



St. Mary's University
School of Graduate Studies
MBA Program

Assessment on practice and challenges of professional's
employee's motivation: The case study in commercial
bank of Ethiopia Head office

BY

HENOK NIGUSSIE DESALEGN

February 2017

ADDIS ABABA, ETHIOPIA

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Henok Nigussie Dessalegn

**A thesis submitted to St. Mary's University's School of Graduate Studies in
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APPROVED BOARD OF EXAMINERS

Dean, graduate studies

signature

DR. SOLOMON MARKOSS,(PHD),ADVISOR

signature

External examiner

signature

Internal examiner

signature

DECLARATION

I hereby declare that this submission is my own work towards the masters in Business Administration and that, to the best of my knowledge, it contains no Material previously published by another person nor material which has been accepted for the award of any other degree of the University, except where due acknowledgement has made in \the text.

NAME

St, Mary's university ,Addis Ababa

signature

February 2017

Endorsement

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

Advisor

St Mary's university

signature

February 2017

ACRONYMS

CBE:-Commercial Bank of Ethiopia

NBE: - National Bank Of Ethiopia

SPSS:-Statistical package for social science

HO: - Head Office

HR: - human resource

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ABSTRACT

The fact that Ethiopian commercial banks are providing their customers with undifferentiated service partly has contributed to intensified competition in the banking industry resulting in battle for the professional employees. Commercial banks are now struggling to ensure staff motivation to achieve their organizational goals. This study is undertaken to assess the practice and challenges of professional employee's motivation in Commercial Bank of Ethiopia had office . The study employed descriptive research design with mixed research approach. The study revealed that, management can make use of different strategies and policies to motivate employees in the banking environment. Employees are interested in enhanced salaries, fringed benefits, promotion, and car loans as motivating elements sufficient to push employees of the bank to give out their best. The research also revealed that the core duty of the bank is normally carried out by professional employees who are more than the supervisors and as such motivational packages should be geared towards the clerical workers to ensure that they delight the customers.

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CHAPTER ONE

1. Introduction

1.1 Back ground of the study

In modern time the bank industry considered as an engine and plays a major role in the development of economy. The employees are the most intimate trusted sours of delivering good service to the customer.as a result those services provided and offered by employees can generate a positive perception and good image in the eyes of bank customer therefore in the bank industry motivation of employees pay a great contribution to achieve the bank objectives.

The commercial banks play important roles in worldwide economies and their employees are the best sources of delivering good services to their customers. Excellent services provided and offered by employees can create a positive perception and ever lasting image in the eyes of banks“ customers. The motivation of a bank’s employee plays a major role in achieving high level of satisfaction among its customers (Petcharak, 2004).

According to MC Pheat (2010),motivation is description of persons to action something while motivation, according to Bulkus & Green (discussed in Muogobo,2013),is derived from the word <<motivation>>,to explain the concept of push or influence to proceed for fulfilling ones want.

According to Patcharak (discussed in Thomas, 2012) is explain that the bank industry is one of the sector with stiff competition and in applying modern technology. Even though the need for information technology is higher and it has become the base for all organization worldwide, human capital is still the driving in the very dynamic financial industry, because not all the actives of the industry performed solely by using electronic device.

Ethiopia one of the oldest civilizations in Africa and the economy has been state controlled through a series of industrial development plans since the Imperial Government of Haile Selassie. It was managed as a Soviet-style centrally planned economy under a socialist government from 1976-1991 and the post-1991 government led a transition to a more market-based system, and subsequent governments have introduced further reforms. One of this reform measures undertaken by the Ethiopian government start the year 1992 was “liberalizing” the

financial sector. In Ethiopian, before 1992 (during the Derg period) the financial sector was highly repressed; differentiated by restricted entry, constrained banks' role on interest rates, credit limits and others(yesuf,2010).

Commercial bank is found 1963 as a state of bank with two branch and 43 staff, it served both as Ethiopian central bank with the power to issue bank notes and coins as the agent of the ministry of finance and as the principal commercial bank in the country. Currently there are eighteen bank in Ethiopia, from this banks expect two banks are public own bank from this two government bank commercial bank the one. Currently commercial bank opens around 1059 branch and 23,000 staff; hence commercial bank is the largest bank of Ethiopia. <http://www.combanketh.et/>

Among the main objective of CBE are such issue as maximizing profitably through increased efficiency; enhancing market share; expanding the bank capital base and the like ,these all are achieve based on our professional employees (annual report of CBE,2015).

Rather it is observed that professional employees leave the bank to work for other existing and new bank.in addition, top management are not also keen to make exit interview to those who leave the bank rather they simply losing them through fulfilling the clearance procedures. This is likely to adversely affect the motivation of professional employees in performing their assignment. If this is so the bank overall activity highly affect. This is all drives the researcher to investigate the practice and challenges of professional's employee's motivation in commercial bank of Ethiopia by assuming initiate motivational packages have positive impact to improve its activity. In return the study provide contribution top management with direction to revise and introduce motivational package and different benefit schemes to professional employees that are crucial to maintain the good pace of professional employees.

1.2 Statement of the Problem.

The importance of human resource to any organization is obvious, having the required number of people in the working environment with the acceptable requirement of qualification and experience they have is not enough. But the way, professional employees motivated, communicated and treated is very crucial and has paramount importance. The assumption is that those highly motivated person will work hard toward attending the organization goals and objectives. Specially, banks should be aware of the stiff computation they have in their

surrounding for competent and qualified person. Thus the bank top management must be aware to create motivation on professional employees at working environment.

However during the preliminary study the researcher found that lack of concern of top management to listen professional employees, motivational packages are not update consistently as per the market , professional employees are not participating in design motivational package and not satisfied with the current incentive, in other word professional employees taste of different motivation packages is increasing time to time. fiseha,(2013)

Parallel to this it is also observed that professional employees leave the bank to work for other existing and new bank seeking better benefit package and more pleasing working environment, because professional employees need good payment, removing problem in promotion and lack of co-operation and deserve equivalent appreciation from top management. Top management members are not also keen to make exist interview to those who leave the bank; some professional employees in the bank are not committed as expected. Managers are engaged in focusing on the attendance register and asking employees to produce tangible result in reverse giving them little attention in motivational issue. The practice which is implemented in the bank and the reality are different .As a result the potential of professional employees is likely to diminish and this can hamper the achievement of goals and objective for the bank. fiseha,(2013)

Due to the mentioned reason this research is conduct to assess the practice and challenges of motivation in the study area ,to bring the expected outcome.

1.3 Research question

- ✓ What is the practice of professional employee motivation?
- ✓ What are the challenges of professional employee motivation?
- ✓ How is the perception of professional employee on extrinsic and intrinsic motivation?
- ✓ How the effectiveness of existing reward method ?

1.4 Objective of the study

1.4.1 General objective

The general objective of the study is to assess the practice and challenges of professional's employee's motivation in commercial bank of Ethiopia

1.4.2 Specific objective

The specific research objectives of the study are :-

- ✓ Assess the practice of professional employee motivation
- ✓ Identify challenges' of professional employee motivation
- ✓ Measure the perception of professional employees on their extrinsic and intrinsic motivation
- ✓ Investigate the effectiveness of the exiting reward method of the bank

1.5 Significance of the Study

The commercial bank of Ethiopia requires employees with different professional skills that enable them to achieve their objective. However; due to lack of adequate motivation they are not in a position to do as expected. Therefore, it is believed that, this research which aimed at assess practical and challenges of professional employee in commercial bank of Ethiopia would have the following significance.

- ✓ It helps to point out the major practical challenges affecting professional employee motivation in commercial bank of Ethiopia.
- ✓ It helps the professional employee who is direct victim of the issue to express their problem and participate in finding solutions towards their problem.
- ✓ It could bring, understanding about motivational practical challenges to bank directors, supervisors, management members and other concerned bodies.
- ✓ It would initiate other researcher to conduct further assessment on the issue.
- ✓ Furthermore, the study is useful to suggest and recommend the proposed solutions based on its findings.

1.6 Scope/delimitation of the study

The study is only limited assess the practice and challenges of motivation. Commercial bank of Ethiopia has professional employees in head office with deferent qualifications. The head office employees are highly experienced and assign their current place because of their effort full achievement. <http://www.combanketh.et/>

Because all preliminary study are focusing on all over the commercial bank of Ethiopia, this study did not specifically clear out the practice and challenges of motivation in head office area .

That is why the researcher makes an assessment only the head office area professional employees. study would select the sample size in deferent strata by formulating three part of the questioner which are focusing on intrinsic and extrinsic motivation factor and effectiveness of reward method, (sutures Paramus) other things remain unchanged. However, to enhance the validity of the study, the researcher tries to analyses the assessment by using primary and secondary data in descriptive method.

1.7 Organization of the Paper

This thesis contains five parts. The first section is an introduction which includes background of the study, statement of the problem, research questions, and objectives of the study, significance, scope, limitation and organization of the thesis. The second chapter provides review of related literatures. In this chapter, definitions, concepts and theories of motivation are presented. In the next chapter the research methodology that is followed in the study is discussed. This includes the sampling design, measuring instruments and data analyses. The fourth section of the thesis consist data analysis. The summary of findings, conclusion and recommendation part is presented in the last section.

1.8 Definition of Terms

For the purpose of the study, the following terms and concepts are included:-

Motivation: IN this study, motivations the process through which employees are given impetus to maintain high performance level as discussed by Armstrong (cited in sarah,2016).

Professional employees: an employee engaged in work predominantly intellectual and varied in character as opposed to routine mental ,manual, mechanical, or physical work for achieving his ir her maximum achievement.

Employee Satisfaction: employees' attitude towards their jobs or some features of the job.

Extrinsic Motivation: the performance of activity in order to attain an outcome, whether or not that activity is also intrinsically motivated.

Reward: Something that motivates rouses or encourages.

Intrinsic Motivator: motivation that is driven by interest or enjoyment in the task itself, and exists within the individual rather than relying on external pressure or desire for reward.

Organizational Goals: a concept, which refers to the focus of attention and decision making among employee of sub unit.

Satisfaction: a fulfillment of need or desire.

CHAPTER TWO

2. Review of related literature

This portion reviews the related literature written by different authors and researchers aiming to show how different scholars pose their insights in relation to study. This section reviews and discusses the overall concepts of motivation, kinds of motivation, challenges affecting motivation at the working environment, Early and contemporary theories of motivation, criticism of various theories, motivation strategies, motivation through top management and empirical studies on employees.

2.1 The Concept of Motivation

The word motivation has been derived from ‘motive’ which means ‘to move’ or any idea, need or emotion that demands quick action. Generally, motivation refers to the relations between individuals and positions. Motivation Involves the process of individual intensity which means how hard person’s effort is directed toward he goal and persistence that is how long a people can maintain this effort’. Therefor motivation of employee in organization refers to the intensity of their efforts in achieving the organizational goal (Abu et al.2013) and (Bagshawe, 2011). Probably the concept above is best that encapsulates the meaning of motivation for business purpose.

According to Isiaka (2011), “An appraisal of employee motivation in the Nigerian Banking industry” is discussed the success of any business depends largely on the motivation of employees; every person has their own set of motivations and personal incentives to work hard. Some are motivated by recognition whilst others are motivated by cash incentives perhaps the most significant impact of increased employee motivation is that of increased productivity. Quite apart from the benefit and moral value of an intrinsic approach to treating colleagues as human beings and respecting human dignity in all its forms, research and observations show that well motivated employees are more productive and creative. The inverse also holds true. Having said all these, the relevant question begging for response at this juncture, is that, what then is motivation? The following views provide the answer.

Motivation is the energy to do something Quratul(2012). The definition of various authors suggest that there is an unforeseen force that drive people to take action and shows that

motivated work force in organization will create conducive environment that leads to high level of motivation which maintains the challenges for the management today. Each person has motives, needs and reservoirs of energy that represent potential motivators. As a manager, your task is to discover your employees' motivations and help unleash their energy. Then you can direct their energy into productive work. It is also critically important for you to understand more about your own sources of motivation.

According to Quratul(2012), motivation is a set of courses concerned with a kind of strength that boosts performance and directs towards accomplishing some definite targets. It is also an accrual of diverse routs which manipulate and express our activities to attain some particular ambitions.

Furthermore, Ovidiu(2013),“Employee Motivation and Organizational effectiveness point out that motivation is a powerful tool that reinforces behavior and triggers the tendency to continue.in other words, motivation is an internal drive to satisfy an unsatisfied need and to achieve a certain goal. It is also a procedure that begins through a physiological or psychological need that stimulates a performance set by an objective.

2.2 Employees' Motivation

According to Quratul (2012) and Ovidiu(2013), any organization deals with various resources such as financial, economic and human resources, the latest are more essential and have the capability to provide company with competitive edge as compared to other, employee performance fundamentally depend on many factors like performance appraisals, employee motivation, employee satisfaction, compensation, training and development, job security, organizational structure and other, but the area of study will focused only all employee motivation as this factor highly influence the performance of employees. It is also one of the policies of managers to increase the capability of job management amongst employees in organization. A motivated employee is responsive of the definite goals and objectives he or she must achieve, therefore he or she directs its effort in that direction.

Gating employees to do their best work even in stressfully circumstance is one of the employees most stable and greasy challenges and this can be made possible through motivated them. As per Nikolaos and Panagitis(2011), in their study “investigating the link between motivation, work stress job performance in the banking industry” discussed that motivated employees are

productive employees to achieve any given goals set and help organization to survive and prosper.

2.3 Kinds of motivation

Researchers try to show as there are two sources motivation; this is internal and external sources which are identified as the intrinsic and extrinsic motivators. But according to Senyucel(2009), in this book, “Managing the Human Resources in the 21th century” pointed out the concepts between intrinsic, extrinsic and social motivator and depicted that there is an ongoing disagreement on the distinctions because one motivator can be viewed and classified differently depending on its context at work. Nevertheless, a separation has to be made in order to explain different types of motivators.

1. Intrinsic Motivators:-

As per the views of Senyucel(2009), intrinsic motivator are the ones that concern the individual and originates from the nature of work itself such as job satisfaction, personal development, acknowledgement from managers or an interest in a task or a project at work. Tis are largely philological and arise the relationship the employee and the task is usually self-apply.

2. Extrinsic motivator

This motivator are the once that are beyond individual’s control and they are tangible such as pay increase, bonuses, fringe benefits and other material goods. This is form work environment external to the task itself and is usually applied by others than the person being motivated.

3. Social Motivators

The issue originates when an individual is with other people, mostly stemming from having a common purpose as a group or team. They are also mostly psychological like that of intrinsic motivator.

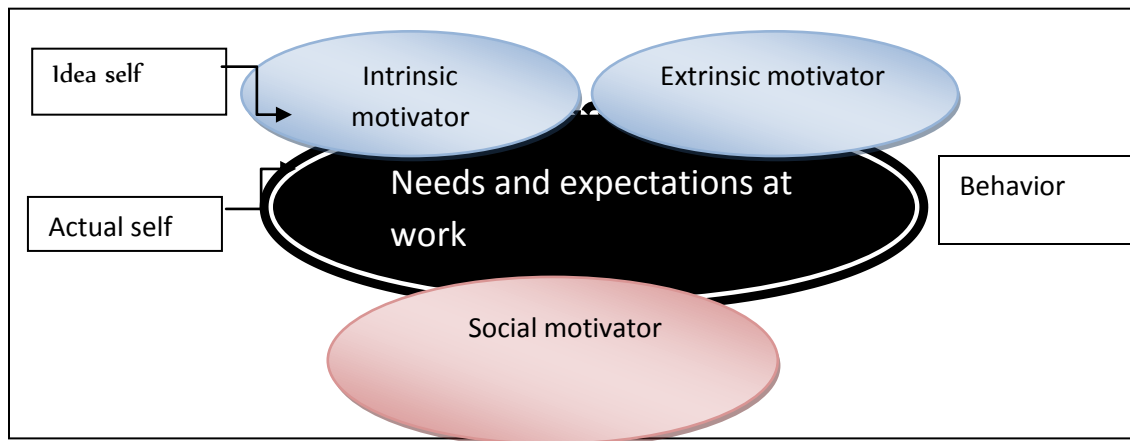


Figure 1.:Motivation process (Senyucel, 2009: pp. 24)

From this figure, motivation process and what motivates employees, it influences the behavior of individual. It is known that there is no invers ally accepted theory of motivation in the work place to due to the complex nature of working environment, however there are a number of popular theories that aim to explain what motivates employees at work it is for the benefit of the reader to note that each theory appropriate to motivation from a different angel and collectively they provide useful clues in understanding how to improve employees will being at work, or rather, how to create a work place where employees will be motivated.

Hagshawe (2011) placed that there are two types; motivators; positive motivators and Negative motivators. He argued that positive motivators are termed as ‘pleasure container’ to imagine that a number of containers that are capable of holding ‘pleasure’ because these represent desirable qualities that people want to achieve. They usually direct towards actions trying to attain one or more else. However, negative motivators are ‘pain containers’, because they represent and attempt to avoid them. They do motivate people to take actions, but only in trying to avoid them.

2.4 Challenge Affecting Employees’ Motivation

It is clear that there are many challenges affecting employee motivation. Each challenge has its own unique approaches significant and contributions towards motivations that elevates and maximize organizational progresses. Moreover, an incentive is something which stimulates a

person toward some goal. It activates human needs and creates the desire to work. Thus, an incentive is a means of motivation. In organizations, increase in incentive leads to better achievement and vice versa. No one works for free. Employees want to earn good and reasonable salary and payment, and employees' desire there works to feel that same. Frederick Taylor and his scientific management associate described many at the most fundamental factor in motivating the industrial workers to attain greater production (Quratul, 2012).

According to Quratul, it is said that leadership is about getting things done the right way, to do that you need people to follow you and work on the to trust you and sometimes they need to be motivated. This shows motivation is purely have a leadership behavior.

In addition, A research conducted by Khan, Farooq and Zilakatthn(2010), a comparative analysis of the challenges determined motivational levels of employees working in commercial banks in Kohat, India explaining on that their study focused on analyzing the rule of reward that plays in motivating employees explaining the predictor variables(payment promotion , benefits and recognition) in criterion variable (employee motivation). They concluded that promoting among the four independent variables have greater effect in explaining variance in employee work motivation of targeted subjects.

They argued and suggested that employees in Kohat have the tendencies to favor and necessitate promotion as the most important influential variable.

Thus, there are various factors that callings employees' motivation of which include rewards empowerment, trust, fair pay, incentives, special allowances, fringe benefits, leadership, encouragement, respect, joint decision making, quality of supervision, adequate working relationships, appreciation, chances of growth, recognition, safe working conditions and the like.

2.5 Theories of motivation

Theory of motivation can be traced back to the ideas of Taylor, who came up with the principles of scientific management, which aims to give greater control to management over the labor process by exchanging effort for reward. Later, Mayo's came with the Hawthorn experiments that concentrate four areas: lighting, layout of the rooms, employees' perception of their perception of their supervisors and social relations at work. The overall conclusions were that

employees' satisfaction with their tasks heavily rely upon their social relations with others (friendship, love, sense, of belongingness, etc.) and the social relations were more important than physical conditions. This mean that employees were motivated more through their relation than the physical conditions at work (Senyucel, 2009).

Basically, the many theories of motivation have developed in to the categories: early theories and Contemporary theories. But bear in mind that one should not judge this early theories motivation all the context of today's ethics and morals. In addition, it is useful to note that many of the early opinions were never intended to have the importance that letter placed upon the.

2.5.1 Early theories of motivation

As we all know psychologists have studied about human motivation extensively and have derived a variety of theories about what motivates people. This section briefly highlights the motivational theories that are regularly discussed in management textbooks. Thus, in this paper four early motivation theories are given emphasis to substantiate which are: Maslow's hierarchy of needs, McGregor's theories X and Y, Herzberg's two factor theories and Mclelland's three needs theory.

The valid explanations of these early theories are important because they represent the foundation from which contemporary motivation theories were developed and many practicing managers use them.

2.5.1.1 Maslow's Hierarchy of Needs Theory

The best know theory of motivation is Abraham Maslow's hierarchy of needs theory. In 1943, Maslow was a physiologist who proposed that with every person there are hierarchies of five needs: basic physiological needs, safety needs and security needs belonging and social needs, esteem and status needs and self-actualizations.

Senyucel (2009), in his book noted that Maslow's argument on that people are activated and satisfied and satisfied by built in basic intrinsic motivators that arranged in a hierarchical order. And, greener (2011), discussed that Maslow's the father of modern motivational thinking; he was writing about 50 years ago, the assumption are still quoted as being the foundations of much of the motivational background by defining a pyramid of needs in terms of human requirements in life, and in work. The pyramid of needs is:- biological- as the basis of life, food, shelter, sex,

sleep etc.; safety(or security)- in a work context, the secure tenure that means the job is safe provided the incumbent does not do anything really stupid; affiliation- the sense of belonging to a team or a group, the feeling that an employee is wanted because he/she does reasonably good job. Might even include affection and respect, Esteem – the belief that an employee is valued and recognition by which this is manifested (status, self-respect, prestige); self-Actualization realizing one’s own potential, growth, advancement, and creativity.

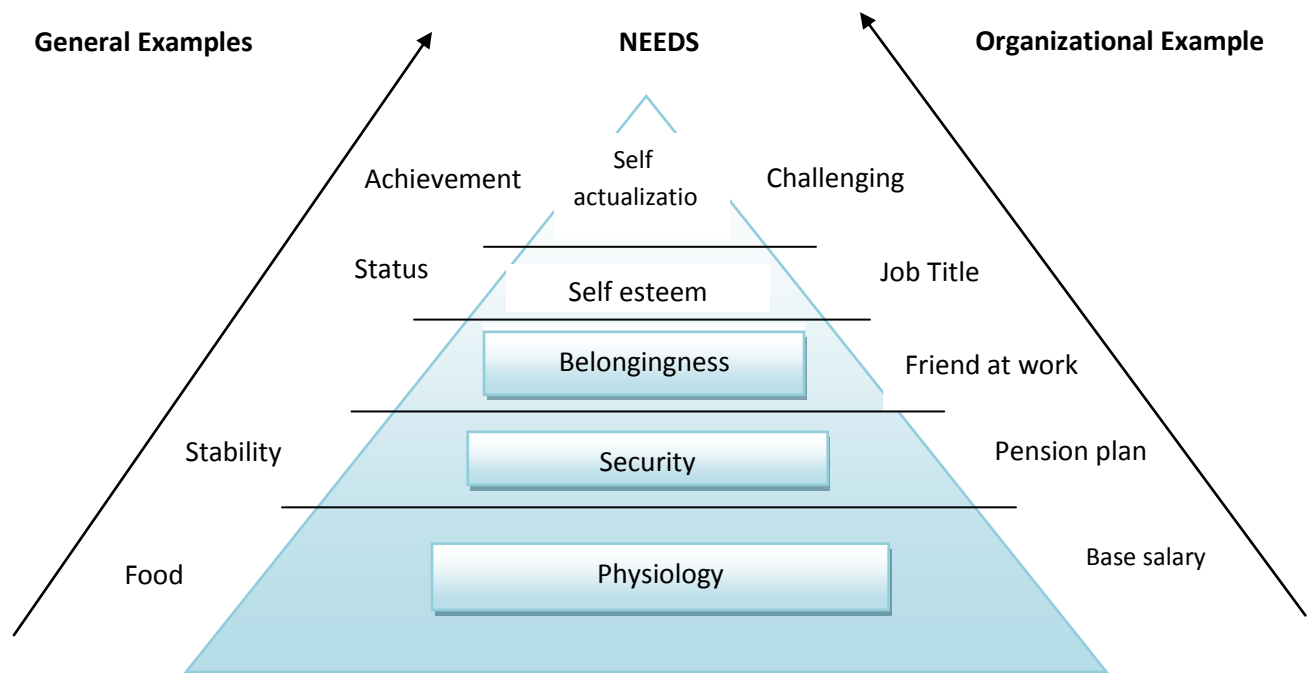


Figure 2 Source: Abraham Maslow’s hierarchy of needs (Griffin 2008)

According to the argument above the Maslow identified the each level in the needs hierarchy must substantially satisfy before the next need become dominant. From these managers using Maslow’s hierarchy of needs motivate there employees must be things to satisfy needs of employees but not motivate someone, you have to be clear what need level that the person is in the hierarchy and focused on satisfying needs at or above that specific level(Greener,2010).

2.5.1.2 McGregor’s theory X and Y

Douglas McGregor is best known in his two assumptions about human nature: Theory X and Y. Stella (2008), noted that “motivation and work performance: Complexities in achieving good

performance outcomes “quoted that the theory of McGregor developed two distinct perceived perception of how people observe human behavior at work and organizational life and called these opposite approaches theory X and Theory Y, very simply, theory X is negative view of people that assumes workers have little ambition, dislike works, want to avoid responsibility, and need to be closely supervised and management has the responsibility to ensure the productive element of the enterprise are organized such as money, materials, and people with the purpose of meeting economic needs.

Maslow’s theory of need have laid down the initiation to McGregor to generate his ideas on employee motivation where he comes up with assumptions claiming a manager’s opinion about the people influence on the way they manage. Theory X represents the set of views that people are motivated only to satisfy their basic needs and not to contribute to the satisfaction of organizational need. People only work for money and they are inherently unreliable and prefer to do as little as possible at work. In such situation occurs. McGregor argues that managers should try to change their staff behavior to fit the needs of the organization through reward, punishment and control (Senyucel, 2009). The scholar also highlights that Theory Y is a positive view that assumes employee enjoy work, seek out and accept responsibility and exercise and consider the assumption that people are motivated for growth and fulfillment, and contribute to achieve organizational goals. Based on this idea, management’s responsibility is to help employee to develop and grow at work by creating an appropriate work environment which can be achieved in various ways such as training and development opportunities, modifying job design or changing certain job tasks.

Furthermore, McGregor draws the following views:

- Work is natural
- Employees will self-directed to meet their work goals if they are committed too;
- Employees are committed to their objectives if motivation factors such as rewards are in place that address higher needs such as self-fulfillment;
- Employee always seek responsibility

2.5.1.3 Herzberg's two factor theory

Herzberg took up almost where Maslow had left off. He defined a number of motivations in a working environment-often linked in to various cultures-hygiene and 'motivators'. Typically Herzberg asserted, hygiene factors will resolve the areas such as working condition, administration and supervision, interpersonal relationship and organizational policies. Motivators on the other hand are aspects of human life and will materially improve the chance of deriving genuine motivation from employees. They are: recognition, reward, achievement, challenge, responsibility, the job itself (Greener, 2010).

According to Isiaka (2011), the discussion relay up on the views of Frederick Herzberg theory of employee motivation based on satisfaction that was implied that a satisfied employee is motivated from within to work harder and that a dissatisfied employee is not self-motivated. The key point about hygiene factors is that it is their absence, particularly when they are suddenly removed, that causes dissatisfaction at work. Providing them does not motivate employees to work harder, except perhaps for a short period of time, after which they are taken for granted and people want new improvements. The reason that providing or improving hygiene factors fails to motivate employees work. The distinguishing feature of motivation factors is that employees can only get them by the way work unlike hygiene factors are just there regardless of how hard any one works.

Theoretically, it is said that dissatisfaction only occurs when hygiene factors are absent and satisfaction only occurs when motivational factors are present. When hygiene factors present and when motivation factors absent, there is simply neither dissatisfaction nor satisfaction (Senyucel, 2009).

McPheat, noted in his book that Herzberg identified the top six factors lead to satisfaction and top six factors the leads to satisfaction in the working environment. These are depicted under Figure 2 below.

Challenges Affecting Job Attitudes	
Leading to Dissatisfaction	Leading to Satisfaction
Company Policy	Achievement
Supervision	Recognition
Work condition	Responsibility
Salary	Advancement
Relationship with peers	Growth

Figure 3: Herzberg’s Factors Affecting Job Attitudes (McPheat, 2013: pp20)

Because of the list of factors for dissatisfaction and satisfaction are not opposites we cannot assume that improving a factor of dissatisfaction were lead to satisfaction, it would simply lead to the absence of dissatisfaction.

In addition, a research conducted by Stella (2008) , with regard to motivation and work performance focusing on motivational measures and improving work performance of kit gum District Local Government in Uganda , taking in to consideration the interesting views of Herzberg’s Theory .But, the researcher finalized and concluded that there has been a considerable success in the use of both the hygiene factors and motivators. This stands in contrast to the original view of Herzberg, which only motivation factors were considered as the factors increasing job satisfaction and motivation.

2.5.2 Contemporary Theories of Motivation

The theories that researcher look at in this section represent current explanation of employee motivation, although these theories may not be as well-known as those above .the contemporary motivation approaches include expectancy theory, goal setting theory, equity theory ,reinforcement theory, job design theory, and high involvement work practices .But in this paper it is more relevant to review the expectancy theory , goal setting theory and equity theory .These are the process theories of motivation that concentrate on the choices (or actions) individuals make to achieve their goal (Senyucel,009).

2.5.2.1 Expectancy Theory

The expectancy theory of motivation is a process theory, based on the assumption that human beings are purposive and rational, aware of their goal and behavior. Essentially, in view of Isiaka (2011), the theory states that the strength of individuals' motivation to do something will depend on the extent to which they expect the result of their efforts, if successfully achieved, to contribute towards their personal needs or goals. This theory which is based largely on Vroom's idea according to Isiaka who was suggested that the strength of an individual's motivation is the product of the following two challenges:-

- 1) The strength of their preference for certain outcome. Vroom called this valence .it may be represented as a positive or negative number or zero since outcomes may be desired, avoided or considered with indifference.
- 2) The individual's expectation that the outcome will result from a certain behavior. Vroom called this subjective probability. It is only the individual's "expectations" and depends on their perceptions of the probable relationship between behavior and outcome. As a probability it may be represented by any number between 0(no chance) and 1(certainty) it is called expectancy.

Apart from this according to McPheat (2013) and Senyucel) (2009), this theory was drawn from the originating assumption of Vroom (1964) and Lawler (1968) claiming that the force of motivation can be shown if the key values are known.

- Expectancy-perception that there is a connection between effort and performance (e.g. if I work hard, I will get promotion)
- Instrumentality-perception that performance related outcomes will result in value related outcomes (e.g. if increase the quality of my work, I will receive a bonus).
- Valence-expected worth of outcome(e.g. being acknowledged will help me satisfy my self-actualization need)

Talking these ideas in view, motivation is the means or bridge for the relationship existing between work and outcome, whatever the outcome is a mean for satisfying needs. This clearly elaborates the issue with extrinsic financial motivation and why those of intrinsic motivation are more powerful than extrinsic motivation. To make clear, for example, any kind of incentives or bonuses scheme work only if the relationship of effort and reward is clear, this mean that the

value of reward is more worth of effort. In addition, intrinsic motivation can be more powerful than extrinsic motivation because the intrinsic motivation outcomes are more under control of individual, depend on their experience to show the extent to which positives and advantageous results are obtained parallel to their behavior.

2.5.2.2 Goal Setting Theories

Various researches on goal setting theories address the issue and the findings, As are an impressive in term of the effect that goal specificity, challenge, and feedback have on work. It provides substation support for goal setting theory; specific goals increase work efficacy and that difficult goal, when accepted; Result in higher performance than do easy goals and this theory tell us working toward a goal is a major source of job motivation.

According to this theory, Individuals' goals must be aligned with the overall goals of the organization. Individually goals must be realistic and mutually agreed (Kakkas and Trivellas, 2011). Goals with clear and explicit outcomes are likely lead to higher work achievement For example an employee is likely to perform better if the outcome of the task is known and clearly explained rather than general goals (Senyucel, 2009)

2.5.2.3 Equity theory

The assumption laid down in this theory is the way that individual's perception how they are equally treated with others at any circumstances. Based on this if individuals will be motivated if they are treatedequally, and demotivated if they are not treated fairly and getting equal treatment. Areas in which the perception of equity are like rewards based on contribution and the way how organizations implement procedures such as benefit package , performance appraisals , promotion and disciplinary cases.

2.6 Criticism of various theories

This part deals with the review of different criticisms from authors and different researchers. Such as

- According to (Senyucel, 2009), elaborates that Maslow's theory of motivation is very vague and broad , arguing that human behaviors cannot predicated, motivators cannot be categorized. He also noted that Maslow's theory applies to social and psychological behavior more than

organizational behavior. Moreover, there was no evidence that proves that human needs can be categorized in to five and arranged on a hierarchical way.

- Herzberg's idea of motivation have also been criticized of being confusing. These criticisms were viewed in to two ways:-
 - ✓ One setoff criticism is that his idea do not apply to unskilled manpower that perform repetitive tasks who are not often interested in a job content unlike accountants and engineers who originally took part in his research. Yet, employee who work manual labor are confusing HR managers over motivation.
 - ✓ Second set of criticism is the description of good or bad events influence the outcome of experiment. This is to say employees are inclined to attribute dissatisfying events (hygiene factors) to external tings and satisfying events (motivational factors) to their own performance.

2.7 Motivation Strategies

To a large extent, a high level of employee motivation is derived from effective management practices. The most common mistakes that manager is to believe that all forms of motivation revolves around money. Whereas, the truth is that increase in pay and or bonuses do not dramatically increase motivation. What actually happens is that employee is being offered a bonus for a job they should be paying anyway rather than actually rewarding them to do more and /or better. So, what does work? It is simple, it is much better to give recognition employee both privately and publicly. A leader should always praise his or her staff and be an integral part of their work life. Most employees only hear from management when something is wrong and the negative reinforcement is not conducive for his level work team (Ethiopian reporter, 2013).

According to Manmohan (2013), discussion that get motivated employee, Human resource manager should ensure that HR personnel as well as other concerned departmental managers must consider doing the following:-

- Empower Employee: - providing employees with the required autonomy, authority, trust and encouragement to accomplish tasks effectively. This opportunity makes that employee more responsible and loyal to the organization.
- Providing an effective reward system: - such rewards demonstrate to employees that their intention/ behavior is appropriate and should be repeated. Making employees feel that their work

is valued, to boost their motivation common examples are pay bonuses, promotions, awards, appreciation, verbal praise etc...

- Creating flexibility:- today's employee value personnel time because of family need to own 'flextime' that help them to set and control their own work hours to accommodate their personnel needs.
- Treating people fairly:-employees are always compare themselves with others, and they need to see to be motivated equally and fairly at every corner, so the HR personnel should aware of in providing and serving their employees without biases.

2.8 Empirical studies on employee motivation

According to Muogbo (2013), in his study 'The challenge of motivation on organization selected firms of Nigeria' showed that the existence of relationship between employee motivation and its challenge. His study reveals that extrinsic motivation gives significance influence on professional employees. Based on his study, the researcher recommends that all the firms should consider adopting extrinsic rewards scheme in their various firms to increase the productivity.

A study also conducted by Khan and Mufti (2012) focusing on the effect of different compensation on motivating employees in public and private banks of Peshawar, India(fixed pay, flexible pay and benefits) by selecting Vroom's expectancy theory as a framework. The study showed that employees are not motivated due to they believe in their skills neither are they motivated when told that would be rewarded, they get motivated if rewarded by something they value.

A study by Dr. Renu Sharma (2010), which was analyzed the impact of different components of compensation on the motivation level of employees at selected Indian public and private sector banks, showed that a significant difference exists in the motivation level of employees of public and private banks at different at managerial level with regard to various compensation components.

Pratheepkanth (2012) conducted a research to investigate whether rewards and recognition has an impact on employee's motivation in Commercial Banks of Sir Lanka PLC, Jaffra district and the result revealed that the staffs and the employees from non- white racial background experienced with lower level of rewards and motivation.

Moreover , Fiseha (2013), in his study “ The effect of motivation on employee at Mekdim Ethiopia National Association “ explained that employee were not satisfied with the current motivational factors and his study also shows that employees were experienced with low level of motivation.

2.9 Conceptual Framework

According to discussions of Greener, 2010 in the review of related literature, hygiene factors and from McPheat (2013) motivator factors were considered to this model. Basically, the model is constructed based on the Herzberg’s two factor theory and their influence on employees’.

Based on the review of related literatures, the researcher has been developed to ascertain the effect of motivational packages on employees, It has basically applied linear regression analysis type. The motivational packages (independent variables) influencing employees motivation in the study consists adequate pay, good working conditions, promotion and growth, recognition and appreciation, career advancement and fringe benefits.

The dependent variable in this study is employee effectiveness. The conceptual framework for this study is indicated as follow:

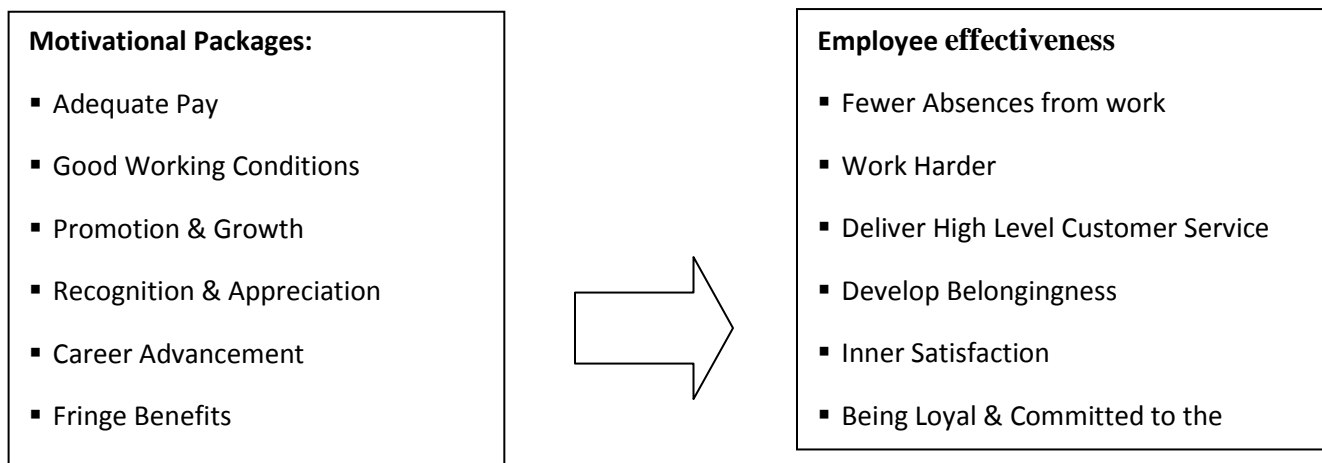


Figure 4: Conceptual Framework Adapted from Review of Related Literatures

CHAPTER THREE

3 Research design and methodology

This part of the research study clarifies the method that the researcher used in conducting the research study. The chapter covers the study designs and, sampling procedure source of data, the instrument, population including the sample size and end up with ethical consideration.

3.1 Research design

Research design is specific research methodology and techniques used to achieve the objectives of the study. It encompasses techniques used in choosing alternative research methodology and technique issues, source of data, sampling size, and method of data collection and analysis in order to gather any pertinent data and carrying out the whole research paper. A research design is a grand plan of approaches to a research topic. It is a quite a lot of work and reading, as well as simply understanding of the views of a researcher (Greener 2008).

The researcher uses the description form of research design to provide solution to the research problem. According to Saunders et al (2007), Descriptive research is gathering data that describe event and describe the data collect. The research design selected for this study were descriptive research design to assess the practice and challenges of professional employee's motivation in commercial bank of Ethiopia, in both quantitative and qualitative research method approach means the data are express in numerical and word form respectively. Qualitative and quantitative techniques and procedure do not exists in isolation rather (Saunders et al. 2007) viewed that a combination of qualitative and quantitative methods as well as using primary and secondary data is highly essential.

3.2. Data Reliability

The researcher performed reliability analysis to collected data for the 16 questions on practice and challenges of professional employee motivation Table 4.2 below reports the alpha reliability coefficient obtained from this analysis.

Table 3.1 Reliability Statistics

Cronbach's Alpha	Number of Items
.879	16

Source : Field survey, 2016

Validity of the Questionnaire was tested by using Cronbach’s Alpha. It was calculated to be 0.879, which by convention is greater than 0.7 and hence reliable. To analyze the data, statistical package for social science (SPSS) software version 16 was employed. Correlation was used to test the overall relationship between the effectiveness of rewarding system and the two main factors of motivation, which are the intrinsic and the extrinsic. The interpretation of the results was done at 95 percent level of confidence. Alemayhu Geda (2006).

3.3 Sampling technique

In the selected bank the total populations of employees are 927; according to Bartlet et al. (2001) the sample size formula, the research was includes 142 respondents by use the following formula.

$$\text{If } N \geq 10,000 \text{ then, Sample Size; } n = \frac{z^2 pq}{d^2} \dots\dots\dots (1)$$

$$\text{If } N < 10,000 \text{ then, Sample Size; } n = \frac{n(1+n)}{N} \dots\dots\dots (2)$$

Where, N=population size

n= desired sample size

z= confidence level (93% = 1.81)

p= estimated characteristics of study population (0.5)

q= 1-p

d= level of statistical significance set/margin of error (0.07)

If the size of population (in the study area) is about 10,000, the sample size of the study would be: where Z= 1.81, p= 0.5, q= 1-0.5, d= 0.07

$$n = z^2 pq / d^2 = 167$$

So, the study population in the study area was less than 10,000 that was 927. Thus according to equation number two sample size was determined as follows:

$$fn = 167 / (1 + 167 / 927) = 142$$

The researcher follows the widely accepted appropriate formula which is developed by Taro Yamna, (1973) method of proportional allocation under which the size of sample strata taken based on educational back ground, diploma degree and masters and above.

Number of sample (n) = 142 to be drawn from a population of size N=927 which is divided into three strata of size N1=33, N2=598, and N3=296. Adopting proportional allocation, the sample of each stratum is calculated as follows.

$$n_1 = n, p_1 = 142(33/927) = 5.055 \approx 5$$

$$n_2 = n, p_2 = 142(598/927) = 91.6 = 92$$

$$n_3 = n, p_3 = 142(296/927) = 45.34 = 45$$

Therefore 5 sampling will be selected from diploma holders, 92 from degree holders and 45 from masters or above holder. Simple random sampling method will be applied to take representative in each stratum.

Table 3.2 strata shows number of population and sample size

no	Type	Number of population	Sample size take
1	Diploma holder	33	5
2	Degree holder	598	92
3	Masters /above masters	296	45
total		927	142

3.4 Data type and sources

3.4.1 Primary data

According to Kothari (2004), Primary data are those which are collected afresh and for the first time, and thus happen to be original in character. Primary data of the study, the information gathered from commercial bank of Ethiopia head office professional employee. interview to

manager and Questionnaires that have both open end and closed end question were prepare and deliver to professional employee in order to gather the primary data

3.4.2 Secondary data

The secondary data were collect from different sources such as, websites, books, and journals, which is pamphlet by the bank and articles national and international newspaper and magazine.

3.5 Ethical consideration

The primary responsibility of the research was confirming strictly its confidentiality and guarantying their privacy during treating the information given by respondents. The researcher use reliable and valid method to analyses the data. The purpose of the research will be explained to respondents before conducting survey by presenting them with covering letters. It also will be more concerned not to violate the self-esteem and self-respect of the subjects a well. Data and study results are confidential, secured, not disclosed to any one; it is solely used for academic

CHAPTER FOUR

4. Data presentation, analysis and interpretation

4.1 Introduction

Now a day's employee's happiness, desire and needs at work mainly described by "Employee satisfaction". Factors like employee goal achievement, positive employee morale in the work place and employee satisfaction are factors which measures employee satisfaction, by using likert scale because this statistical method is appropriate to descriptive and for the analyses. Thus this chapter presents the main results of the research obtained from questionnaires. It is divided in to sections. A section provides demographic characteristics of sample respondent; these are age, marital status, education status and work experience. The second section provides data collected from questionnaire. Under this section analysis, interpretation and discussion of the commercial bank of Ethiopia are discussed. This includes the views in different issues of intrinsic and extrinsic motivational factors and effectiveness of reward method in the bank.

4.2. Rate of Response

In this research from the total of 142 samples the response rate is 100% (that is 142). As indicated in chapter three in methodology part, 142 samples distributed in from commercial bank of Ethiopia head office.

4.3 Analysis of Demographic Characteristics of the Respondents

Table 4.1: Demographic distribution of respondents

Variables	Frequency	Percentage	
Job title of the respondents	Analyst	23	16.2%
	CSO	62	43.7%
	Department Head	5	3.5%
	Director	4	2.8%
	HR	11	7.7%
	junior officer	23	16.2%
	Train officer	14	9.9%
	Total	142	100.0%

Variables		Frequency	Percentage
Age of the respondents	18-30 year	<i>109</i>	<i>76.8%</i>
	31-40 year	<i>32</i>	<i>22.5%</i>
	41-50 year	<i>1</i>	<i>0.7%</i>
	51-60 year	<i>0</i>	<i>0.0%</i>
	Total	<i>142</i>	<i>100.0%</i>
Gender of the respondents	Male	<i>93</i>	<i>65.5%</i>
	Female	<i>49</i>	<i>34.5%</i>
	Total	<i>142</i>	<i>100.0%</i>
Marital status of the respondents	Single	<i>98</i>	<i>69%</i>
	Married	<i>42</i>	<i>29.6%</i>
	Divorced	<i>2</i>	<i>1.4%</i>
	Total	<i>142</i>	<i>100.0%</i>
Level of education of the respondents	Diploma	<i>6</i>	<i>4.2%</i>
	Degree	<i>92</i>	<i>64.8%</i>
	Masters and above	<i>44</i>	<i>31.0%</i>
	Total	<i>142</i>	<i>100.0%</i>
The respondents experience in the organization	1-3 years	<i>67</i>	<i>47.2%</i>
	3-7 years	<i>62</i>	<i>43.7%</i>
	7 years & above	<i>13</i>	<i>9.2%</i>
	Total	<i>142</i>	<i>100.0%</i>

Tabl Source: Field survey, 2016

The survey on demographic characteristics of the respondents constituted of gender, work units, age distributions, and level of education, marital status, and work experience of respondents. As per the table 4.2 above, it can be understood that, out of the total population size of 142, 65.49% of the respondents were found to be male employees, with the females constituting 34.51%. This means majority of the employees who were working in the bank were male. The reason might be the attraction of male to such work environment.

The table 2.1 above also presents the age of commercial bank of Ethiopia employees in the head office and confirms the fact that the majority of employees (76.76%) falls into 18 to 30 years old category. The group from 31 to 40 years old employees constitutes (22.54%) the next largest group of employees in the bank. This implies that many of the employees working in the bank are youngsters.

The data from the survey shows that employees of commercial bank of Ethiopia assume various positions such as Analysis, Customer service officer (CSO), Department Head, Director, Human resource officer(HRO), junior officer and train officer who are working in different position. Respondents representing 43.7% (62) were “CSO”, as compared to other categories namely, Analyst 16.2%, junior officer 16.2%, others 9.9%, HRO 7.7% while 6.3% of respondents were Department head and Director. This denotes that, by the type of positions they assumed the majority of respondents were customer’s service office.

The table 4.2 above also indicates that 69% of respondents were single, followed by 29.6% who were single and 1.41% of respondents was divorced. This implies that the majority of the respondents were Single.

The table above shows that the respondents numbered of 47.18%(67) have served the bank for 1 to 3 years, while 43.66%(62) of respondents have stayed 3 to 7 years in the bank. In addition, the above table shows that 9.15%(13) of respondents have served the bank above seven years. This category of employees has got significant influence and they happen to have worked for the bank for an appreciable period of time. Due to their high experience, the last group of respondents, they are highly experienced with regard to the motivational packages or factors. On the other hand, 47% of the employee does not work beyond 3 years or more. This could be due to the low level of motivational factor as compared to other sector which is related to this sector or the bank mainly hear fresh student from university.

It is revealed from the above table that 92(84%) are degree holders. In comparison, 6(6%) and 11(10%) are Diploma and Master’s Degree holders respectively. From the finding it is possible to recommend that the bank should extend the qualification of the employee to master level, but this can be presumed to be one part of motivation and can serve as a strategic tool that create a good image in the mind of every employee.

4.4 Descriptive Statistics Analysis

4.4.1 Perceptions of Commercial bank employees towards intrinsic motivation factor.

Table 4.2 Perceptions of Commercial bank employees towards intrinsic motivation factor

		Strongly Disagree	Disagree	Neutral	agree	Strongly agree	Mean
There is enough chance in my organization to do something that makes use of my ability	Count	14.00	38.00	31.00	49.00	10.00	
	Row N %	9.86	26.76	21.83	34.51	7.04	
	Mean						3.02
I have feeling of accomplishment that I get from my Job	Count	5.00	23.00	48.00	57.00	9.00	
	Row N %	3.52	16.20	33.80	40.14	6.34	
	Mean						3.30
There is a chance to try my own methods of doing the job	Count	10.00	48.00	32.00	41.00	11.00	
	Row N %	7.04	33.80	22.54	28.87	7.75	
	Mean						2.96
I have a chance to work alone on my job	Count	21.00	39.00	37.00	38.00	7.00	
	Row N %	14.79	27.46	26.06	26.76	4.93	
	Mean						2.80
Being able to do things that don't go against my conscience	Count	7.00	37.00	62.00	35.00	1.00	
	Row N %	4.93	26.06	43.66	24.65	.70	
	Mean						2.90
I have a freedom to use my own judgment	Count	22.00	33.00	41.00	36.00	10.00	
	Row N %	15.49	23.24	28.87	25.35	7.04	
	Mean						2.85
I get praise for doing good job	Count	22.00	37.00	35.00	38.00	10.00	
	Row N %	15.49	26.06	24.65	26.76	7.04	
	Mean						2.84
Perceptions of CBE employees towards intrinsic reward	Mean						2.95

Source: Field survey, 2016

The above table 4.3 summarizes the frequencies and percentages of commercial bank of Ethiopia employees' opinions towards motivational factors of intrinsic measured on 5 point likert scale from strongly agree to strongly disagree.

The data discloses that less than half percentage of the respondents that is 59(41.5%) strongly agreed and agreed to the statement “There is enough chance in my organization to do something that makes use of my ability”, about 31(21.8%) respondents were neutral opinions to this statement and the rest 52(36.7%) respondents were strongly disagreed and disagreed with the statement. The mean of the distribution was also found to be 3.02, which was approximately the same with the value of ‘Neutral’. From this it is clear that the respondents were neutral to the question “There is enough chance in my organization to do something that makes use of my ability”.

On the subject of feeling of accomplishment that they acquire from the Job, 66(46.4%) respondents strongly agreed and agreed that they acquired a feeling of accomplishment from the job, whereas, 28(19.7%) respondents strongly disagreed and disagreed that they acquired a feeling of accomplishment from the job. From the total of 142 respondents 32(33.8%) respondents were not sure that they acquired a feeling of accomplishment from the job. The mean of the distribution of responses was also found to be 3.3, which was close to the value of ‘Neutral’. Therefore, this shows that employees of the CBE were not sure whether or not they are acquired a feeling of accomplishment from the job.

In terms of there is a chance to try their own methods of doing the job, about 58(40.8%) respondents of Commercial bank of Ethiopia strongly disagreed and disagreed to the statement “There is a chance to try my own methods of doing the job”, 52(36.6%) respondents strongly agreed and agreed to this statement, the rest 32(22.5%) respondents are neutral opinion to the statement. Moreover, the mean of the distribution of the responses was 2.96, which was close to the value of ‘Neutral’. Accordingly, it can be concluded that employees of the CBE were not sure whether a chance or not to try their own method of doing their job.

Regarding getting a chance to work alone on a specified job, the above table indicated that 60(42.3%) respondents strongly disagreed and disagreed with the statement “I have a chance to work alone on my job”, however, 45(31.7%) of them strongly agreed and agreed with same statement, the rest 37(26.1%) respondents were neutral opinion with the statement. Further, the mean of the distribution of responses was 2.8, which is close to the value of ‘Neutral’. Accordingly, it can be concluded that employees of CBE were neutral to the question.

In terms of doing things against their conscience, 62(43.7%) respondents were neutral to the statement “Being able to do things that don’t go against my conscience”, 44(31%) strongly disagreed and disagreed that they don’t do things that don’t go against their own consciousness, the remaining 36(25.3%) respondents perceived positive opinions with the statement “Being able to do things that don’t go against my conscience”. In addition, the mean of the distribution of the respondents was 2.9, which is close to the value of Neutral, and can be concluded that the perception of employee of the CBE are neutral towards the question “doing things against their conscience.”

The above table also reveals that 54(38.7%) respondents strongly disagreed and disagreed to the statement “I have a freedom to use my own judgment”, on the other hand, 46(32.4%) of them strongly agreed and agreed to this statement, the remaining 41(28.9%) respondents were a neutral opinion to the statement “I have a freedom to use my own judgment”, with mean distribution 2.85 it shows that the perception of employee towards the question “I have a freedom to use my own judgment” is neutral.

Finally, in terms of praise, significant portion of the respondents 59(41.6%) strongly disagreed and disagreed to the statement “I get praise for doing good job”, the rest 48(33.8%) and 35(24.6%) respondents were perceived negatively (strongly disagreed and disagreed) and neutral to this statement respectively, still a mean score of 2.84 indicate that the employee of the CBE has a neutral perception towards getting praise to doing good job.

4.4.2 Perceptions of Commercial bank employees towards extrinsic motivation factor

Table 4.3 the Perceptions of Commercial bank employees towards extrinsic motivation factor.

		Strongly Disagree	Disagree	Neutral	agree	Strongly agree	Mean
I am happy the way organizational policies are put in to practice	Count	10.00	24.00	47.00	49.00	12.00	
	Row N						
	%	7.04	16.90	33.10	34.51	8.45	
	Mean						3.20
There is enough chance in the organization to tell other people what to do	Count	5.00	23.00	47.00	50.00	17.00	
	Row N						
	%	3.52	16.20	33.10	35.21	11.97	
	Mean						3.36
The way my Co-workers get along with each other is very good	Count	1.00	11.00	22.00	60.00	48.00	
	Row N						
	%	.70	7.75	15.49	42.25	33.80	
	Mean						4.01
The competence of my supervisor in making decision is fantastic	Count	7.00	24.00	48.00	58.00	5.00	
	Row N						
	%	4.93	16.90	33.80	40.85	3.52	
	Mean						3.21
The way my boss handling its subordinates is based on understanding not authorities	Count	12.00	22.00	32.00	61.00	15.00	
	Row N						
	%	8.45	15.49	22.54	42.96	10.56	
	Mean						3.32
Perceptions of CBE employees towards extrinsic reward	Mean						3.41

Source: Field survey, 2016

Table 4.4 shows the perceptions of commercial bank of Ethiopian employees towards extrinsic motivation factor. The number of respondents who are strongly agreed and disagreed by the organization policy which is set in to practice are 61(43.00%), however, 34(23.9%) respondents are strongly disagreed and disagreed by the organization policy which is set in to practice, the rest, and 47(33.1%) respondents were indifferent opinions towards the policy of the organization

which is set in to practice, with the mean score of 3.2 it tells us the perception of the employee were tends to neutral. In terms of chance to tell others what to do, 67(47.2.1%) strongly agreed and agreed, 47(33.1%) were neutral to the statement, and the rest 30(19.7) were strongly disagreed and disagreed with the statement “There is enough chance in the organization to tell other people what to do” and with the mean score of 3.26 which means their perception is still inclines to neutral. Keeping the way of coworkers get along with each other is an important element to motivate employees, majority of the respondents that is about 108 (73.1%) respondents strongly agreed and agreed with nice, however, about 22(15.5%) respondents are neutral to the statement, the rest 12(8.4%) were strongly disagreed and disagreed with the statement and a mean score of 4.01 reveals perception of the employee tends to agreement.

Regarding the competence of the supervisor in making decision, 68(44.3%) respondents were strongly agreed and agreed with the statement “The competence of my supervisor in making decision is fantastic”, 48(33.8%) of them are neutral opinion to this statement, at the same time 31(21.8%) respondents strongly disagreed and disagreed with same statement.

Finally As also clearly indicated in above table, the number of respondents strongly agreed and agreed (perceived positive) with the statement “The way my boss handling its subordinates is based on understanding not authorities” are 76(53.6%) and the number of respondents strongly disagreed and disagreed (perceived negative) to this statement are 34(24.0%), and the rest 32(22.5%) respondents were a neutral opinion with the statement “The way my boss handling its subordinates is based on understanding not authorities” and a mean score of 3.32 shows that still the perception of the employee is Neutral to the question.

4.4.3 The effectiveness of the exiting reward method of the bank

In this survey the respondents were asked to show their perceptions based on Liker Scale for the subjects who are related to different motivational packages at effectiveness of reward system commercial bank of Ethiopia. Head office.

According to the histogram clearly depicted above 71 or 50.35% happen to be strongly disagree and disagree about current rewarding of the CBE. Following from this, 35 or 24.82% stand to be neutral and the remaining 35(24.82%) have a level of agreement agree and strongly agree. This shows that most employees do not feel satisfied with the current rewarding provided by the bank

which leads to employee satisfaction. Then, the consequence will be worth, which might affect the bank's effectiveness and success. Finally, the bank will fail to keep its employee and they flee seeking better satisfaction. The researcher argues that in order to ensure better satisfaction level in the bank different options should be considered.

Respondents were asked "whether they were ready to increase their effort in order to gain the reward" targeting to analyze the employees' motivation towards their customer's service by increasing their effort. Consequently, the respondents shared their opinions as shown in the figure above.

From the above histogram, it is realized that 44(31.21%) of respondents were neutral to be in the right temper to increase their effort to be rewarded, followed by 35(24.82%) of the respondents which came to agree, while the counterparts 33(23.40%) of respondents disagreed to increase their effort to be rewarded and the remaining 15(10.64%) and 14(9.93%) of the study subjects were strongly agree and strongly disagree respectively.

As depicted in the figure above, 49(34.75%) of respondents disagree that the reward didn't motivate them to perform well in their job and 34(24.11%) of the respondents were preferred to be neutral. But, 31(21.99%), 20(14.18%) and 7(4.96%) said that they agree, strongly disagree, and strongly agree respectively. Hence, it can be concluded that the level employee performance for the seek of reward, that the majority, half of the respondents, is not motivated and satisfied well. This will leave with the idea of Adeyinka (2007) that motivation and the effectiveness of the work force depends on the level of motivation that provided.

Table 4.4 the existing rewarding method of the bank

		Strongly Disagree	Disagree	Neutral	agree	Strongly agree	Mean
The rewards motivate me to perform well in my job	Count	20.00	49.00	34.00	31.00	7.00	
	Row N %	14.18	34.75	24.11	21.99	4.96	
	Mean						2.69
I am ready to increase my work effort in order to gain rewards	Count	14.00	33.00	44.00	35.00	15.00	
	Row N %	9.93	23.40	31.21	24.82	10.64	
	Mean						3.03
I am satisfied with the quality or quantity of the rewards	Count	22.00	49.00	35.00	24.00	11.00	
	Row N %	15.60	34.75	24.82	17.02	7.80	
	Mean						2.67
The reward match my work effort	Count	29.00	52.00	42.00	12.00	6.00	
	Row N %	20.57	36.88	29.79	8.51	4.26	
	Mean						2.39
The existing rewarding method of the bank	Mean						2.69

Source: Field survey, 2016

Finally, to see whether the reward matches the effort of the employee of CBE or not, 81(57.5%) of the respondents are strongly disagree and disagree to the statement “The reward matches my work effort” and 42(29.8%) were neutral to statement and the remaining 18(12.8%) were strongly agree and agree to the stated idea in addition with the mean score of 2.39 it can be concluded that the employee of the CBE disagree towards the perception of the reward matching their effort.

Moreover, the researcher argues that keeping excellent service to customers’ need an attention, so as to ensure customers satisfaction in the service. Hence, as it can be comprehended from the data specified above, the majority of respondents have not been motivated enough to perform well in their job in the existing reward system, and then this will hinder bank’s performance in general

4.4.4 The relationship between intrinsic and extrinsic motivational factors with effectiveness of the existing reward method of the bank

Correlation analysis is normally used to describe the strength and direction of the linear relationship between two variables. Bivariate correlation is used to find relationship between two

variables; we are also investigating a relationship between work motivation (intrinsic & extrinsic) and effectiveness of the exiting reward method of the bank that's why we selected bivariate correlation for our study.

Table 4.5 Correlation between the intrinsic and extrinsic motivational factors with effectiveness of the exiting reward method

		Intrinsic	extrinsic	Rewarding system
Intrinsic	Pearson Correlation	1	.602**	.586**
	Sig. (2-tailed)		.000	.000
	N	142	142	142
extrinsic	Pearson Correlation	.602**	1	.482**
	Sig. (2-tailed)	.000		.000
	N	142	142	142
Effectiveness of Reward system	Pearson Correlation	.586**	.482**	1
	Sig. (2-tailed)	.000	.000	
	N	142	142	142

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

The relationship between the rewarding system and intrinsic motivation was investigating using Pearson product-moment correlation coefficient. There was a strong, positive correlation between employee motivation and intrinsic motivation [$r = .586$, $n=142$, $p<.001$]. The relationship between the rewarding system and extrinsic motivation was investigating too and there was a strong, positive correlation between the rewarding system of CBE and extrinsic motivation [$r = .482$, $n=142$, $p<.001$]. From the results of correlation table, it is concluded that there is strong relationship between the Effectiveness of Reward system intrinsic motivation, and rewarding system and extrinsic motivation. Intrinsic motivation shows more strong correlation with rewarding system as compared to extrinsic motivation.

4.4.5 An interview made with Top manager about the challenges of to motivate their employees.

The researcher makes interviewee with four Top manager purposively, and they explain different concepts in different way. Then the researcher explains their answer briefly.

Have not adducted budget everyone needs a good salary, no matter how humble and preserved you are, this is a motivational factor that you can't deny. As a manager, they don't have the final decision to give a raise to their employees, or even better benefits. They can however contribute to it by giving good feedbacks, recommendations, and reviews, but still they don't have the power to make it happen, it will still go through HR and the top management.

Another one would be personal issues; this is by far the most challenging. When staff having motivational issues because of personal issues in the family, love life, loss of his dog, or something else, then it will be a challenge for you as a manager, because now you have to act as a guidance counselor and a philosopher to your staff. You must be equipped with words of wisdom in order to motivate them to do well and be focused on their jobs.

One of the main reasons of motivation being a challenging job is due to the changing workforce. The employees CBE at HO are collected from different direction of Ethiopia,. Different employees have different beliefs, attitudes, values, backgrounds and thinking. For a manager it is challenge to understand that different people are motivated in different ways. Too many hierarchical levels actually could be a demotivating factor. As such it is challenge for the manager to keep the hierarchical levels to the minimum possible

Poor systems and work overload are other demotivating factors! A manager has to cope with the challenges of changing business systems, proper workload distribution and to keep the jobs varied so that boredom does not set in.

Another challenge is how to involve and encourage staff to participate in the decision making. Ensuring that the staff is motivated and stay motivated at all times is an important part of running a bank activity

CHAPTER FIVE

5. Summary, conclusions and recommendations

The purpose of this chapter is to round off the study with summary of major findings, conclusions and recommendations.

5.1 Summary of major findings

- When we assess the practice of professional employee motivation in the CBE HO, the study findings showed that the ways of motivation used at commercial bank of Ethiopia. Respondents revealed CBE was motivating its workers through rewards with mean score of 2.69, which implies that they are neutral to the existing rewarding system. The same respondents were able to explain that they are neutral about the question which concern on wither or not reward motivates them to perform in their job, they are ready to perform well to gain reward and their satisfaction the current reward with respect to its quantity and quality. But many of the respondents were disagree to the question if the reward matches their work effort.
- Intrinsic motivation was measured by considering seven factors that were,” there is enough chance in my organization to do something that makes use of my ability”, “I have feeling of accomplishment that I get from my Job”, “There is a chance to try my own methods of doing the job I have a chance to work alone on my job”, “Being able to do things that don’t go against my conscience”, “I have a freedom to use my own judgment” and “I get praise for doing good job”. Most of the employees of CBE neutral with the mean score of 2.95 which implies that they have no clear perception of being motivated by any of this intrinsic factors.
- Extrinsic motivation was measured by considering five factors that were “I am happy the way organizational policies are put in to practice”, “There is enough chance in the organization to tell other people what to do”, “The way my Co-workers get along with each other is very good”, “The competence of my supervisor in making decision is fantastic” and “The way my boss handling its subordinates is based on understanding not authorities”. The analysis clarified that with mean score of 3.41 the employees of CBE were neutral, which

implies that they have no clear perception of being motivated by any of this extrinsic factors.

- Finally, when we see the effectiveness of the existing reward system in the commercial bank of Ethiopian HO the respondents are tilt neutral to all statement except “The reward matches my work effort”, with the mean score of 2.69. In addition to this the results of bivariate correlation conformed that there is strong positive relationship between intrinsic motivation and the effectiveness of the reward and extrinsic motivation and the effectiveness of the reward too.

5.2 Conclusions

To achieve its objective of alleviating poverty and creating a country with a middle income economy, Ethiopia needs trained and skilled man power. In this respect the role played by banks is very crucial. In today’s banking industry a motivational factors and rewarding system are the most explored and written subject, but the term is still unrevealed. This study tries to assess the intrinsic and extrinsic motivational factors and the rewarding system in the commercial bank of Ethiopian.

Then, based on the previous section of finding and depending on the objective set, the researcher concludes that: -

- Majority of the employees of commercial bank of Ethiopia are neutral about the current practice of employee motivation, it is because their notion of being disagree about the reward that doesn’t fit their effort.
- Based on the finding of the mean score of both extrinsic and intrinsic motivational factors it can be concluded that all the factors except the statement “The way my Co-workers get along with each other is very good”, have a neutral perception, which implies the employees are not sure about the existing motivation factors of the CBE, with respect its importance.
- Finally, it is concluded that there is direct and positive relationship between employee work motivation and the effectiveness of reward system of CBE. The change in rewards offered to employees changes the work motivation of employees. Better the rewards, the higher the levels of motivation

5.3 Recommendation

Based on the findings of the study, since all intrinsic reward variables and except two extrinsic all variables show less motivator for employee and the rewarding system is by itself is less effective for the employee, then the researcher straight on the following prospects to commercial bank of Ethiopia concerned body(s) to better motivate employees.

- ✓ The researcher suggests that the manager of commercial bank of Ethiopia should provide enough chance to its employees to show their ability, to work on their own way and to try doing things on their way giving increased autonomy thus, increasing intrinsic motivation.
- ✓ The researcher suggests that in order to grow employees' skills and in turn to motivate better commercial bank of Ethiopia followed appropriate training and development programs based on skill gap.
- ✓ Ensuring employees participation in collective decision making for mutual agreement and friendly relationship can be used as a strategy by letting them to share their thoughts to be involved before any decision made;
- ✓ The researcher suggests that, inspire employee becoming involved in committees and forums in order create a sense of belongingness and to perform better for organizational success.
- ✓ The researcher also suggests that the commercial bank of Ethiopia ensure trusting work environment to motivate employees better.
- ✓ The researcher suggests that in order to satisfying the basic supplies of life of employees and to motivated employees better, the commercial bank of Ethiopia incentive planner should design appropriate benefit packages.
- ✓ Generally, the Ethiopian commercial bank of Ethiopia the concerned body focuses on both intrinsic and extrinsic reward elements to motivate employees.

5.4 Suggestions for Further Research

Given more than a million of employee working in a different government and private banks, this study is too small to deliver an overall presentation of the all banks. Further research analyses the thesis by three major concepts which are intrinsic and extrinsic motivation, effectiveness of reward system so other researcher should target other factors. to make the outcome more reliable. This study was conducted in the commercial bank of Ethiopian head office, which may not provide the total representation of the country. Such study should integrate with the country long-term plan to improve employee's life in their carrier.

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APPENDIX

St. Mary's University

School of Graduate Studies

QUESTIONNAIRE

Questionnaires to be filled by Employees of Commercial bank of Ethiopia head office

Dear Respondents,

The main purpose of this questionnaire is to collect data on “**practices and challenges of professional employee motivation**”: which will be used as an input for a research in a partial fulfillment of the requirement for Master of Business and Administration.

I kindly request you to provide with me reliable information and your genuine response is solely used for academic purpose. The information provided will be treated utmost confidentially.

Kind Regards,

Name ; -Henok Nigussie

Address (Tele): +251910845457

Email :-nigussie.henok@yahoo.com

Instructions

- I. Except Part V, all the questions are closed ended and you are required to put mark or circling on the options of the letters or as instructed
- II. All information given will remain confidential and to maintain anonymity no names are required but for the ease of analysis please indicate your personal detail as presented in the questionnaires

Part I: General Information

1. Job Title:

- | | | | |
|--------------------|--------------------------|-------------|--------------------------|
| a) Analyst | <input type="checkbox"/> | c) HR | <input type="checkbox"/> |
| b) CSO | <input type="checkbox"/> | | |
| d) Department Head | <input type="checkbox"/> | e) Director | <input type="checkbox"/> |
| F) train officer | <input type="checkbox"/> | | |

2. Age:

a.18-30

c.41-50

b.31-40

d.51-60

3. Gender:

a) Male

b) Female

4. Marital Status

a) Single

c) Divorced

b) Married

5. Level of Education

a)diploma

b)Degree

c) Masters and above

6. How long have you worked for the current organization?

A) 1to 3 years

B) 3 to 7 years

C) 7 years and above

Part II: The questions concern concept about Intrinsic Motivation Factors. Please answer by circling the number which best corresponds to your opinion

	Questions	strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	There is enough chance in my organization to do something that makes use of my ability	5	4	3	2	1
2	I have feeling of accomplishment that I get from my Job.	5	4	3	2	1
3	There is a chance to try my own methods of doing the job	5	4	3	2	1
4	I have a chance to work alone on my Job	5	4	3	2	1
5	Being able to do things that don't go against my conscience	5	4	3	2	1
6	I have a freedom to use my own judgment	5	4	3	2	1
7	I get praise for doing good job	5	4	3	2	1

Part III: The questions concern concept about Extrinsic Motivation Factors. Please Answer by circling the number which best corresponds to your opinion

	Questions	strongly Agree	Agree	Neutral	Disagree	Strongly Dis agree
1	I am happy The way bank policies are put into practice	5	4	3	2	1
2	There is enough chance in the bank to tell other people what to do	5	4	3	2	1
3	The way my co-workers get along with each other is very good	5	4	3	2	1
4	The competence of my supervisor in making decisions is fantastic	5	4	3	2	1
5	The way my Boss handles its subordinates is based on understanding not authorities	5	4	3	2	1

Part IV Recommend reward system

Pease rank the effectiveness of the exiting reward method of the bank(1=strongly disagree, 2=disagree,3=neutral,4=agree ,5 strongly agree)

	Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	The rewards motivate me to perform well in my job	5	4	3	2	1
2	I am ready to increase my work effort in order to gain rewards	5	4	3	2	1
3	I am satisfied with the quality or quantity of the rewards	5	4	3	2	1
4	The reward match my work effort	5	4	3	2	1

Part V What are the challenges of managerto motivate your employees.

Thank you

Reliability

Case Processing Summary

		N	%
Cases	Valid	141	99.3
	Excluded ^a	1	.7
	Total	142	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.879	16

Get praise for doing a good job

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	7.0	7.0	7.0
	Disagree	38	26.8	26.8	33.8
	Neutral	35	24.6	24.6	58.5
	agree	37	26.1	26.1	84.5
	Strongly agree	22	15.5	15.5	100.0
	Total	142	100.0	100.0	

Job title of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Analyst	23	16.2	16.2	16.2
	CSO	62	43.7	43.7	59.9
	Department Head	5	3.5	3.5	63.4
	Director	4	2.8	2.8	66.2
	HR	11	7.7	7.7	73.9
	Train officer	14	9.9	9.9	83.8
	junior officer	23	16.2	16.2	100.0
	Total	142	100.0	100.0	

Age of the respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-30 year	109	76.8	76.8	76.8
31-40 year	32	22.5	22.5	99.3
41-50 year	1	.7	.7	100.0
Total	142	100.0	100.0	

Gender of the respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	93	65.5	65.5	65.5
Female	49	34.5	34.5	100.0
Total	142	100.0	100.0	

Marital status of the respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Single	94	66.2	69.	66.2
Married	38	26.8	29.6	93.0
Divorced	2	1.4	1.4	94.4
Total	142	100.0	100.0	

Level of education of the respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Diploma	6	4.2	4.2	4.2
Degree	92	64.8	64.8	69.0
Masters and above	44	31.0	31.0	100.0
Total	142	100.0	100.0	

The respondents experience in the bank

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-3 years	67	47.2	47.2
	3-7 years	62	43.7	90.8
	7 years & above	13	9.2	100.0
	Total	142	100.0	100.0

Correlations

		Intrinsic	extrinsic	Rewarding system
Intrinsic	Pearson Correlation	1	.602**	.586**
	Sig. (2-tailed)		.000	.000
	N	142	142	141
extrinsic	Pearson Correlation	.602**	1	.482**
	Sig. (2-tailed)	.000		.000
	N	142	142	141
Rewarding system	Pearson Correlation	.586**	.482**	1
	Sig. (2-tailed)	.000	.000	
	N	141	141	141

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

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Enough chance of doing something that makes use of my ability	142	2.98	1.139	.096
Feeling of accomplishment from the job	142	2.70	.936	.079
A chance to try my own method of doing the job	142	3.04	1.107	.093
A chance to work alone on my job	142	3.20	1.139	.096
able to do things that don't go against my conscience	142	3.10	.853	.072
Freedom to use my own judgment	142	3.15	1.173	.098
Get praise for doing a good job	142	3.16	1.189	.100
happy the way bank policies are put in to practice	142	2.80	1.049	.088
Enough chance on the bank to tell other what to do	142	2.64	1.006	.084
Co-workers get along with each other is very good	142	1.99	.934	.078
competence of my supervisor in making decision is fantastic	142	2.79	.937	.079
Boss handling its subordinates is based on understanding not authorities	142	2.68	1.120	.094
rewards motivate me to perform well in my job	142	3.31	1.116	.094
I am ready to increase my work effort in order to gain rewards	142	2.97	1.146	.097
I am satisfied with the quality or quantity of the rewards	142	3.33	1.163	.098
The reward match my work effort	142	3.61	1.040	.088