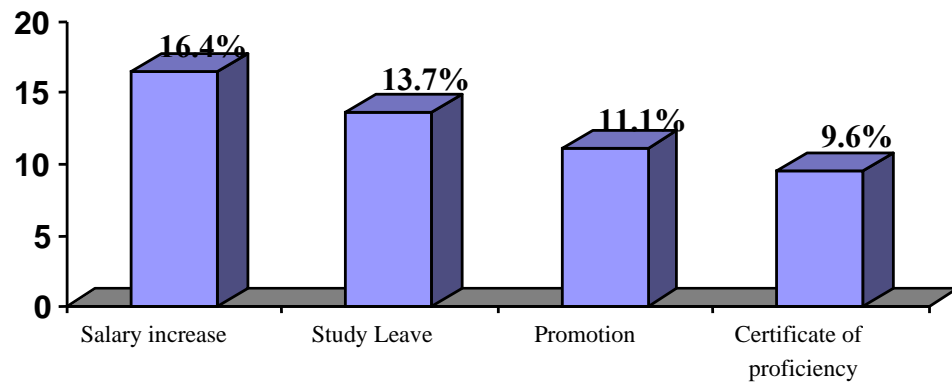


Figure 8: Preferred incentives by staff

Source: Field Data, 2010

Generally, one has to turn in his/her resignation in order to further his or her career, but the staff felt education and training opportunities have strong motivating effects. This is because training would enable them take on more demanding duties and to achieve personal goals of professional advancement as well as allow them to cope better with the requirements of their job. Fewer staff brought up the issue of promotion (11.1%), and certificate of proficiency (9.6%) which they can always show as evidence of their performance in their banks (Figure 8).

Level of Role Clarity

Responses from the study revealed that the staff of the banks in the metropolis perceive their level of role clarity to be high with a mean of 4.44 (Table

8). They indicated that they had high knowledge in what their job responsibilities are; what is expected of them in their day to day work as a banker; the goals of the bank; what to do to achieve their goals as a banker and how their roles fit in with the bank's goals. Although their role clarity level was high, they indicated that they do not know how their performances are adjudged in the bank.

Although the relationship between staff recognition and staff motivation shows a stronger positive relationship ($r=0.65$, $p<0.05$) over role clarity and the other factors, the results (Table 8) showed that the staff had a higher level of role clarity ($\bar{X}=4.44$) over staff recognition ($\bar{X}=3.39$). This means that the staff perceive role clarity as a major factor for staff motivation in the banks. All the respondents (100%) agreed to knowing what their job responsibilities were in the banks (see Appendix 7).

The high level of role clarity attained from the results shows that the bank staff are satisfied with the jobs. This finding is consistent with the works of Singh (1993) and de Ruyter et al. (2001). They found that employees with high role clarity are highly motivated. Besides job satisfaction, Donnelly and Ivancevich (1975) added another dimension that high role clarity can have other desirable consequences, including less job tension and a reduced likelihood of staff turnover. The results suggest that the bank staff know what their roles and responsibilities are and what is expected of the staff.

Table 8: Level of Role Clarity among Staff in the Banks (N=81)

Role clarity variables	Mean*
I know what my job responsibilities are	4.68

I know exactly what is expected of me in my day to day work as a Banker	4.67
I understand the goals of the bank	4.51
I know exactly what to do to achieve my goals as a Banker	4.47
I know how many roles fit in with the banks goals	4.32
I know how my performance is judged in the bank	3.96
Overall mean	4.44

*Scale (Mean): 0 – 2.5 =low; 2.51 – 3.50=average; and 3.51 and above=high.

Source: Field Data, 2010

Level of Staff Supervision

With respect to staff supervision, the study revealed bank staff received a high level of supervision (\bar{X} =3.94; Table 9). This implies that as supervision is improved, motivational level of the bank staff is consequently improved. This finding supports the view of Perry and Porter (1982) that quality of supervision will reflect directly in higher employee motivation, achievement and morale. The bank staff indicated that they had high level of supervision in terms of good relations they have with their supervisors. This was followed by their supervisors being friendly; promoting participation as well as making their expectations very clear and being treated as colleagues, partners and friends by their supervisors. The rest include receiving caution from their supervisors; counting on their respect and loyalty; receiving constructive criticism from their supervisors and evaluating their performance on scheduled by their supervisors. Others are receiving scheduled

evaluation feedback from their supervisors and providing current information on their profession and periodic supervisory visits (Table 9).

Table 9: Level of staff supervision in the banks (N =81)

Supervision variables	Mean*
I have good relations with my supervisor(s)	4.22
My supervisor(s) is/are friendly	4.09
My supervisor promotes participation	4.09
My supervisor makes his/her expectations very clear	4.06
I am treated as a colleague, partner and friend by my supervisor(s)	4.05
I can count on the respect and loyalty of my supervisors(s), until I prove deserving	4.01
I receive constructive criticism from my supervisors when necessary	3.99
My performance as a banker is evaluated on scheduled by my supervisor(s)	3.76
I receive scheduled evaluation feedback from my supervisor(s)	3.70
I am provided with current information on my profession through supply of current bulletins	3.68
I receive periodic supervisory visits from my supervisor	3.67
Overall mean	3.94

*Scale (Mean): 0 – 2.5 =low; 2.51 – 3.50=average; and 3.51 and above=high.

Source: Field Data, 2010

The results of the study revealed that all the staff (100%) agreed having a good relationship with their supervisors (see Appendix 8). To buttress the good

relationship that the staff had with their supervisors, majority of the staff (91.4%) agreed that they are treated as colleagues, partners and friends by their supervisors. This might be that, in the banks, management emphasises teamwork hence, they see each other as partners achieving the goals of the bank. Herzberg et al. (2004) have argued that workers that do not have good relationship with co-workers, in this case, supervisors are dissatisfied. Likewise, Kinkard (1998) included that a dissatisfier (hygiene factor) such as inter-personal relations is an important motivation factor for people.

Bassy (2002) and Kreitner and Kinicki (2001) added that relationship with peers foster team work and helps to achieve intrinsic motivation. Also, a study of civil servants by Tachie (2007) revealed that the workers were satisfied with relationship with co-workers and supervision.

Almost all the staff (90.1%) agreed to receiving feedback from their supervisors whilst 88.9% affirmed to receiving periodic supervisory visits from their supervisors (See Appendix 8). This finding is consistent with the assertion by Locke's goal theory as quoted by Mullins (2007) that motivation and performance are higher when individuals have accepted difficult goals but there is feedback on performance. He also said complete, accurate, timely feedback and knowledge of result is usually associated with high performance. Through feedback, progress on goal attainment and revision are undertaken.

Level of Staff Job Satisfaction

The results show that the staff had only an average satisfaction with their jobs (\bar{X} = 3.25; Table 10). Although the overall job satisfaction was rated as

average, the results show that the following factors contributed highly to the overall job satisfaction. The staff see their jobs as providing positive satisfying pleasure; their jobs being interesting and providing them with the opportunity to use their skills and abilities; having adequate workloads and tools they needed for their work and finally, feeling enthusiastic about their work (Table 10). This finding is similar to the findings of Oduro and Kwarteng (2000). Several studies such as Blegen, (1993), Tachie, (2007) and Adu (1993) have highlighted the critical role of job satisfaction in staff motivation, and thus the finding is not a surprise.

The staff rated the following items averagely (\bar{X} =2.51-3.50): receiving adequate remuneration; liking their jobs; receiving awards soon after achieving success; giving up this job for another and being bored with their work. Although the staff perceived their jobs as being interesting as well as providing positive satisfying pleasure; it is interesting to highlight that some items such as friends being more interested in their jobs than they are and being tired of their jobs were scored low (\bar{X} =2.41 and 2.26 respectively). This means that on the whole the respondents were averagely satisfied with their jobs. Interestingly, the staff have average satisfaction with their jobs, they were not tired of jobs. This was established in the low mean rating (\bar{X} =2.26) scored on the item *I am tired of my job*.

Table 10: Level of Staff Job Satisfaction in the Banks (N =81)

Job satisfaction	Mean*
I see my job as providing positive satisfying pleasure to other individuals	3.94

My job is interesting	3.88
I have opportunity to use my skills and abilities in my job	3.77
My workload is adequate	3.72
I have all the tools I need to do my work	3.70
I feel enthusiastic about my work	3.63
I receive adequate remuneration for my work	3.46
I like my job more than my colleagues	3.18
I receive awards as soon as possible after achieving success	3.04
I will like to give up this job for another with equal conditions of service	2.63
I am often bored with my work	2.54
My friends are more interested in their jobs than I am	2.41
I am tired of my job	2.26
Overall Mean	3.25

*Scale (Mean): 0 – 2.5 =low; 2.51 – 3.50=average; and 3.51 and above=high.

Source: Field Data, 2010

Almost all the staff agreed (93.8% and 96.3%) that their job was interesting and it that provides positive satisfying pleasure. Also, they were in agreement that they receive adequate remuneration for their work (81.5%) and that their workload

is adequate (See Appendix 9). This means that most of the staff are satisfied with their jobs.

In order to know their level of satisfaction, the respondents were asked to indicate their willingness to accept a new job. Interestingly, the study shows that a greater proportion of the staff (58.0%) indicated that they would accept a new job offer. The others (42.0%) would not accept a new job offer. The 42% that would not accept a new job offer however indicated that if they are to change jobs then the remuneration package is better and the tasks are challenging but less stressful (see Appendix 10). This was to be expected since majority of the bank staff in the metropolis are relatively young. A challenging work environment and support of the top management was seen by Horwitz et al. (2003) as a very high motivator.

The bank work can be stressful and monotonous with long periods of sitting, typing or looking at a computer screen. Herzberg et al. (2004) stated that the most successful method of motivating is to build challenging jobs and opportunity for achievement into the job itself. Moreover, McClelland's theory suggests that people with high achievement needs are motivated by challenging tasks with clearly attainable objectives, timely feedback and more responsibility for innovative assignments (Mullins, 2007). To achieve this, the jobs of the staff should be enlarged and enriched (Scott, 1964; Herzberg, 1966).

Of the total percentage that indicated that they would accept a new job, majority of them (74.3%) were young (20-35 years) and they were less experienced (1-5 years) in the banks (See Appendix 11). This finding suggests a potentially high turnover rate amongst the younger and less experienced bank staff in the Cape Coast Metropolis. This findings confirms studies done by Robbins et al. (2003)

and Oshagbemi (2003). Also, the findings align with Billingsley and Cross (1992) as well as Morvant et al. (1995).

The results in Table 11 show that some few bank staff will accept new offers to organisations where opportunities are provided periodic training (14.7%) and promotion (11.8%). Perceived competence as a key factor of staff motivation is discussed in the following section.

Table 11: Reasons Advanced to Accept New Job (N =81)

Conditions for leaving	Frequency	Percentage
Challenging job	35	51.4
Less stressful (more time)	15	22.1
Periodic training	10	14.7
Promotion	8	11.8
Total	68	100.0

Source: Field Data, 2010

Level of Staff Perceived Competence

On the whole, the study revealed that bank staff in the Cape Coast Metropolis perceived competence in banking is high ($\bar{X}=3.84$). Factors contributing to this high score ($\bar{X} =$ above 3.51) in perceived competency include the provision of banking information to customers; deposit and withdrawal

transactions; handling of customer complaints and passing entries to rectify an account.

The rest are handling a bank's computer software; opening and closing customer accounts; marketing and sale of the bank's products; management of customer's queues; machining salaries; filing; handling other services (such as payment of bills or school fees, etc.); reconciling suspense or office account and granting commercial or individual loans (Table 12). This supports several literature (Hurley, 2002; Sahinidis and Bouris, 2008) that have revealed that employee knowledge and competence is strongly related to organisation performance.

Table 12: Staff Perceived Competence in Banking (N =81)

Perceived Competence in Banking	Mean*
Bank account management	4.62
Providing information/advice to customers	4.38
Deposit and withdrawal transaction	4.36
Handling customer complaints	4.19
Passing entries to rectify an account(s)	4.15

Table 12 Continued

Perceived Competence in Banking	Mean*
Handling bank's computer software	4.10
Opening and closing customer account	4.08
Marketing and sale of the bank's products	4.04

Management of customers queues	3.96
Machining wages and salaries	3.84
Filing	3.79
Handling other services such as payment of bills or school fees, etc.	3.70
Reconciling suspense or office account	3.70
Procedures of granting commercial or individual loans to customers	3.55
Handling cheques at the clearing house	3.49
Batching foreign and local cheques	3.40
Operating Automated Teller Machine (ATM)	3.38
Undertaking foreign transaction	3.31
Handling e-zwich services	2.97
Overall Mean	3.84

*Scale (Mean): 0 – 2.5 =low; 2.51 – 3.50=average; and 3.51 and above=high.

Source: Field Data, 2010

Staff competency levels were average ($\bar{X} = 2.51-3.50$) in handling cheques in clearing house; batching foreign and local cheques; operating Automated Teller Machines (ATMs); undertaking foreign transaction and finally handling e-zwich services. The staff seemed to know their jobs considerably well. However, their competency level in handling e-zwich services of the bank was relatively low. The e-zwich is a new product in the market introduced only in 2008 by the Bank of

Ghana. Thus, the bank staff may not be very conversant with its operation. Signals from the corporate world and individuals alike on challenges facing the system reveal a loss of confidence and trust in it. The situation has reached disturbing levels, forcing users to abandon the e-zwich smart card which has failed to bring relief and comfort in the trading of goods and services in the country. Also, customers are not fully patronising the facility because they are sceptical and would want to see how well the product will perform on the market before use. The differences in staff motivation of the bank staff are discussed in the next section.

Differences in the Levels of Factors that Influence Motivation

This section ascertains if there is any statistically significant difference in the levels among these factors that influence bank staff motivation in the Cape Coast Metropolis. Table 13 presents a paired sample t-test on the factors of motivation of the bank staff in the Cape Coast Metropolis. The results in Tables 7 to 10 and 12 show that there are differences in the levels of the factors that affect the motivation of banks in the Cape coast Metropolis, with role clarity recording the highest level ($\bar{X} = 4.44$) followed by staff supervision ($\bar{X} = 3.94$), staff perceived competence ($\bar{X} = 3.84$), staff recognition ($\bar{X} = 3.39$) and job satisfaction ($\bar{X} = 3.25$).

Table 13: Dependent (Paired) Sample T-Test of the Factors That Affect Staff Motivation in the Banks (N =81)

Factors of Motivation	Mean Dif.	t-ratio	Sig. (2- tailed)
------------------------------	------------------	----------------	-------------------------

A & B	0.50	7.74	0.00
A & C	0.59	7.47	0.00
A & D	1.19	18.10	0.00
A & E	1.04	-12.70	0.00
B & C	0.10	1.13	0.26
B & D	0.62	9.13	0.00
B & E	0.55	- 8.02	0.00
C & D	0.60	-7.74	0.00
C & E	0.45	-5.48	0.00
D & E	0.14	1.84	0.07

Source: Field Data, 2010; P<0.05

A: Role Clarity	(\bar{X} = 4.44;	SD = 0.47)
B: Staff Supervision	(\bar{X} = 3.94;	SD = 0.65)
C: Staff Perceived Competence	(\bar{X} = 3.84;	SD = 0.62)
D: Staff Recognition	(\bar{X} = 3.39;	SD = 0.76)
E: Job Satisfaction	(\bar{X} = 3.25;	SD = 0.46)

The results show that significant differences ($p < 0.05$) exist in the levels of factors among the staff in the banks, except between staff supervision and staff perceived competence and staff recognition and job satisfaction (Table 13). In specific terms, the level of role clarity in the banks is significantly higher than staff supervision and staff perceived competence. From the results obtained, it was observed that the levels of the three factors (role clarity, staff supervision and staff perceived competence) in turn, are significantly higher than staff recognition and job satisfaction in the banks in the Cape Coast Metropolis. Given these findings,

this study substantiates the sixth hypothesis *that there are significant differences among the levels of factors that affect bank staff motivation in the Cape Coast Metropolis*. In the next section, the staff demographic characteristics that can influence staff motivation in the banks are discussed.

Demographic Characteristics that can Influence Staff Motivation

This part of the research discusses the demographic characteristics in relation to staff motivation. Results from the study show that there is a relationship between staff motivation and the demographic characteristics of the bank staff in the Cape Coast Metropolis (Table 14). However, the relationship obtained were not statistically significant at $p < 0.05$. The study therefore fails to accept the seventh hypothesis which states that *there is a significantly positive relationship between age, sex, management level, years of experience, educational level and staff motivation*.

Table 14: Correlation between Staff Demographics and Motivation (N=81)

Demographics	Correlation co-efficient (r*)	p-value
Age	0.03	0.78
Sex	- 0.09	0.44
Management level	-0.06	0.57
Experience	0.19	0.86
Education	0.13	0.24

Source: Field Data, 2010 * $p < 0.05$ (2-tailed)

Although not statistically significant, the results displayed in Table 14 showed a weak positive relationships between motivation and age ($r=0.03$, $p=0.78$), education ($r=0.13$, $p=0.24$) and experience ($r=0.19$, $p=0.86$). Although not significant, this could mean that, staff who are older as well as staff who are more experienced and highly educated banking staff are more likely to be motivated than the young, less experienced and less educated staff respectively. The results also show a weak negative relationship between motivation and sex ($r=-0.09$, $p=0.44$) and position ($r=-0.06$, $p=0.57$). This could also mean that the males in the bank and staff in lower management are more likely to be motivated than their female counter parts and staff in higher management positions.

The study revealed that the older a bank staff, they more motivated they are ($r = 0.03$). This finding is consistent with several studies that also reported a positive but weak relationship between age and work motivation (Aldag & Brief, 1977; Hall & Mansfeld, 1975; Kovach 1995). This finding is also consistent with the work of Lord (2004). This is because the older bank staff were of the opinion that they enjoy working in the bank and they were not ready to accept a new job offer (See Appendix 11). They explained that at their age they derive more satisfaction from using their skills and also gain a sense of accomplishment from the job they do.

The results further showed that most of the staff (80.5%) who agreed to the provision of free medical care as a factor that motivates them in the bank were young (See Appendix 12). Again, a greater proportion of the young staff (82.1% and 76.1%) agreed that payment of transport allowances and provision of transportation for work do motivate them. Promotion, study leave for further

education and monetary reward were also of great concern to the young staff of the bank (Kalleberg & Loscocco, 1983).

In all instances of the seven (7) motivating variables (factors) that had high mean score above 3.51 (see Table 5) majority of the men agreed that improvement in these seven (7) factors would improve their motivation. With respect to free medical care as a determinant of the overall level of motivation, a higher percentage of males (63.6%) than females (36.4%) fully agreed that would increase their level of motivation (See Appendix 13). Likewise, majority (73.3%) of the males compared to 26.7% of females agreed to payment of transport allowance as a motivating factor.

Additionally, 70.8% of the respondents who reported having adequate transport were males. A higher percentage (74.2% and 66%) of males than females (25.8% and 34%) affirmed to having an opportunity to improve their competence through training as well as attending workshops, seminars and conferences (See Appendix 13).

A high number of males (30) representing 68.3% than females (31.7%) agreed to have the necessary tools to work. As already indicated, the results clearly show that males in the banks of Cape Coast Metropolis are more motivated than females although the difference is not significant ($p = 0.44$; see Table 14). Some studies have found women to be more motivated than men in terms of some particular factors including promotion, friendly atmosphere amongst others (Horner, 2005; Major and Konar, 1984 & Bigoness, 1988). It is worth noting that men and women have different goals and needs and therefore are motivated differently.

Interestingly, as the staff attain higher management positions, the less motivated they become. The study found out that respondents of the study are relatively young and a greater proportion of them (87.5%) are degree holders and again, majority of them (70.6% and 76.9%) occupy higher management positions (senior and middle) positions respectively (See Appendix 15). Hence, this interesting finding.

It is believed that the level of motivation an employee receives from an organisation may determine the length of time the employee will remain in the organisation. It is therefore pertinent to know the category of experienced staff that are motivated in the banks. The study found out that the most experienced staff are more motivated ($r=0.02$, $p=0.86$). This results confirms the finding of Oduro and Kwarteng, (2000). Studies have also shown that job satisfaction is relatively high at the start of one's job but drops slowly to the fifth or eighth year, then rises again as one stays much longer on job (Oshagbemi, 2000a). A Pearson correlation of age and experience revealed that there is a positive relationship and statistical significance between these two variables (See Appendix 14).

Also, from the study, the results revealed that staff with a higher level of education are more motivated ($r=0.13$). This implies that bank with higher educational qualification may be likely to be motivated. Thus, results revealed that most of the young members of staff are graduates and they entered the bank with a lot of enthusiasm up to the time their expectation may be fulfilled or otherwise.

The next section discusses the other key factors that can influence staff motivation in the banks of the metropolis.

Factors that can Best Enhance Staff Motivation in the Banks

This section of the study discusses the factors that can best enhance staff motivation in the banks. Table 15 presents a stepwise regression of the best factors (predictors) that can enhance staff motivation in the banks. The results showed that the best predictors of staff motivation out of the five (5) independent variables of the study were staff recognition (1) and job satisfaction (2). The demographic characteristics that can influence staff motivation are discussed in the next section.

Table 15: Stepwise Regression of best factors (predictors) that can enhance staff motivation

Predictors	Step of Entry	Beta (standard)	R ²	Adj. R ²	Adj. R ² Change	S.E.E	F Reg.	F Sig.*
SR	1	0.65	0.42	0.41	0.42	0.51	56.4	0.00
JS	2	0.25	0.47	0.45	0.05	0.49	34.2	0.00

N=81 *p<0.05 Source: Field Data, 2010

SR : Staff Recognition

JS : Job Satisfaction

It was observed that these two (2) variables together accounted for a total of 47% of all the variance in staff motivation ($R^2 = 0.47$; Table 15). Of the total 47% variance made towards staff motivation, staff recognition came out as the overall

best predictor, accounting for 42% of the variance in motivation while job satisfaction explained a further 5% of the variance in motivation.

The individual Standard Error of Estimate (S.E.E.) also showed a high accuracy of prediction in the regression model. This is an indication of the importance of the two variable in any efforts aimed at improving staff motivation among the bank staff in the Cape Coast Metropolis. Other relevant variables that are not in the study might have accounted for the unexplained variance (53%) in the bank staff motivation. Otherwise, improving staff recognition and job satisfaction will significantly enhance staff motivation and subsequently performance among banks in the Cape Coast Metropolis. In the next chapter, the summary of the major findings, the main conclusions and recommendations from the study are drawn.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter gives the summary of the major findings, key conclusions and recommendations of the study including future research areas.

Summary

The performance of any organisation largely depends upon the employees and the motivational policies of the organisations including banks. The banking sector has grown from few institutions primarily involved in deposit acceptance and trade finance into complex multi-player markets. The new and rapid changes in the financial sector have major implications for human resource development.

Given the current trends in the banking sector, staff motivation has become crucial to employee behaviour (Bateman & Snell, 2007). Thus, the study sought to

determine the factors that influence motivation of bank staff and also establish how the factors correlate with staff motivation. The specific objectives of the study were to:

1. Determine the level of staff motivation of banks in the Cape Coast Metropolis;
2. Determine the factors that can influence staff motivation of banks in the Cape Coast Metropolis;
3. Ascertain if there are differences in levels of the key factors that can influence staff motivation of banks in the Cape Coast Metropolis;
4. Ascertain whether demographic characteristics (age, sex, management level of staff, years of experience and education) influence staff motivation of banks in the Cape Coast Metropolis; and
5. Determine the factors that best contribute (predict) to staff motivation of banks in the Cape Coast Metropolis.

The study used a descriptive-correlational survey design to investigate the staff motivation of bank staff in the Cape Coast Metropolis. The banks in the study area were Ghana Commercial Bank Limited, Barclays Bank of Ghana, SG-SSB and Agricultural Development Bank. The others are National Investment Bank and First National Bank.

A self-administered questionnaire was the main research instrument. It was made up of 92 items grouped in four (4) sections. The results were analysed

quantitatively with descriptive and correlational statistics with the help of computer software Statistical Product for Service Solutions (SPSS 16.0 version). Also, dependent (paired) sample t-test, measures of central tendency and dispersion, frequencies as well as percentage distribution and stepwise multiple regression were used in the analysis. An alpha level of .05 was used for all tests of significance. The major findings as they related to the specific objectives of the study have been summarised below.

Summary of Findings

The demographic characteristics of the population revealed that majority (78%) of the banking staff in the Cape Coast Metropolis were relatively young with a mean age of the bank staff being 32 years. The youngest and oldest staff were 20 and 56 years old respectively. The university degree was highest level of education of the staff (61.7%) whilst secondary education was the lowest qualification (2.5%) recorded.

Majority of the staff in the banking sector were junior staff (44.4%) followed by middle staff (33.3%) then senior staff (22.2%). Nearly 75% percent of the staff had worked from one (1) to five (5) years whilst the highly experienced constituted only 5% of the respondents. The years of experience ranged from 1 (one) to 30.

The study revealed a high level of staff motivation ($\bar{X}=3.59$) in the banks of the Cape Coast Metropolis. This was as a result of a high affirmative perception by the staff that the banks provide them with free medical care and transportation as well as travelling allowance. Also training and interesting work when improved

would highly result in satisfaction hence high motivation. However, salary, promotion, accommodation and study leave contributed averagely to the overall motivation.

The respondents indicated that the most common incentives they received were end-of-year bonuses (67.9%) and praises (23.5%). However, the staff preferred increase in salary/benefits (16.4%); study leave (13.7%); promotion (11.1%) and certificate of proficiency (9.6%) in place of the bonus and praise.

The results showed that banks staff in the metropolis had higher level of role clarity ($\bar{X} = 4.44$) and high levels of supervision ($\bar{X} = 3.94$), perceived competence ($\bar{X} = 3.84$) and recognition ($\bar{X} = 3.39$). The indication is that when efforts are made at improving the factors of the study including recognition, supervision, role clarity, job satisfaction and perceived competence, there would logically be a high staff motivational level.

The results, however, showed that the bank staff had an average level of job satisfaction. The study revealed that there were differences between the motivational factors such as staff recognition, staff supervision, staff perceived competence, job satisfaction and role clarity. These factors are valued differently by bank staff. The study also revealed that there are differences in the levels of the key factors that affect the motivation of banks in the Cape Coast Metropolis. Role clarity recorded the highest level with an overall mean of 4.44 followed by supervision ($\bar{X} = 3.94$), perceived competence ($\bar{X} = 3.84$), recognition($\bar{X} = 3.39$) and job satisfaction ($\bar{X} = 3.25$). Given these findings, this study accepts the hypothesis that there are significant differences among the key factors that affect

bank staff motivation in the Cape Coast Metropolis. However, there were no differences between staff supervision, and staff perceived competence and staff recognition and job satisfaction.

The study shows that there are relationships between staff motivation and the demographic characteristics. Although not statistically significant, there is a weak positive relationship between the staff motivation and age ($r=0.03$, $p=0.78$), experience ($r=0.19$, $p=0.86$) and education ($r=0.13$, $p=0.24$). However, a weak negative relationship was noticed between the staff motivation and sex ($r=-0.09$, $p=0.44$) and position ($r=-0.06$, $p=0.57$).

The study revealed that males are more motivated than females and also the most experienced staff and more motivated. Again, the older staff and the more educated staff are more motivated. However, those in higher management position are less motivated. This is because the results revealed that respondents of the study are relatively young and majority of them are degree holders. Majority of these category of the respondents occupy higher management positions (senior and middle).

The perception of the staff have revealed that staff recognition and job satisfaction were the best predictors accounting for the variance in bank staff motivation in the Cape Coast Metropolis. Recognition contributed 42% of 47% overall variance in staff motivation explained by all the variables whilst job satisfaction accounted for 5%. This showed that when staff of the banks are properly recognised and appreciated, and they are fully satisfied with the work they do and the work environment they live in, they would be significantly motivated to put in their best to improve job performance.

Conclusions

The level of motivation of the bank staff in the Cape Coast Metropolis is high and improving on the provision of free medical care amongst others would result in high motivation.

The results showed that there is a significantly stronger positive relationship between staff motivation and recognition ($r=0.65$). This implies that as recognition of the bank staff is increased, the overall staff motivation would also be improved. Hence, the first hypothesis that there is a significantly positive relationship between motivation and recognition of the study is accepted.

There is a significantly positive relationship between motivation and role clarity of the study ($r=0.33$). This means that improving role clarity will logically lead to an improvement in the level of staff motivation in the banks. The second hypothesis that role clarity which is a factor of motivation is therefore substantiated.

The third hypothesis is that there is a significantly positive relationship between motivation and supervision of the study ($r=0.49$). The implication is that an increase in supervision would result in a high level of staff motivation in the banks. Thus, the third hypothesis is true.

Similarly, the fourth hypothesis formulated was that there is a significantly positive relationship between staff motivation and job satisfaction ($r=0.47$). This means that as job satisfaction is improved, there is also an improvement in the overall motivation level of bank staff. The fourth hypothesis is therefore accepted.

The results revealed that there is a significantly positive relationship between staff motivation and staff perceived competence ($r=0.27$). This implies

that an improvement in perceived competence of the staff can improve staff motivation and vice versa. Hence, the fifth hypothesis is also substantiated.

The results show that significant differences ($p < 0.05$) exist in the levels of factors among the staff in the banks, except between staff supervision and staff perceived competence and staff recognition and job satisfaction. In specific terms, the level of role clarity in the banks is significantly higher than staff supervision and staff perceived competence. The hypothesis formulated that there are significant differences in the levels of the factors that affect staff motivation is accepted.

There is a relationship between staff motivation and the demographic characteristics of the bank staff in the Cape Coast Metropolis. However, the relationships obtained were not statistically significant at $p < 0.05$. The study therefore failed to accept the seventh hypothesis.

The best predictors that would enhance motivation of bank staff in the Cape Coast Metropolis were staff recognition and job satisfaction. This finding implies that recognition and job satisfaction are very important to bank staff in the Cape Coast Metropolis. The lack of recognition (which is a motivator), as stated by Herzberg, leads to dissatisfaction which may lead to a high turnover or low performance. It means any policy to improve bank staff motivation should look at the motivators (intrinsic) first, especially recognition (verbal and tangible) in order to achieve a higher level of staff. There should be efforts to also improve job satisfaction of the bank staff in the metropolis, which would lead to an improvement in the overall staff motivational level.

Recommendations

The findings of this study for management of the banks have important implications with regard to what would motivate their staff in order to help achieve the set objectives of the organisation and above all gain a competitive advantage in the banking sector. The study has documented that recognition and job satisfaction are the best factors (predictors) that influence the motivation of bank staff in the Cape Coast Metropolis.

The following recommendations for improving motivation are made on the basis of the findings from the study.

1. The provision of free medical care, provision and payment of transportation allowances, an opportunity to improve competencies through training as well as attending workshops and seminars should be ensured and improved. In addition, necessary tools for work should be provided in order to achieve a high level of motivation.
2. Since motivation was found to be significantly related with recognition and job satisfaction efforts should be made to improve and sustain the levels of these two variables among bank staff.
3. Recognition may be improved by appreciating staff with both verbal and tangible rewards. This was reiterated in the recommendations made by the staff that appreciation and recognition (both verbal and tangible rewards) would greatly influence their motivation in the banks.
4. One other way was in which management can improve on recognition is by introducing employee hall of fame at their various branches and the

employee of the month should be given ‘a pat on the back’. That is, pictures of staff could be placed on the wall in the branch for both staff and customers to see.

5. The management should explore new ways of showing recognition by introducing holiday bonuses and spot bonuses. The management should ensure that the good work from the employees is documented and the employee’s work is recognised, appreciated and given extra points in her/his appraisal.
6. The banks should not only give bonuses but adopt the policy of performance base salary system. This means that when bank staff receive bonuses at the end of the year, the salary for the subsequent months must reflect an increase (performance pay).
7. Jobs must be made more challenging by assigning challenging new tasks that the employee must learn to do through self study or contact with others who have the necessary expertise.
8. The staff should be provided with opportunities to use their skills and abilities in their jobs as well as maintaining a good level of supervision and a sense of belongingness. The staff would highly be satisfied and motivated with their jobs when job enlargement and job enrichment are encouraged in order to make jobs interesting and challenging.

Directions for Further Studies

Research on the improvement of employees work conditions must remain a priority in the banks. This research has found that improved recognition and job

satisfaction would substantially increase the overall motivation of the human resource in the banks. However, there are about 53% of unexplained factors (which could be socio-economic or cultural) that can influence bank staff motivation in the Cape Coast Metropolis. Further investigation into the factors that can influence bank staff motivation in the metropolis may bring out some of these factors which could help management decision making on bank staff motivation.

The factors that motivate the employees may change with change in time because the needs of employees too change with change in time. So continuous monitoring and close observation of factors that motivate the employees is necessary to maintain a competent work force. Only with a competent work force an organisation can achieve its objective. Moreover, human resource is the most valuable asset to any organisation. A further study with in-depth analysis to know to what extent these factors motivate the employees is required.

REFERENCES

- Adjei-Sefa, D. (2007). *Employee motivation and productivity in three organisations in Accra*. Master of Arts Dissertation, Institute of Development Studies, University of Cape Coast.
- Adu, M. K. (1993). *Job satisfaction among civil servants in Ghana*. Master of Business Administration Dissertation, School of Administration, University of Ghana.
- Ali, R. & Ahmed, M. S. (2009). *The impact of reward and recognition programs on employee's motivation and satisfaction. A correlational study*. Master of Science Dissertation. Department of Management Sciences, COMSATS Institute of Information Technology, 43600, Attock Campus, Pakistan.
- Aldag, R. J. and Brief, A. P. (1977). Age, work values and employee reactions. *Industrial Gerontology*, 4, 192 - 197.
- Alderfer, C. (1972). *Existence, relatedness and growth*. New York, NY: Free Press.
- Amarantunga, D., Baldry, D., Sarshar, M. & Newton, R. (2002). Quantitative and qualitative research in built environment: Application of "mixed" research approach. *Work Study*, 51(1), 17 - 31.
- Armstrong, M. (2003). *A handbook of personnel management practice* (9th ed.). London: Kogan Page Limited.
- Armstrong M. (1996). *Employee reward*. Trowbridge: Wiltshire Cromwell Press.
- Banking Act, (2007). Act 673. Retrieved 10, June 2009 from Bank of Ghana website: [http://www.bog.gov.gh/privatecontent/File/BankingSupervision/Banking%20Act,%202004%20\(Act%20673\).pdf](http://www.bog.gov.gh/privatecontent/File/BankingSupervision/Banking%20Act,%202004%20(Act%20673).pdf).
- Bank of Ghana, (2009). Retrieved 1, November, 2010 from Bank of Ghana website: <http://www.bog.gov.gh/index1.php?>
- Barrier, M. (1996). Improving worker performance. *Nation's Business*, 84 (9), 28 - 31.
- Bassy, M. (2002). *Motivation and work: Investigation and analysis of motivation factors at work*. PhD. Thesis – Economic Institutioneb of Linkoping, Sweden.
- Bateman, T. S. & Snell, S. A. (2007). *Management: leading & collaborating in a competitive world*. Boston: McGraw-Hill.

- Bergmann, T. J. & Scarpello, V. G. (2001). *Compensation decision making* (4th ed.). Fort Worth: Harcourt, Inc.
- Bergström, A. & Ternehäll, M. (2005). *Work motivation in banks are there differences between sexes*. Unpublished Master thesis in Business Administration, Internationella Handelshögskolan Högskolan I Jönköping.
- Bigoness, W. J. (1988). Sex differences in job attribute preferences. *Journal of Organisational Behaviour*, 9, 139 - 147.
- Billingsley, B. & Cross, L. (1992). Predictors of commitment, job satisfaction, and intent to stay teaching: A comparison of general and special educators. *The Journal of Special Education*, 25(4), 453 - 471.
- Blegen, M. A. (1993). Nurses' job satisfaction: A meta-analysis of related variables. *Nursing Research*, 42(1), 36 - 41.
- Boachie-Mensah, F. O. (2006). *Essentials of management*. Accra: Woeli Publishing Services.
- Bohlander, G., Snell, S. and Sherman A. (2001). *Managing human resources*. Cincinnati, OH: South-Western College Publishing.
- Breaugh, J. A. & Colihan, J. P. (1994). Occupational-role-tests-and-scales; role-ambiguity-tests-and-scales; tests-and-scales-construction. *Journal of Applied Psychology*, 79, 191 - 202.
- Burell, G. & Morgan, G. (1979). *Social paradigm and organisational analysis*. London: Heinemann.
- Burton, L. (2001). Managing motivation. *People Dynamics*, 19 (7), 12 - 17.
- Burkhauser, M. & Metz, A. J. (2009). *Using coaching to provide ongoing support and supervision to out-of-school time staff, implementing evidence-based practices in out-of-school time programs: The role of frontline staff*. [Online] Available at: http://www.childtrends.org/Files/Child_Trends-2009_02_11_RB_StaffCoaching.pdf [Accessed 25 July, 2010].
- Byars, L. L. & Rue, L. W. (2002). *Human resource management* (6th ed.). New York, NY: Emerald Group.
- Curtis S. & Wright D. (2001). Retaining employees - The fast track to commitment. *Management Research News*, 24(8), 59 - 64.
- Cole, G. A. (1996). *Personnel management* (4th ed.). London: Ashford Colour Press.

- Crotty, M. J. (1998). *The foundations of social research: Meaning and perspective in the research process*. Sidney: Allen Unwin.
- Daft, R. L. (2006). *The new era of management*. Mason, Ohio: Thomson South-Western.
- Dawis, R. V. & Lofquist, L. H. (1984). *A psychological theory of work adjustment*. Minneapolis, MN: Minnesota Press.
- Deci, E. L. & Ryan, R. M. (1985b). *Intrinsic motivation and self determination in human behaviour*. New York: Plenum Press.
- de Ruyter, K., Wetzels, M. & Feinberg, R. (2001). Role stress in call centres: Its effects on employee performance and satisfaction. *Journal of Interactive Marketing*, 15(2), 23 - 35.
- Di Cesare, J. & Sadri G. (2003). Do all carrots look the same? Examining the impact of culture on employee motivation. *Management Research News*, 26(1).
- Donnelly, J. H. & Invancevich, J. M. (1975). Role clarity and the salesman. *Journal of Marketing*, 39 (January), 71 - 74.
- Franco L., Kanfer R., Milburn L., Qarrain R. & Stublebine P. (2000). Motivational determinants of health worker motivation in Jordan: A 360 degree assessment in two hospitals. *Major Applied Research 5 Working Paper 6*. Bethesda, MD: Partnerships for Health Reform Project, Abt Associates Inc; 2000.
- Frey B. S. & Osterloh M. (2001). *Successful management by motivation. Balancing intrinsic and extrinsic*. Berlin, Heidelberg, New York: Springer.
- George, J. M. & Jones, G. R. (2006). *Contemporary management: Creating value in organisations*. Boston: McGraw-Hill.
- Ghana Population and Housing Census (2000). Retrieved 10th December, 2009 from: http://ghanadistricts.com/districts1on1/capecoast/?arrow=atd&_=50&a=2657.
- Gibson, J. L., Ivancevich, J. M. & Donnelly, J. H. (1964). *Work and motivation*. New York: John Wiley.
- Gooderman, P., Nordhaug, O., Ringdal, K. & Birkelund, E. (2004). Job values among future business leaders: The impact of gender and social background. *Scandinavian Journal of Management*, 20, 3, 277 - 95.

- Gruenfeld, L.W. (1962). A study of the motivation of industrial supervisors. *Personnel Psychology*, 15(3), 303 - 315.
- Goff, M. (2003). *Motivation theories*. London, Harper & Row.
- Hall, D. T. & Mansfeld, R. (1975). Relationships of age and seniority with career variables of engineers and scientists. *Journal of Applied Psychology*, 60, 201 - 210.
- Hersey, P. and Blanchard, K. (1969), *Management of organisational behaviour*, Prentice-Hall, Inc., Englewood Cliffs, NJ, pp. 34 - 5.
- Herzberg, F. (1966): *Work and the nature of man*. Cleveland: The World Publishing Company.
- Herzberg, F., Mausner, B., & Snyderman, B. B. (2004): *The motivation to work* (3rd ed.). New Brunswick: Transaction Publishers.
- Hofstede, G. (2001). Culture's consequences: Comparing values, behaviours, institutions, and organisations across nations.
- Hong, J., Tang, S., Huang, T., Sun, F. & Chiou, E. (1995). Impact of employee benefit on work motivation and productivity. *International Journal of Career Management*, 7(6).
- Horwitz, M. F. & Heng, T.C. & Quazi, A.H. (2003). Finders, keepers? Attracting, motivating and retaining knowledge workers. *Human Resource Management Journal*, 13(4), 23 - 44.
- Howard, J. L. & Frink, D. D. (1996). The effects of organizational restructure on employee satisfaction. *Group and Organization Management*. 21, 278 -303.
- Hurley, R. F. (2002). Putting people back into organisational learning. *Journal of Business and Industrial Marketing*, 17(4), 270 - 281.
- Jick, T. D. (1979). Mixing qualitative and quantitative methods: Triangulation in action. *Administrative Science Quarterly*, 24, 602 - 611.
- Jones, G. R., George, J. M. & Hill, C. W .L. (2000). *Contemporary management*. (2nd ed.). Boston: Irwin/McGraw-Hill.
- Kalleberg, A. L. & Loscocco, K. A. (1983). Aging, values, and rewards: Explaining age differences in job satisfaction. *American Sociological Review*, 48, 78 - 90.
- Khowaja, K. Merchant, R. & Hirani, D. (2005). Registered nurses perception of work satisfaction at a tertiary care university hospital. *Journal of Nursing Management*, 13(1), 32 - 39.

- Kelly, J. P. & Hise, R. T. (1980). Role conflict, role clarity, job tension and job satisfaction in the brand manager position. *Journal of the Academy of Marketing Science*, (8)2, 20 - 37.
- Kinkard, J. (1998). *Management*. Toronto, D.C.: Heath & Co.
- Kjellander, A. & Kjellander, J. (2005). *Researchers' motivational preferences - from a need theory perspective*. Master of Business Administration Thesis, Department of Business Administration. Blekinge Institute of Technology.
- Kreitner, R. & Kinicki, A. (2001). *Organisational behaviour* (5th ed.). New York, NY: McGraw-Hill.
- Koontz, H. (1983). *Management* (7th ed.). New York: McGraw Hill.
- Koontz, H. & Weihrich, H. (1993). *Management: A global perspective*. Hightstown, NJ.: McGraw Hill.
- Kovach, K. A. (1980). Why motivational theories don't work, *SAM Advanced Management Journal*, 45(2), 54 - 9.
- Kovach, K. A. (1987). What motivates employees? Workers and supervisors give different answers. *Business Horizons*, 30(5), 58 - 65.
- Levine, R. (2005). Finance and economic growth: Theory and evidence. In Aghion, P. & Durlauf, S. (Eds.), *Handbook of economic growth*. Amsterdam, North-Holland: Elsevier Publishers.
- Levine, E. (1983). *Everything you always wanted to know about job analysis*. Tampa: Mariner Publishing.
- Likert, R. (1932). A Technique for the Measurement of Attitudes. *Archives of Psychology*, 140.
- Lincoln, J. R. & Kalleberg, A. L. (1990). *Culture, control and commitment: A study of work organisation and work attitudes in the United States and Japan*. Cambridge, MA: Cambridge University Press.
- Lindner, I. R. (1998). Understanding employees. *Journal of Extension*, 36 (3), 1 - 9.
- Locke, E. A. (1968). Toward a theory of task motivation and incentives. *Organisational Behaviour and Human Performance*, 157 - 189.
- Locke, E. (1976). The nature and causes of job satisfaction, in Dunnette, M.D. (Eds), *Handbook of Industrial and Organisational Psychology*, Rand McNally, Chicago, IL, 1297 - 349.

- Locke, E. A. & Latham, G. P. (2002). Building a practically useful theory of goal setting and task motivation. A 35-year odyssey. *The American Psychologist*, 57 (9), 705 - 717
- Lord, R. L. (2004). *Empirical evaluation of classical behavioural theories with respect to the motivation of older knowledge workers*. Dissertation, University of Alabama, Tuscaloosa, AL.
- Major, B. & Konar, E. (1984). An investigation of sex differences in pay expectations and their possible causes. *Academy of Management Journal*, 4, 777 - 792.
- Maslow, A. H. (1943). A theory of human motivation. *Psychological Review*, 50, 370 - 396.
- Maslow, A. H. (1954). *Motivation and personality*. Harper and Row, New York.
- Maslow, A. H. (1987). *Motivation and personality* (3rd ed.). New York, NY: Harper Collins Publishers.
- Mayo, E. (1945). *The social problems of an industrial civilization*. Cambridge, MA: Harvard University Press.
- Mathias, R. L. & Jackson, J. H. (1988). *Personnel/human resource management* (5th ed.). New York: West Publishing Co.
- McClelland, D. C. (1965). Toward a theory of motive acquisition. *American Psychologist*, 20, 321-333.
- McClelland, D. C. (1985). *Human motivation*. Glenview, IL: Scott, Foresman.
- McEnrue, M. P. (1984). Perceived competence as a moderator of the relationship between role clarity and job performance: A test of two hypotheses *Organisational Behaviour and Human Performance*, 34 (3), 379 - 386.
- McGregor, D. (1960). *The human side of enterprise*. New York: McGraw-Hill.
- McShane, S. L., & Von Glinow, M. A. (n.d.). Foundations of employee motivation. Retrieved August 10, 2009 from: http://higheredmcgrawhill.com/sites/0072470089/student_view0/chapter5/chapter_o
- Meece, J.L., Glienke, B.B. & Burg S. (2006). Gender and motivation. *Journal of School Psychology*, 44, 351 - 373.
- Molander, C. (1996). *Human resource at work*. Chart well – Bratt: Copenhagen Business School Press.

- Morvant, M., Gersten, R., Gillman, J., Keating, T., & Blake, G. (1995). Attrition/retention of urban special education teachers: Multi-faceted research and strategic action planning. *Final performance report*, 1. (ERIC Document Reproduction Service No. ED 338154).
- Mullins, L. J. (1996). *Management and organisational behaviour* (5th ed.). Harlow: Financial Times Prentice Hall.
- Mullins, L. J. (2007). *Management and organisational behaviour* (8th ed.). Harlow: Financial Times Prentice Hall.
- Ncube, M. (2005). Financial services and economic development in Africa. *Journal of African Economics*, 16, AERC Supplement, 13 - 57.
- Nelson, B. (1996). Dump the cash, load on the praise. *Personnel Journal*, 75 (7), 65.
- Oduro, W. & Kwarteng, J. A. (2000). Correlates of motivation of game rangers at the Mole National Park, Ghana. *Journal of the Kwame Nkrumah University of Science and Technology*, Kumasi, Ghana. 1, 2, 3 (20).
- Oshagbemi, T. (2000a). Is the length of service related to the level of job satisfaction? *International Journal of Social Economics*, 27(3), 213 - 26.
- Oshagbemi, T. (2000b). Gender differences in the job satisfaction of university teachers. *Women in Management Review*, 15(7), 331 - 43.
- Oshagbemi, T. (2003). Personal correlates of job satisfaction: Empirical evidence from UK universities. *International Journal of Social Economics*, 30, (11/12), 1210 - 1232.
- Ott, J. S., Parkes, S. J., & Simpson, R. B. (2007). *Classic readings in organisational behaviour*. Wadsworth Publishing.
- Pallant, J. (2001). *SPSS survival manual: A step by step guide to data analysis using SPSS for windows* (10 ver.). Australia: Allen & Unwin.
- Perry, L. J. & Porter, W. L. (1982). Factors affecting the context for motivation in public organisations. *The Academy of Management Review*, 1, 89 - 98.
- Phillips, J.S., Barrett, G.V., & Rush, M.C. (1978). Job structure and age satisfaction. *Aging and Work*, 1, 109 - 119.
- Porter, L.W., Bigley, G.A. & Steers, R.M. (2003). *Motivation and work behaviour*. (7th ed.) NY: McGraw-Hill.

- Porter, L. & Lawler, E. E. (1968). *Expectancy theory and its application to EDP professionals: A tentative view*. New York, NY: ACM Press.
- Ramlall, S. (2004). A review of employee motivation theories and their implications for employee retention with organisations, *The Journal of American Academy of Business*, 5, (1/2).
- Rhodes, S. R. (1983). Age-related differences in work attitudes and behavior: A review and conceptual analysis. *Psychological Bulletin*, 93 (2), 328 - 367.
- Robbins, S.P., Odendaal, A., & Roodt, G. (2003). *Organisational Behaviour* (9th ed.). Cape Town: Prentice-Hall International.
- Ryan, R., & Deci, E. (2000). Self-determination theory and the facilitation of intrinsic motivation, social development, and well-being. *American Psychologist*, 55, 68 - 78.
- Sadler, B. (2004, 15th June). Development Dimensions International Spring 2004 Research Report – UK: Sunday Times.
- Sahinidis, A. & Bouris, J. (2008). Employee perceived training effectiveness relationship to employee attitudes. *Journal of European Industrial Training*, 32 (1), 63 - 76.
- Saunders M., Lewis P. & Thornhill A. (2007). *Research methods for business students*. England: Pearson Professional Limited.
- Scott, M. (1964). Who are your motivated workers? *Harvard Business Review*, 42.
- Scott, W. R. & Davis, G. F. (2007). *Organisations and organizing: Rational, natural and open system perspective*. New Jersey: Pearson/Prentice Hall.
- Shields J. (2007) *Managing employee performance and reward: concept, practices, strategies*. Port Melbourne, Australia: Cambridge University Press.
- Singh, J. (1993). Boundary role ambiguity: facets, determinants and impacts. *Journal of Marketing*, 57(2), 11 - 31.
- Singh, P., Finn, D. & Goulet, L. 1 (2004). Gender and job attributes: A re-examination and extension. *Women in management review*, 19 (7), 345 - 355.
- Smith, P. C., Kendall, L. M. & Hulin, C. L. (1969). *Measurement of satisfaction in work and retirement*. Chicago: Rand McNally.
- Smith, C. S. & Tisak, J. (1993). Discrepancy measures of role stress revisited: New perspectives on old issues. *Organisational Behaviour and Human Decision Processes*, 56, 258 - 307.

- Stajkovic, A. D & Luthans, F. (2001). Differential effects of incentive motivators on work performance. *Academy of Management Journal*, 44, 580 - 590.
- Steers, R. M. (1991). *Introduction to organisational behaviour* (4th ed.). New York, NY: Harper Collins Publishers Inc.
- Steers, R. M., & Porter, L. W. (1991). *Motivation and work behaviour*. (5th ed.). New York, NY: McGraw-Hill.
- Tachie, B. Y. (2007). *Motivation and job satisfaction of teachers in senior secondary schools in the Cape Coast*. A Master of Philosophy Thesis, Institute of Development Studies, University of Cape Coast.
- Teas, R. K., Wacker, J. G. & Hughes, R. E. (1979). A path analysis of causes and consequences of salesmen's perception of role clarity. *Journal of Marketing Research*, 16(3), 335 - 69.
- Tiglaio-Torres, A. (1990). Work motivation and productivity of government workers. *Philippine Journal of Psychology*, 23, 30 - 38.
- Tittle, C. & Hill, R. (1967). Attitude Measurement and Prediction of Behaviour: An Evaluation of Conditions and Measurement Techniques. *Sociometry*, 30.
- UNESCO, (2007). *Management of supervision staff, reforming school supervision for quality improvement*. [Online] Available at: http://www.unesco.org/iiep/PDF/TR_Mods/SUP_Mod4.pdf [Accessed 25 July, 2010].
- USAID, (2003). The health sector human resource crisis in Africa. *An Issues Paper*. Washington DC: USAID Bureau for Africa.
- Valverde, Paso & Fernandez (2002). Financial innovation in banking: Impact on regional growth. *Regional Studies* 41, 311 - 326.
- Vroom, V. H. (1964). *Work and motivation*. New Delhi: Wiley.
- Warr, P. (1992). Age and occupational well-being. *Psychology and Aging*, 7 (1), 37 - 45.
- Warr, P., Cook, J., & Wall, T. (1979). Scales for the measurement of some work attitudes and aspects of psychological well-being. *Journal of Occupational Psychology*, 52, 129 - 148.
- Wessler, R. L. (1984). The psychology of motivation, *Marketing Communications*, 29 - 32.

- Wetzels, M., de Ruyter, Ko. & Bloemer, J. (2000). Antecedents and consequences of role stress of retail sales persons. *Journal of Retailing and Consumer Services*, 7, 65 - 75.
- Wojtczak, A. (2002). *Glossary of medical education terms*. (Online) Available at: <http://www.iime.org/glossary.htm> (Accessed 25 July, 2010).
- Wong, S., Siu, V., & Tsang, N. (1999). The impact of demographic factors on Hong Kong hotel employees' choice of job-related motivators. *International Journal of Contemporary Hospitality Management*, 11 (5), 230–241.
- World Bank (2002). Building institutions for markets. *World Development Report*. Washington D.C.
- Wright, J. D. & Hamilton, R. F. (1978). Work satisfaction and age: Some evidence for the "job change" hypothesis. *Social Forces*, 56, 1140 - 1158.
- Yates, S. J. (2004). *Doing social science research*. London: Sage Publications.

APPENDICES

Appendix 1: Questionnaire

FACTORS INFLUENCING THE MOTIVATION OF BANK STAFF IN THE CAPE COAST METROPOLIS

The purpose of this study is to find out factors that affect staff motivation of banks in Cape Coast Metropolis. It is anticipated that the results would be useful in assisting top management of the Banks in decisions relating to staff motivation. The information given would be treated as confidential, therefore be candid in expressing your opinions as much as possible. Your anonymity is assured – no individual/bank names are required, only aggregate data would be presented as results. Kindly fold and enclose the completed questionnaire in the attached envelope and seal it. I will come for it a week from today.

SECTION A - DEMOGRAPHIC INFORMATION

1. What is your age at your last birthday? years
2. Gender: a. Male [] b. Female []
3. What is your position in the bank?
 - a. Cashier [] b. Treasury Officer []
 - c. Personal Banker [] d. Accountant []
 - e. Manager [] f. Others (specify)
4. What level would you classify your position? a. Junior []
b. Middle [] c. Senior [] d. Others (specify)
5. How long have you been working with the bank? years
6. Your highest Educational level.
 - a. Degree [] b. Diploma/HND []
 - c. Secondary [] d. Others (specify).....

SECTION B - Instructions: Please indicate your extent of agreement with the following statements using the following scale. Please **circle (O) or tick (√)** where appropriate.

5=Strongly Agree [SA]; 4=Agree [A]; 3= Somewhat Agree [SWA]; 2=Disagree [D]; 1=Strongly Disagree

	MOTIVATION FACTORS : PART I	SA	A	SWA	D	SD
1	I have opportunity to take part in decisions	5	4	3	2	1
2	I have opportunity to improve competencies through training	5	4	3	2	1
3	I receive monetary reward other than my salary	5	4	3	2	1
4	I receive appropriate recognition from my bank	5	4	3	2	1
5	I receive promotion immediately I am due	5	4	3	2	1
6	I am paid transport and travelling and other allowances when deserved	5	4	3	2	1
7	I have opportunity to attend workshops, seminars and conferences	5	4	3	2	1
8	I am assured of study leave to further my education when desired	5	4	3	2	1
9	I am placed in an area of work of great interest	5	4	3	2	1
10	I have necessary tools to effectively carry out work	5	4	3	2	1
11	I have adequate transportation for my work	5	4	3	2	1
12	I am provided with accommodation or given support to secure one	5	4	3	2	1
13	I receive negotiated salary for my work	5	4	3	2	1
14	I receive free medical care from the bank	5	4	3	2	1

	MOTIVATION FACTORS : PART II	SA	A	SWA	D	SD
1	I receive tangible recognition from my supervisor when necessary	5	4	3	2	1
2	I receive verbal recognition for good performance from my supervisor when necessary	5	4	3	2	1
3	Sometimes I am mentioned for praises by customers and supervisors at functions such as dinner/socialisation with customers of the bank	5	4	3	2	1
4	I am given a fair chance of winning awards	5	4	3	2	1
5	My achievements are acknowledged by my supervisor	5	4	3	2	1
6	I am given monetary reward as a show of appreciation for good performance by customers	5	4	3	2	1
7	I receive praise (e.g. thank you, well done, etc.) from customers in appreciation for services rendered	5	4	3	2	1
8	I receive praise (e.g. thank you, well done, etc.) from supervisors in appreciation for meeting target	5	4	3	2	1
9	I am given material awards as a show of appreciation for good performance by supervisor(s) in form of bonus	5	4	3	2	1
10	I receive award as soon as possible for good performance	5	4	3	2	1

	MOTIVATION FACTORS : PART III	SA	A	SWA	D	SD
1	I understand the goals of the bank	5	4	3	2	1
2	I know what my job responsibilities are	5	4	3	2	1
3	I know exactly what is expected of me in my day-to-day work as a Banker	5	4	3	2	1
4	I know exactly what to do to achieve my goals as a banker	5	4	3	2	1
5	I know how my performance is judged in the bank	5	4	3	2	1
6	I know how may roles fit in with the banks goals	5	4	3	2	1

	MOTIVATION FACTORS : PART IV	SA	A	SWA	D	SD
1	I receive periodic supervisory visits from my supervisor	5	4	3	2	1
2	My performance as a banker is evaluated on schedule by my supervisor	5	4	3	2	1
3	I receive scheduled evaluation feedback from my supervisor	5	4	3	2	1
4	I receive constructive criticism from my supervisor when necessary	5	4	3	2	1
5	I am provided with current information on my profession through supply of current bulletins	5	4	3	2	1
6	I receive appropriate caution from my supervisor when deserved	5	4	3	2	1
7	I have good relations with my supervisor	5	4	3	2	1
8	My supervisor makes his/her expectation very clear	5	4	3	2	1
9	My supervisor promotes participation	5	4	3	2	1
10	I am treated as a colleague, partner and friend by my supervisor	5	4	3	2	1
11	I can count on the respect and loyalty of my supervisor, until I prove undeserving	5	4	3	2	1
12	My supervisor is very friendly	5	4	3	2	1

	MOTIVATION FACTORS : PART V	SA	A	SWA	D	SD
1	I am often bored with my work	5	4	3	2	1
2	My job is interesting	5	4	3	2	1
3	My friends are more interested in their job than I am	5	4	3	2	1
4	I like my job more than my colleagues	5	4	3	2	1
5	I will like to give up this job for another with equal conditions of service	5	4	3	2	1
6	I feel enthusiastic about my work	5	4	3	2	1
7	I am tired of my job	5	4	3	2	1
8	I have opportunity to use my skills and abilities in my job	5	4	3	2	1
9	My workload is adequate	5	4	3	2	1
10	I see my job as providing positive satisfying pleasure to other individuals	5	4	3	2	1
11	I receive adequate remuneration for my job	5	4	3	2	1
12	I have all the tools I need to do my work	5	4	3	2	1
13	I receive award as soon as possible after achieving success	5	4	3	2	1

SECTION C - Instructions: Please, indicate your level of competence (knowledge and skills) in the following areas of banking using the following scale. Please **circle O/tick (√)** where appropriate.

5=Very High [VH]; 4=High [H]; 3= Moderately High [MH]; 2=Low [L]; 1=Very Low [VL]

	MOTIVATION FACTORS : PART VI	VH	H	MH	L	VL
1	My competence in managing bank account of customers (checking balance, salaries, etc) is...	5	4	3	2	1
2	My competence in providing information or advice in banking to customers is ...	5	4	3	2	1
3	My competence in deposits and withdrawal transactions is...	5	4	3	2	1
4	My competence in undertaking foreign transactions is...	5	4	3	2	1
5	My competence in the marketing and sale of the bank's products is..	5	4	3	2	1
6	My competence in handling customer complaints is...	5	4	3	2	1
7	My competence in the operation of the Automated Teller Machine (ATM) is...	5	4	3	2	1
8	My competence in batching local and foreign cheques is...	5	4	3	2	1
9	My competence in procedures of granting commercial or individual loans to customers is...	5	4	3	2	1
10	My competence in management of customer queues is...	5	4	3	2	1
11	My competence in reconciling suspense or office accounts is...	5	4	3	2	1
12	My competence in mail handling and filing is...	5	4	3	2	1
13	My competence in handling cheques at the clearing house is...	5	4	3	2	1
	MOTIVATION FACTORS : PART VI (Cont'd)	VH	H	MH	L	VL

14	My competence in working with all the bank's computer software is...	5	4	3	2	1
15	My competence in passing entries to rectify an account(s) is...	5	4	3	2	1
16	My competence in machining wages and salaries is...	5	4	3	2	1
17	My competence in handling the e-zwich services is...	5	4	3	2	1
18	My competence in opening and closing customer account is...	5	4	3	2	1
19	My competence in handling other services (payment of bills, payment of school fees, etc.) is...	5	4	3	2	1

SECTION D - Instructions: Please write or tick (✓) where appropriate.

1. When targets are met do you receive any incentives?

a. Yes [] No []

2. If 'Yes' to the question above what kind of incentives?

.....

3. What would you prefer?

4. Would you accept a new job offer? Yes [] No []

5. Give reasons for your answer in Question 4 above:.....

.....

6. Kindly make recommendations for improving bank staff Motivation

.....

.....
.....

7. Any other information

.....
.....
.....

THANK YOU VERY MUCH FOR YOUR TIME

Appendix 2: Introductory Letter

UNIVERSITY OF CAPE COAST

CAPE COAST, GHANA
SCHOOL OF BUSINESS
DEPARTMENT OF MANAGEMENT STUDIES

Dear Sir/Madam,

INTRODUCTORY LETTER

The bearer of this letter, Mrs. Edna Okorley, is an MBA (Human Resource Management) student of the School of Business. She is writing her thesis on “Factor influencing the motivation of bank staff in the Cape Coast Metropolis”.

We would be grateful if you could assist her with the filling of the questionnaires and any other information that she may need to complete her work.

We appreciate your co-operation.

Yours faithfully,

Signed

Rosemond Boohene (Mrs.) PhD
HEAD

Appendix 3: Frequency Distribution of Responses to Motivational Factors

Motivational factors	Response	Frequency	Percentage
Opportunity to take part in decisions	Disagree	37	45.7
	Agree	44	54.3

	<i>Total</i>	81	100.0
Improve competencies through training	Disagree	50	61.7
	Agree	31	38.3
	<i>Total</i>	81	100.0
I receive monetary reward other than my salary	Disagree	37	45.7
	Agree	44	54.3
	<i>Total</i>	81	100.0
Receive appropriate recognition from my bank	Disagree	46	56.8
	Agree	35	43.2
	<i>Total</i>	81	100.0
Receive promotion immediately	Disagree	53	65.4
	Agree	28	34.6
	<i>Total</i>	81	100.0
Payment of transport allowance	Disagree	51	63.0
	Agree	30	37.0
	<i>Total</i>	81	100.0
Opportunity to attend workshop, seminars, etc	Disagree	28	34.6
	Agree	53	65.4
	<i>Total</i>	81	100.0
Assurance of study leave to further education	Disagree	34	42.0
	Agree	47	58.0
	<i>Total</i>	81	100.0
Place in work area of great interest	Disagree	32	39.5
	Agree	49	60.5
	<i>Total</i>	81	100.0

Appendix 3: Continued

Statements	Response	Frequency	Percentage
Given tools necessary to carry out work	Disagree	21	25.9
	Agree	60	74.1

	<i>Total</i>	81	100.0
Have adequate transport for my work	Disagree	33	40.7
	Agree	48	59.3
	<i>Total</i>	81	100.0
Provided with accommodation	Disagree	37	45.7
	Agree	44	54.3
	<i>Total</i>	81	100.0
Receive negotiated salary for my work	Disagree	34	42.0
	Agree	47	58.0
	<i>Total</i>	81	100.0
Provision of free medical care from the bank	Disagree	37	45.7
	Agree	44	54.3
	<i>Total</i>	81	100.0

Appendix 4 : Verbal and Tangible Recognition in the Banks

Response	Frequency	Percentage
Disagree	15	26
Agree	66	74
Total	81	100.0

Source: Field data **N=81**

Appendix 5 : Do you Receive any Incentive for Meeting Targets

Responses	Frequency	Percentage
Yes	67	81.3

No	14	18.7
Total	81	100.0

Source: Field data

Appendix 6 : Incentive(s) Given for Meeting Targets

Type of Incentive	Frequency	Percentage
Bonus	55	74.3
Praise	19	25.7
Total	74	100.0

Source: Field data

Appendix 7: Frequency Distribution of Response to Role Clarity Factors

Role Clarity factors	Response	Frequency	Percentage
I understand the goals of the bank	Disagree	0	0
	Agree	81	100.0
	<i>Total</i>	<i>81</i>	<i>100.0</i>

I know how many roles fit in with the banks goals	Disagree	6	7.4
	Agree	75	92.6
	<i>Total</i>	<i>81</i>	<i>100.0</i>
I know what my job responsibilities are	Disagree	0	0
	Agree	81	100.0
	<i>Total</i>	<i>81</i>	<i>100.0</i>
I know exactly what is expected of me in my day to day work as a Banker	Disagree	0	0
	Agree	81	100.0
	<i>Total</i>	<i>81</i>	<i>100.0</i>
I know exactly to do to achieve my goals as a Banker	Disagree	0	0
	Agree	81	100.0
	<i>Total</i>	<i>81</i>	<i>100.0</i>
I know how my performance is judged in the bank	Disagree	9	9.9
	Agree	72	90.1
	<i>Total</i>	<i>81</i>	<i>100.0</i>

Source: Field data, 2010

Appendix 8 : Frequency Distribution some Individual Supervision Factors

Supervision factors	Response	Frequency	Percentage
I receive scheduled evaluation feedback from my supervisor	Disagree	8	9.9
	Agree	73	90.1
	<i>Total</i>	<i>81</i>	<i>100.0</i>

I have good relations with my supervisor	Disagree	0	0.0
	Agree	81	100.00
	<i>Total</i>	<i>81</i>	<i>100.0</i>
I receive periodic supervisory visits from my supervisor	Disagree	9	11.1
	Agree	72	88.9
	<i>Total</i>	<i>81</i>	<i>100.0</i>
My supervisor makes his/her expectations very clear	Disagree	4	4.9
	Agree	77	95.1
	<i>Total</i>	<i>81</i>	<i>100.0</i>
I am treated as a colleague, partner and friend by my supervisor	Disagree	7	8.6
	Agree	74	91.4
	<i>Total</i>	<i>81</i>	<i>100.0</i>
I can count on the respect and loyalty of my supervisor, until I prove undeserving	Disagree	6	7.4
	Agree	75	92.6
	<i>Total</i>	<i>81</i>	<i>100.0</i>

Appendix 9 : Frequency Distribution Individual Job Satisfaction Factors

Job Satisfaction factors	Response	Frequency	Percentage
My friends are more interested in their jobs than I am	Disagree	48	59.3
	Agree	33	40.7
	<i>Total</i>	<i>81</i>	<i>100.0</i>

I will like to give up this job for another with equal conditions of service	Disagree	57	70.4
	Agree	24	29.6
	<i>Total</i>	<i>81</i>	<i>100.0</i>
I am tired of my job	Disagree	68	84.0
	Agree	13	16.0
	<i>Total</i>	<i>81</i>	<i>100.0</i>
My job is interesting	Disagree	5	6.2
	Agree	76	93.8
	<i>Total</i>	<i>81</i>	<i>100.0</i>
My workload is adequate	Disagree	13	16.0
	Agree	68	84.0
	<i>Total</i>	<i>81</i>	<i>100.0</i>
I see my job as providing positive satisfying pleasure to other individuals	Disagree	3	3.7
	Agree	78	96.3
	<i>Total</i>	<i>81</i>	<i>100.0</i>
I receive adequate remuneration for my work	Disagree	15	18.5
	Agree	66	81.5
	<i>Total</i>	<i>81</i>	<i>100.0</i>

Appendix 10 : Staff Willingness to Accept a New Job

Responses	Frequency	Percentage
Yes	47	58.0

No	34	42.0
Total	81	100.0

Source: Field data

**Appendix 11 : Crosstab of Staff Age and their Willingness to Accept
A New Job**

Age (in years)		Would you accept a new job?		Total
		yes	no	
20 - 35	% within Would you accept a new job?	26 79.4%	27 74.3%	53 76.8%
36 - 50	% within Would you accept a new job?	7 20.0%	3 8.8%	10 14.5%
51 and above	% within Would you accept a new job?	2 5.7%	4 11.8%	6 8.7%
<i>Total</i>	% within Would you accept a new job?	35 100.0%	34 100.0%	69 100.0%

Source: Field data, 2010

Appendix 12: Frequency Distribution of Age and some Motivational Variables

Motivational factors	Age	Disagree	Agree
Free medical care	20 - 35	75.7%	80.5%
	36 - 50	18.9%	9.8%
	51 and above	5.4%	9.7%

	<i>Total</i>	<i>100.0</i>	<i>100.0</i>
Payment of transport and travelling allowance	20 - 35	76.0%	82.1%
	36 - 50	16.0%	10.7%
	51 and above	8.0%	7.2%
	<i>Total</i>	<i>100.0</i>	<i>100.0</i>
Receive promotion immediately	20 - 35	76.5%	81.5%
	36 - 50	13.7%	14.8%
	51 and above	9.8%	3.7%
	<i>Total</i>	<i>100.0</i>	<i>100.0</i>
I receive monetary reward other than my salary	20 - 35	82.9%	74.4%
	36 - 50	11.4%	16.3%
	51 and above	5.7%	9.3%
	<i>Total</i>	<i>100.0</i>	<i>100.0</i>
Assurance of study leave to further education	20 - 35	75.0%	80.4%
	36 - 50	15.6%	13.0%
	51 and above	9.4%	6.5%
	<i>Total</i>	<i>100.0</i>	<i>100.0</i>
Have adequate transportation for work	20 - 35	81.3%	76.1%
	36 - 50	12.5%	15.2%
	51 and above	6.2%	8.7%
	<i>Total</i>	<i>100.0</i>	<i>100.0</i>

Appendix 13: Frequency Distribution of Staff Gender and Key Motivational Factors

Motivational factors	Sex	Disagree	Agree
Free medical care	Male	75.7%	63.6%
	Female	24.3%	36.4%

	<i>Total</i>	<i>100.0</i>	<i>100.0</i>
Payment of transport and travelling allowance	Male	66.7%	73.3%
	Female	33.3%	26.7%
	<i>Total</i>	<i>100.0</i>	<i>100.0</i>
Improve competencies through training	Male	66.0%	74.2%
	Female	34.0%	25.8%
	<i>Total</i>	<i>100.0</i>	<i>100.0</i>
Necessary tools to carry out work	Male	71.4%	68.3%
	Female	28.6%	31.7%
	<i>Total</i>	<i>100.0</i>	<i>100.0</i>
Attend workshops, seminars, conferences, etc	Male	75.0%	66.0%
	Female	25.0%	34.0%
	<i>Total</i>	<i>100.0</i>	<i>100.0</i>
Placed in work area of great interest	Male	81.2%	61.2%
	Female	18.8%	38.8%
	<i>Total</i>	<i>81</i>	<i>100.0</i>
Have adequate transportation for work	Male	66.7%	70.8%
	Female	33.3%	29.2%
	<i>Total</i>	<i>100.0</i>	<i>100.0</i>

Appendix 14 : Correlation of Age and Experience

		How old are you	Education level
How old are you	Pearson		
	Correlation	1	.267(*)

	Sig. (2-tailed)	–	.018
	N	81	81
Education level	Pearson		
	Correlation	.267(*)	1
	Sig. (2-tailed)	.018	–
	N	81	81

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

Appendix 15: A Cross tab of Age, Educational Level and Position

How old are you (age)	Education level			Total
	Degree	Diploma/HND	Secondary	
20 – 35 years	42	17	2	61
% within Education level	87.5%	68.0%	40.0%	78.2%

36 – 50 years	4	4	3	11
% within Education level	8.3%	16.0%	60.0%	14.1%
51 and above years	2	4	0	6
% within Education level	4.2%	16.0%	.0%	7.7%
Total	48	25	5	78
% within Education level	100.0%	100.0%	100.0%	100.0%

How old are you (age)	Level of position			Total
	Senior	Middle	Junior	
20 – 35 years	12	20	29	61
% within Level of position	70.6%	76.9%	82.9%	78.2%
36 – 50 years	1	4	6	11
% within Level of position	5.9%	15.4%	17.1%	14.1%
51 and above years	4	2	0	6
% within Level of position	23.5%	7.7%	.0%	7.7%
Total	17	26	35	78
% within Level of position	100.0%	100.0%	100.0%	100.0%

Source: Field data

