

**ASSESSMENT OF EMPLOYEE MOTIVATION AND PRODUCTIVITY (IN
CASE OF COMMERCIAL BANK OF ETHIOPIA TORA BRANCH)**

**A RESEARCH PAPER SUBMITTED TO DEPARTMENT OF
MANAGEMENT IN PARTIAL FULFILMENT OF THE REQUIREMENTS
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BY: RAHANI SHAFI

ID NO: 343/09

ADVISOR: MR. FUAD H_(MBA)



**WOLKITE UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
DEPARTMENT OF MANAGEMENT**

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ABSTRACT

The main objective of the study is to identify the assessment of employee motivation and productivity in case of commercial bank of Ethiopia Tora branch. The relevant data for this study collected from both primary and secondary source. To collect primary data self-administered questionnaire used. Whereas secondary data will be collected via organizational record and written materials about the organization. Due to the small number of employee's census methods used. The collected data is effectively processed, analyzed and presented by using percentage and tabulating. This study indicated motivation has positive impact on the productivity of the organization.

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CHAPTER ONE

1. INTRODUCTION

1.1 BACKGROUND OF THE STUDY

The success of any business depends on the motivation of their employees. Human resource is essential to prosperity, productivity, and performance of any company. However, motivation is very necessary for high performance and satisfaction of the employees, which result in success of business (kohn, 2005). Motivation is a word derived from word 'motive' which means needs, desires, wants and derives with in person .Through individual intensity, direction and persistence of the effort towards attaining goal. Growth and development of the business environment is depending on the efficient utilization of resource (Luthans, 2000).

Employees motivation and productivity, help to ensure that a business have the right numbers, and kind of people at right place, at right time, capable of effectively and efficiently completing those tasks that will be support organization to achieve its overall objectives, but managing people is not easy as managing the resource. This is due to facts that complex nature of human being and in single organization different personality, attitudes, belief and values (Olajide, 2000).

Manager must use different strategies and skill toward motivating employees for survival and the best performance of the organization. Among them applying specific and difficult goals, with self-generated feedback, which lead to higher performance (Vance rich, 2001).

If employees motivation term cannot be take into consideration, employees motivation and productivity cannot achieved. The researcher is initiated to this research work due to the fact that employees' motivation in organization brings development and growth particularly for commercial bank of Ethiopia in Tora branch. The motivation tools that Tora branch use to increase employees' motivations are: financial and non-financial motivation. Even though, commercial bank of Ethiopia in Tora branch usesthis motivational tool employee not well motivated by the current motivational technique. Accordingly the researcher friendly advise the organization to give due consideration on employees motivation and forward some solution for betterment.

1.2 Statement of the Problems

Employees' motivation and satisfaction are important element in the success of business, especially motivation program ensuring employees feel appreciated and worthwhile. Failure to take attention to it results in hindrance of the success and productivity of organization. The major problem that related to employees motivation are, working condition, job security, lack of career vision, feeling undervalued, no development opportunity, poor leadership, conflict and un realistic work load (Michael 2006).

The motivation tools or techniques that manager use to increase productivity of employees are , financial(incentive),nonfinancial and other such as ,quality of life,learning,empowerment,creative and innovation(Herzberg and Frenrick,2001).

Financial includes reward, incentive, wages etc. while non –financial contains promotion, status, responsibility, making job placement and so on (Nsabuiife,2009).

Researcher emphasizes more on method of motivation, job securities, working condition and level of motivation.

As stated in background of study commercial bank of Ethiopia in Tora branch poorly motivated employees, due to unsuitable branch layout, hot whether condition, shortage of experienced/skilled manpower, shortage of office equipment like (printer, copy machine, counting machine), extended branch target/plan set rather than Scanning local/ community potentials & so on from this fact employees are not well satisfied by current motivation technique. Highly motivated employees are more productive, low turnover, care for company and its resources. But poor motivation result in absenteeism, turnover, dissatisfying and unpunctual.

1.3 Research question:

- What method does Tora branch use to motivate its employees on productivity?
- What are problems related to job security and working condition?
- What are consequences of poor employees' motivation on productivity?
- What is the level of employees' motivation on productivity in case of Commercial Bank of Ethiopia Tora Branch?

1.4 Objective of the study

1.4.1 General Objective

The general objective of study is to examine assessment of employees' motivation and productivity in case of Commercial Bank of Ethiopia in Tora Branch.

1.4.2 Specific Objective

To identify methods used to motivate employees of the organization.

- To identify problem related to job security and working condition.
- To assess consequence of poor employees motivation on the productivity.
- To assess level of employees motivation on productivity.

1.5 Significance of the study

The study focused on assessment of employees' motivation and productivity in case of Commercial Bank of Ethiopia in Tora Branch. The study is believed to have following significance: -

- It would provide use full information that enables the organization to know their strength and weakness. Also it would suggest some possible solution with respect to problem of employment motivation and productivity.
- The finding of the study would help as initial insight or reference material for other researcher who is interested to go through a detail study for the future.
- It also would help the researcher to get or attain BA degree in management; finally it would create awareness to minimize the problem related employees motivation on productivity and announcing them concerning the importance of motivational factors of the employees.

1.6 Scope of the study

The study was focused on assessment of employee motivation and productivity in Commercial Bank of Ethiopia in Tora town only other area are excluded from the study. for the reason that, the research on large basis needs much funds as well as time and manpower to survive all branches of Commercial Bank of Ethiopia. For the sake of the study precision, constraint on the above mentioned resources, this study was restricted to employees of Commercial Bank of Ethiopia Tora Branch.

1.7 Limitation of the study

The researcher was the following limitations while doing this research. Due to cost and time limitation the topic requires intensive investigation. The researcher was facing the problem of employee's willingness to fill questionnaires due to work load and inequitable attitudes. There was the problem of job stress from employees this leads to some employees not to explain their own idea.

1.8 Organization of paper

The paper was consisting of five chapters. Chapter one gives an introduction and over view of the whole research. It have sub-topics; these are backgrounds of the study, statement of the problem, objective of the study. Scope the study, significance of the study and limitation of the study. Chapter two was entitled review of related literature and chapter three was discussed about research methodology. Chapter four was discussed about data analysis and interpretation and the last chapter and chapter five was deal conclusion and recommendation.

1.9 Ethical Consideration

The data obtained from any source was for the exclusively use of this study. It cannot be disclosed to any party and rather kept confidential. The rights of respondents or other data provides are respected.

CHAPTER TWO

2. LITERATURE REVIEW

2.1 Review of Related Literature

Employee motivation is based on a force that pushes people to make a particular job choice, remain at the job, and put in effort (Simons &Enz, 1995). Motivational need theorists derive that a need can evolve from physiological or psychological deficiencies that arouse behavior (Ramlall, 2004). According to Ramlall (2004) employee motivation need theories are defined by as “internal factors that energize behavior.” Another definition of employee motivation is defined by Robbins (1993) (as cited in Ramlall,2004) as: “the willingness to exert high levels of effort toward organizational goals, conditioned by the effort’s ability to satisfy some individual need.” Therefore to engage in the practice of motivating employees, employers must understand the unsatisfied needs of the employee groups. Unsatisfied needs can be defined as “tension that stimulates drives within the individual,” (Ramlall, 2004). In this context this type of tension presents a goal for the worker because the worker carries out ‘search’ behavior to satisfy the deficient need, thereby reducing the perceived tension (Ramlall, 2004).

The employee motivation has major impact on economic performance of the firm. The firm used different essential resource for its economic performance. Especially human resource is most and significant and ingredient part of resource and managers apply a variety of motivational scheme to give employees highly productive and always they stand for a common good of firm. This chapter tries to present the theoretical aspects of motivation. (staff@incentivequotes.com)

2.2. Motivation

Cherry (2014) defines motivation as, the process that initiates, guides and maintains goal-oriented behaviors. Motivation is what causes us to act, whether it is getting a glass of water to reduce thirst or reading a book to gain knowledge. “

We can also define motivation as „a conscious or unconscious driving force that arouses and directs action towards the achievement of a desired goal. “ (Starwoodone, 2014) „Work motivation is a set of energetic forces that originates both within as well as beyond an individual’s being, to initiate work related behavior, and to determine its form, direction, intensity and duration“(Pinder, 1998).

„Motivation is generally related to the Latin movere, which means „to move“, and as used in contemporary management also means to entice employees to move in a direction and manner that meet the organization’s goals“(Jones, 1955; Atkinson, 1964; Vroom, 1964).

There is no standard definition of motivation but there are number of common agreement. Motivation has to do three broads are as with respect to individuals behavior. Source (Anderson 1989. PP63).

- 1) Direction what someone is trying?
- 2) Persistence has along some one continual trying.
- 3) Effort how hard someone is trying

According to Bernard Berenson and Gram A. Steiner” motivation is an energized action at channels behavior reward’s the goals”.

2.3 How to motivate employees

Motivating your employees does not have to be a challenge anymore.

Here are 12 fantastic ways you can use to motivate your employees. (<https://inside.6q.io>)

1. Create a friendly work environment

Your employees spend a large amount of time of their lives working in the office. So try to make the office look as friendly and appealing as possible. (<https://inside.6q.io>)

When you create a pleasant atmosphere where it is welcoming and comfortable, your employees will be more than eager to go to work every day. (<https://inside.6q.io>)

2. Acknowledge employees’ achievement

Everyone wants to be recognized for something they have done; regardless if it was for a work or personal achievement. The acknowledgement of a job well done coming from upper management will mean more to an employee than you think. Always remember to give credit when credit is due. (<https://inside.6q.io>)

3. Rewarding employees

There will be times when it takes more than just a pat on the back. Try giving simple incentives when rewarding engaged employees.

It does not have to be monetary rewards all the time; simple things like a week of having a personal parking spot at the office would be sufficient. Rewarding employees could also be a part of the company benefits. (<https://inside.6q.io>)

4. Positive communication is the key

Everyone communicates at work and it is probably the easiest thing you can do with your employee. Yet it can also be the most difficult. Spend a short period of time each day to have a word with your employees; discussing things from concerns to ideas. (<https://inside.6q.io>)

This will not only make your employees happy, it will also provide you with much-needed insight on your business from your employees. (<https://inside.6q.io>)

5. Encourage friendly competition

A little competition among the employees would not hurt. A competitive environment is a productive environment. Encourage employees to participate in competitions or challenges as it is healthy and may actually lead to increased camaraderie. (<https://inside.6q.io>)

6. Have a meaningful and worthwhile goal

Managers should ensure that the company has a vision and plan at a corporate and individual level. Employees who have a path set before them that may lead to promotion can work towards a goal. Achievable goals are very helpful as it gives employees the drive to work harder without being asked. (<https://inside.6q.io>)

7. Create a career path

When employees have an idea of what is provided or what the incentives are, they become further motivated. This will lead to increased commitment towards their employer. The members of your team will be more valuable to your organization, and to themselves, when they have opportunities to learn new skills. (<https://inside.6q.io>)

Provide your employees with the training they require to advance in their careers and to become knowledgeable about the latest technologies and industry news. (<https://inside.6q.io>)

8. Be a leader worth following

As a leader, employees are going to look to you to set an example for the rest of the group. Leaders tend to be setting a tone and values for the company. By doing so, it could have a meaningful effect on the mentality of the employees. If leaders set an example of positive thinking, employees will follow and the entire work culture will become more motivating. (<https://inside.6q.io>)

9. Encourage creativity

Creativity does not have to be based on the work that the employees are doing. It could be simple task like giving ideas on the next company retreat or team building exercises. (<https://inside.6q.io>)

10. Encourage team work

Try to remove any bureaucracy and hierarchy within the company and create an ‘openness’ to new ideas at any level and working together as a team keeps employees motivated. (<https://inside.6q.io>)

11. Welcome all ideas

Everyone is unique and unpredictable and each with individual desires and some with complicated ideas. Remember not to shunt away ideas or suggestions no matter how silly or meaningless they may sound. (<https://inside.6q.io>)

No single strategy can ever hope to please all of your workers all at once. A tiny silly idea could be brainstormed into something brilliant sooner or later. (<https://inside.6q.io>)

12. Do not let employees become bored

Some employees have a short attention span. Host a cupcake bake-off, plan a happy hour every Friday, have company lunches together in the office on alternate Wednesdays or allow a different person to run the weekly meetings to break up the dreariness. (<https://inside.6q.io>)

2.4 Advantage and disadvantage of employee motivation

Advantages	Disadvantages
<ul style="list-style-type: none">• Increased productivity• Higher quality - higher customer satisfaction• Lower labor turnover• Lower recruitment and selection costs• Better communication and teamwork with each other.• Better customer service	<ul style="list-style-type: none">• Motivational rewards may become expected, so when employees achieve them it does not motivate them, and if they don't achieve them it can be de-motivating• May be de-motivating for other employees if they are not motivated as much as other employees.• Financial motivation such as piece rate quality may suffer as they are trying to rush.• Non-financial motivation such as job rotation lacks specialization and is time-consuming to change between roles.

2.5 Challenges of Motivation

Motivation in practice and theory are difficult issues conducting on several disciplines. In spite of research basic as well as applied, the subject of motivation not clearly understood more often than not poorly practiced. People in the organization come from different places with respect to attitudes towards job peers, subordinates, organizational rules and procedures. As a result of these managers or organization encounter a big problem of having different outlook and at same goals and objective achieved by integrating and coordinating people (plunkent, 1997.PP390).

2.6 Importance of motivation

Motivation is important because of its determinants factors on performance and its intangible character. The performance of individual's is determined by

- 1) Motivation 'the desire to do the job
- 2) Ability; the capability to do the job

3) The work environment the goals, material and information. Motivation process begins with needs as deficiency. Motivated employees are a tower of the company and they will binges dramatically change in every activities of their performance and they are more productive to be effective manager needs to understand what motivates employees within the context of they perform. (Bowen and Radhankishna, 9191 W.W.W. jo.oxgn).

2.7 Source of motivation

1. Positive motivation; involves proper recognition of employees effort and appreciation of employees contribution towards organizational goals achievement. Some of these are delegation of Authority and responsibility to subordinates participation indecision making.

2. Negative motivation; is based up on use of force, power and treats. The fear of punishment or unfavorable consequence affects the behavior change

3. Extrinsic motivation; is induced by external factors which are primarily financial in nature.

4. Intrinsic motivation, it stems from feeling achievement and accomplishment and is concerned with state of self actualization in which the satisfaction of accomplishment something worthwhile motivates the employees. It's self generated and independent of financial rewards like recognition, responsibilities, esteem needs (Chandan 1995, PP 57).

2.8 Theories of motivation

These section present different theories of motivation proposed by different individuals.

2.8.1 Early theory of motivation

These theories are basis for contemporary theories and still used by practicing of managers.

A. Maslow Theory Motivation

It is hierarchy of need theory which is popular theory of motivation and based on following factors.

- Man is not satisfied with what it has. Because it needs something which he does not have.
- Human needs is unsatisfied/unlimited that one needs is satisfied the other need will be activated and the process continuous indefinitely (Davies, 1994). According to this theory all people seek to satisfy five basic kinds of need such as physiological needs (biological needs), safety needs, social needs, stems need and self-actualization

B. Mc Gregory's theory of X and Y

According to this theory motivation is maximized by participative decision making, interesting jobs and good group relation.

- Theory of X: - assumes that worker have little ambition, dislike work, avoids responsibility and require close supervision.
- Theory of Y: - assumes that workers can exercise self-direction they desire responsibility and like to work.

C. Herzberg Two-factor Theory

Job satisfaction and dissatisfaction are created by different factors. According to this theory there are two factors:-

1. Hygiene factors: - are extrinsic or environmental factors that create job dissatisfaction.
2. Motivators: - intrinsic (psychological) factors that create job satisfaction.

The theory attempted to explain why job satisfaction ones not result in the increment of performance.

D .McClelland's theory of needs

David McClelland theory and his associate John At kin son proposed another important theory motivation and achievement of motivation. According to theory of organization offers opportunity to satisfy at least three needs for achievement need for affiliation, and needs, such as need for achievement, need for affiliation, and needs for powers. This means people have varying level of each of three needs, which is hard to measure (Davis, 2004).

2.9 Motivational factors

Employees are the most important assets of an organization. The organizations with more motivated employees tend to be more effective than organizations with fewer motivated employees. There are many motivation factors that can be used to encourage employees to work, for the purpose the study the following motivation factors are selected from Herzberg's Two Factors Theories:

2.9.1. Payment/ Salary

Salary and wage plays decisive part in employee motivation. Employee wages and salary must ensure him the social status and should be able to fulfill the expectations. According to Herzberg theory, it is identified that in order to prevent dissatisfaction, management needs to continue to observe competitors salaries and keep their staff's salaries in line with competitors

2.9.2. Promotion

It involves a competitive selection process, and results in the employee's movement in to a Different role in a higher pay band. If it is done fairly it enhance employee motivation and competitiveness. Promotion contributes significantly to the dissatisfaction of employees.

2.9.3. Benefit

From the above theories we can say that organizations should understand the needs of their employees and create conducive working environment. Managers should understand what motivate their employees. Organizations should develop and handle proper motivational practices

2.9.4. Recognition

Recognition schemes enable appreciation to be shown to individuals for their achievements either informally on a day-to-day basis or through formal recognition arrangements. They can take place quietly between managers and individuals (Armstrong, 2007). Recognition of work is the essence of securing good work. It is one of the most powerful motivators. Efficient people would naturally like to get recognition for their skill and excellence in their work. Such recognition can do many things that what cash reward can do. Armstrong and Murlis (2005), underlined on the point that, recognition is supposed to be given judiciously. That is, it must be related to real achievements of employees. The recognition given will have a great impact if it is followed by provision of achievement bonuses awards. Organization can also give other forms of recognitions such as long service awards, status symbols of one kind or another, sabbaticals and work related trips abroad.

2.9.5. Work content

Content of the work itself is a major source of satisfaction. The content of the work should be encouraging and interesting and have variety inbuilt in it so that it is not boring. Positive feedback from the job and autonomy has been considered to be important for motivation of employees (Kondalkar, 2007). He also adds that too tough or job having too little challenge brings frustration and feeling of failure hence the job should be moderately tough so that the individual has to stretch his ability, imagination and skills.

2.9.6. Working Condition

Good working condition consists healthy, safe and pleasant working environment. Working conditions have a modest but lasting effect on job satisfaction. According to Pearson (1991), jobs that are both motivating and satisfying are said to be those that provide skill variety, task identity, task significance, autonomy and feedback. The type of job individuals do influences their satisfaction.

2.9 Motivation, performance and Job satisfaction

It has often been said that a happy employees are a productive and must be satisfied with their jobs. Job satisfaction can be defined as the extent of positive feeling of attitudes that individual have towards their feel good about it and values their jobs higher than other. While serious of job dissatisfaction results in stress and tension which is usually the cause of a variety of physiological disorder (Chandra, 2001).

2.10 Consequence of jobs dissatisfaction

Job dissatisfaction produce low moral among worker some indicators of the low moral are employee's unrest the workers may not attend to his job prosperity, May be involved in a day remain be forgetful or just may not care. If these may take a collective action such as go slow worker stop page sticks and others allied group action. Most common expression of job dissatisfaction are absentees, employees turn over and others are the result of job dissatisfaction. Generally dissatisfaction removes profitability, image and productivity of business (Hulin, C.L and Judge, 2003).

2.12 Empirical review

There are numerous studies conducted on issues related to employee motivation and employee performance in different part of the world and here in Ethiopia. This alone shows nature of motivation is very complex and there are no simple answers to the question what motivate employees more. Something that motivates one person may not motivate the other. John Jurgle (2005) conducted a research titled reward and recognition programs, the secret to maintaining a high morale and motivated work force in Pompano Beach fire department (Florida). The purpose of the research was to evaluate the current employee recognition and reward problem and develop a program that will be valued by employees. The results of the project indicated members of the department didn't believe that the current employee recognition/reward program was effective and did not offer any value. Patcharak (2002) from USA has conducted a study on employees of Saint Paul hotel. The title of the study was assessment of motivation. The motivating factors such as salary, job security, flexible hour, advancement, work environment and benefit were used to execute the study. The result indicated that these factors had significance and positive relationship with work motivation. Especially salary and work content had strong relationship with work motivation. Hafiza, Shah, HumeraJamsheed (2011) indicate that there is significant and positive relationship between extrinsic rewards and employee motivation but organizations are not offering right amount of financial rewards (extrinsic rewards) to their employees. Pay is a significant factor which affects employee motivation. A study by Ashgar Ali and Mohammed (2012) pointed out that there is positive impact of financial rewards on employee's motivation and satisfaction. That is, financial rewards lead to employee's motivation. It is also discovered that new entrants in to an industry are highly motivated and the working conditions, environment and superior's behavior plays a vital role in determination of their satisfaction level.

2.13 Research gap

As shown in the empirical reviews of literature on the above, the studies were conducted by different researcher on the same subject matter. Most of the studies were concerned with the systems of employee's motivation and satisfaction. For instance, researchers examined the relationship between rewards and motivation, recognition and reward problems, motivation and performance of organization. But no researcher were assessed the problems, methods and

consequence of motivation and productivity of employee. Therefore, the researcher will intended to assess employee motivation and productivity in commercial bank of Ethiopia specifically at Tora branch

2.4Summery

Generally, motivation of employee in an organization is an important thing to increase employee's productivity and this result in organization to grow. Generally this chapter included different concepts such as theoretical and empirical reviews of related literatures about employee's motivation and productivity. Finally the researcher includes research gap as indicated on the above.

CHAPTER THREE

3. Research design and Methodology

3.1 Research design

The researcher using descriptive research design which involves gathering data that describe events and then organize, tabulates, and describe the data collected and presented in form of tabulation and percentage. Qualitative and quantitative data used in study. In addition to this research was cross sectional (one- time) research which was limited to a single time periods.

3.2 Research Approach

To analyze and interpret the relevant data that wasgathered from different sources, the researcher was used both qualitative and quantitative methods of data analysis.

3.3 Population and Sampling

3.3.1 Target Population

The target population of the study was employees and managers of the Commercial Bank of Ethiopia in particular in Tora Branch.

3.3.2 Sample Size

Generally, the total number of employees in commercial bank of Ethiopia in Tora Branch is 40. Therefore, the study was used census method because the number of employees in the commercial bank of Ethiopia is small.

3.3.3 Sampling Techniques

Due to the target population of the study is small the researcher was given a chance for all employees in commercial bank of Ethiopia in Tora branch. Therefore, the study was use probability sampling technique.

3.4 Data Type, Source and Method of Analysis

3.4.1 Source of Data and Type of data

In order to assess employee motivation and productivity the researcher was used primary and secondary data type. The Primary source of data collected from employee and manager of the company. While, secondary source of data were obtained from different written material, books and internets. The closed ended and open-ended questionnaires used. Likert scale was used to show level of agreement, disagreement, satisfaction and dissatisfaction.

3.4.2 Method of data collection

Both primary and secondary data collection method used to achieve the objective of the study, primary data were collected through questionnaires and interviews which were important to get new information from the respondent. Questionnaires were prepared in both open ended and close ended form. The close ended question included ‘no’ or ‘yes’. While, for open ended question enough space provided so that respondent write his/her thinking and answers. The type of questionnaires that distributed for employees were open and close ended questionnaires. Secondary source data was collected by using published and unpublished source of, such as written material about organization, books and internets.

3.4.3 Data analysis and presentation

The study raw data process by coding for editing transforming data storage and data by code (identifying and classifying each answer with numerical score). Then data was analyzed by using descriptive data analysis that uses frequency and percentage and data was present by using descriptive data that uses simple tabulation. A simple tabulation involves values counting and number of respondents of employees to a question and placement of them on frequently distribution.

CHAPTER FOUR

4. DATA ANALYSIS, DISCUSSIONS, AND PRESENTATION

This section is concerned with analysis, discussion, and presentation of data gathered from both primary and secondary sources. As indicated in methodology section, 100 %(40) questionnaires were distributed to the employees of Commercial Bank of Ethiopia in Tora Branch, but only 75% (30) of them are returned to the researcher and found to be relevant for the analysis. So those, data analysis were based on 30 questionnaires. The data analyzed by using table and percentages, and findings are made known to others.

4.1 General background of the respondents

This portion consists of respondents' age, gender, education level, work experience, marital status and job position.

Table 4.1 background of the respondents

Item	Question	No. of respondents	Percentage
i. Age	20-30	19	63.33
	31-40	11	36.67
	41-50	-	-
	51 & above	-	-
Total		30	100
ii. Gender	Male	25	83.33
	Female	5	16.67
iii. Education level	Certificate	-	-
	Diploma	-	-
	Degree	28	93
	Masters	2	7

Total		30	100
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iv.Work experience	Less than 2 years	2	6.67
	2-5	8	26.66
	6-8	18	60
	Above 8 years	2	6.67
total		30	100
v.Marital status	Married	16	53
	Unmarried	14	47
	Widowed	-	-
	Divorced	-	-
13Total		30	100
vi.Job position	Manager /top/	4	13
	Supervisor/middle/	9	30
	Non-supervisor/operation/	17	57
Total		30	100

Source: questionnaire, 2020

According to table out of the total respondents 19(63.33%) were between age 20-30, 11(36.67%) were between age 31-40, and the remaining no were above 41 age. regarding marital status 14(47%) married, 16(53%) were unmarried and there were no widow and divorce employees in the organization. Among total respondents 25(83.33%) were male and 5(16.67%) were female. On education side there are no certificate and diploma holders, 28(93%) were first degree holders and the remaining were 2(7%) master holders. the above survey shows that only 2(6.67%) from the total have less than two year experience,8(26.66%) employees 2-5 year

experience and the remaining 20(66.67%) employees have above 6 year experience. in terms of job position, 2(13%),9 (30% and 17 (57%) were top level, middle level and operational level respectively.

4.2 The needs for motivation

Table 4.2 response on need of motivation

Items	Response	No. of respondents	percentage
Why do you need motivation?	To survive	-	-
	To increase work performance	19	63
	To fulfill personal interest	11	37
	Others	-	-
Total		30	100

Source: questionnaire, 2020

According to the result in above Table 4.2, 19 (63%) respondent said that the need of motivation are required to increase work performance while 11(37%) said that motivation are required to fulfill personal interests. No respondents replied the need of motivation for survival. As majority of respondents replied that motivation is required to increase work performance, motivation is crucial factors to increase work performance. According to Bernard and gram A. Steiner motivation is an energized action of changes behavior rewards the book.

4.3 concerning financial and non - financial type of motivation

Table 4.3 shows types of motivation techniques

Which type of motivation your organization use frequently?	No. of respondents	percentage
Financial	11	37
Non- financial	6	20
Both	13	43

Total	30	100
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Source: questionnaire, 2020

based on the above table 4.3, 43 (43%) of the respondents respond that the organization use both motivational techniques to increase level of employee's motivation. 6 (20%) of the respondents replied that the organization use non- financial motivation and the remaining 11 (37%) of them said financial motivation type is common. from this the researcher conclude that most of the time organization uses both instead of single motivation method.

4.4 payment, working condition and job security of Tora Branch

Table 4.4 attitudes of respondent towards payment, working condition and job security

Items Questions	Satisfied		Neutral		Dissatisfied		Total	
	NO	%	NO	%	NO	%	NO	%
Payment system of the organization	21	70	9	30	-	-	30	100
working Condition of the organization	16	53	8	27	6	20	30	100

Job security provided by the organization	25	83	3	10	2	7	30	100
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Source: questionnaire, 2020

As indicated in the above table 4.4, employees asked about the level of satisfaction on payment systems. 21 (70%) respond satisfied, and remaining 9 (30%) of respondents were respond neutral.

Employees were also asked about working condition of the organization, out of this 16(53%) of respondents were satisfied, 8 (27%) were neutral, and the remaining 6 (20%) were dissatisfied.

The table also show about level of job security provided by organization, of which 25(83%) were satisfied, 3 (10%) were neutral, and 2 (7%) were finally dissatisfied.

The researcher understood that majority of the respondents were satisfied with level of payment, job security, and working condition of the organization, which is 70%, 53%, and 83% respectively. This indicates that there is direct relationship among motivation and productivity.

4.5 reward system

Table 4.5 response about reward system

Items	Response	No. of respondents	Percentage
Is there reward system for those who perform better?	Yes	21	70
	No	9	30
Total		30	100
If you said 'yes', what are they?	Financial	5	17
	Non- financial	8	27
	Both	17	56
Total		30	100

Source: questionnaire, 2020

Above table 4.5, shows that 21 (70%) of respondents said "yes", this indicate there were reward system in the organization and 9 (30%) of the said "no", this depicts there were no reward

system in the organization. In addition to this, those who said "yes" for question what are they Answered financial reward 5(17%), non- financial reward 8 (27%), and the remaining 17 (56%) were respond both.

From these the researcher understood that almost there is both rewarding system for those who perform their better.

4.6 opportunities for promotion and base of promotion

Table 4.6 response about opportunities for promotion and bases of promotion

Items	Response	No. of respondents	Percentage
Is there any opportunity for promotion?	Yes	24	80
	No	6	20
Total		30	100
If you said yes, what is the basis for promotion	Based on friendship	-	-

	Based on performance	13	43
	Based on political affiliation	-	-
	Based on their qualification	17	57
	Other ways	-	-
Total		30	100

Source: questionnaire, 2020

The above table 4.6, shows that almost all (80%) of the respondents replied that there is opportunity for promotion, and half (57%) of them specified that the bases of promotion is based on their qualification, and the remaining respondents replied that based on their performance.

4.7 Employees' retention in the organization.

Table 4.7 response on staying in the organization

Items	Response	No. of respondents	Percentage
Would you happy to stay in the organization?	Yes	26	87
	No	4	13
Total		30	100

If yes, for what reason that you want to stay?	Better satisfaction	5	16.68
	Better promotion and communication	7	23.33
	Better training and development	6	20
	Better payment	7	23.33
	Better benefit and facilities	3	10
	Better management	1	3.33
	Better participation in decision	1	3.33
	Other reasons	-	-
Total		30	100

Source; questionnaire,2020

the above table 4.7, indicated that, the majority of the respondents 26(87%) were happy and want to stay in the organization, while 4 (13%) were not happy to stay. in addition to this, those who said 'yes' for question above, majority of the respondents want to stay in the organization for reason of better satisfaction, better promotion, and communication, better training and development, better payment and facilities rather than better management, better decision, and other reasons. so that, if the organization motivate and make them to stay in the organization it is good for its profitability.

4.8 consequence of poor motivation

Table 4.8 consequences of poor motivation

Items	Response	No. of respondents	Percentage
From your point of	Poor performance and achievement	7	23

	Frequent absentees	4	13
	Poor participation in decision	5	17
	Poor relation among staff	9	30
	Poor level of service efficiency	5	17
	Other reasons	-	-
Total		30	100

Source: questionnaire,2020

As shown in the above table 4.8 respondents were asked and responded about consequences of poor motivation that they experienced.9 (30%) of respondents respond poor relationship among staff, 7 (23%) of respondents said poor performance and achievements, and the remaining respondents respond frequent absentees, poor participation in decision, and poor level of service efficiency. This implies that the majority of respondents had poor relation among staff poor performance and achievement.

4.9 working capacity, effective motivation and motivational tools

Table 4.9 response about working capacity, effective motivation and motivational tools

Items statement	Agree		Neutral		Disagree		Total	
	NO	%	NO	%	NO	%	NO	%
i.Motivation appraise working capacity of employees	27	90	3	10	-	-	30	100

ii.The effective employees motivation increase productivity	28	93	2	7	-	-	30	100
iii. Poor motivation tool leads employees to become careless and unresponsive	25	83	3	10	2	7	30	100

From the above table 4.9, it is possible to observe that almost 27 (90%) of respondents agree and the remaining 3 (10%) neutral with concept that motivation appraises working capacity.

And 28(93%) of respondents agree with effective employees' motivation increase productivity, and the remaining 2(7%) respond neutral.

In addition, 25 (83%) of respondents were agree with the concept that poor motivation tools lead employees to become careless and unresponsive, 3(10%) respond neutral, and remaining 2(7%) were disagree with this concept.

4.10 levels of employees' motivation

Table 4.10 responses about levels of employees' motivation

Items	Response	No. of respondents	percentage
Level of employees motivation on productivity	Low(unmotivated)	3	10
	High(motivated)	27	90
Total		30	100

Source; questionnaire, 2020

As shown in the above table 4.10, 27 (90%) of respondent respond high, and the remaining, 2(10%) respond low level. From this the researcher understood that high level of employee's motivation on productivity can improve profitability of the organization.

4.11 Attitudes of employees toward salary, bonus, and promotion

Table 4.11 attitude of employees toward salary, bonus, and promotion

Items	Response	No. of respondents	Percentage
What is your attitude toward salary, bonus, and promotion provided by the organization?	Very good	16	53
	Good	9	30
	Moderate	5	17
	Bad	-	-
Total		30	100

Source; questionnaire, 2020

From the above table 4.11, it is possible to observe that more than half or 26 (53%) of respondents respond very well, 9 (30%) of employees respond well, and the remaining 5 (17%) of respondents respond moderate. The researcher concludes that there is positive attitude of employees toward salary, bonus, promotion, reward and service provided by the organization.

4.12 impact of motivation on productivity

The respondent asked about what is the impact of motivation on the productivity. Different respondents replied different responses, most common are the following.

- increase or improve productivity of employee and bring efficiency and effectiveness to improve profitability of employees.
- improve performance and achievement of employees.
- improve satisfaction of employees and created good relationship among employees in working employees.
- reduce service quality and working performance of employees' .due to overpayment or motivation, employees become careless.

From this the researcher concludes or respondents that most employees believe that motivation enhance service quality, working performance, achievement of employees, employee's satisfaction, and create conducive working environment. While some respondent respond

Over motivation lead employees to be careless, so that high level of motivation is better to improve performance and quality of service or product.

4.13 Major finding and discussion

The results of the analysis were presented on table and the results showed:

- Most of employees: found between 20-30 age, degree holder, 6-8 year experience, unmarried, operational (57%) , supervisor(30%), and top manager(13%)workers.
- Most respondent agree with, motivation appraise working capacity of employees, the effective employees motivation increase productivity, poor motivation tool leads employees to become careless and unresponsive, which is 90%,93%,and 83%respectively.while other become neutral and disagree. Around 13 (43%) of the respondents respond that the organization use both motivational techniques to increase level of employee's motivation.
- Almost all (80%) of the respondents replied that there is opportunity for promotion, and half (57%) of them specified that the bases of promotion is based on their qualification, and the remaining respondents replied that based on their performance.
- Majority of the respondents were satisfied with level of payment, job security, and working condition of the organization, which is 70%, 83%, and 53% respectively.
- The majority of the respondents 26(87%) were happy and want to stay in the organization, while 4(13%) were not happy to stay.
- 90% of respondent respond high, and the remaining, 10% of respond low level, for level of employees motivation on productivity.
- Most employees believe that motivation enhance service quality, working performance, achievement of employees, employees satisfaction, and create conducive working environment.
- There is positive attitude of employees toward salary, bonus, promotion, reward and service provided by the organization and most f them respond good and very good which is 53%&30% respectively.

CHAPTER FIVE

5. CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusion

The study covers 30 employees of Commercial Bank of Ethiopia in Tora Branch and questionnaires used to collect data from all respondents. Based on finding, the following conclusion has been drawn:-

- Commercial Bank of Ethiopia in Tora Branch uses financial and non- financial motivation to motivate the employees. Financial motivation include: reward, incentive, wage etc. While non financial motivation include: promotion, status, responsibility, making job placement and soon.
- More than half of the respondents satisfied with job securities of the organization and they believe motivation is crucial factor to increase performance of workers.
- Motivation has much positive contribution for employee 'and organization, while poor motivation result in low service quality, low work performance and employees satisfaction. In addition it remove profitability, image and productivity of business
- .Even though most employees highly motivated, some employees unmotivated within the current system of motivation.

5.2 recommendations

Based on analysis of facts and findings, the following recommendations are given to improve employees' motivation that has direct relationship with the productivity of Commercial Bank of Ethiopia in Tora Branch:-

- It was better if, the company pay attention to motivational activities, because it is very important to organization productivity. The company become better if use financial and non - financial motivational tool than single method.
- Even though most of the respondents respond that we are satisfied with the payment systems, working condition and job security of organization, there is some extent of dissatisfaction for some of them. So that it was better if unsatisfied part of organization become satisfied.
- It was good if prime focus given on side of organization for employees, who perform better and initiate other employees in order to improve their performance and productivity. So as to remove consequence of poor motivation on productivity. Therefore, organization was good in a system of staying employees, it was better for the organization, if they continue by high level of motivation

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APPENDIX
WOLKITE UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
DEPARTMENT OF MANAGMENT

Questionnaires for employees

Dear respondent, this questionnaires Prepared to collect data on the assessment employees motivation and productivity in case of Commercial Bank of Ethiopia Tora Branch for purpose of partial fulfillment of bachelor degree in management . Therefore in order to get real information your honest cooperation is highly expected.

INSTRUCTIONS

- No need of write your name
- Put “x” mark for your answer
- Please give brief description for open ended question
- For close ended question give your answer on space provided

Part 1

Respondent Background

1. Gender: Male

Female

2. Age 18-30 30-40 40 -50

50 and Above

3. Educational level

Certificate

Degree

Diploma

masters above

4. Work experience

Less than 2 years

4-6 year

2-4 years

above 6 year

5. Marital status

Married

unmarried

Widow

divorced

6. Your current job category

Manager

Non supervisor worker

Supervisor

Part 2

Information regarding to organization?

1. Why do you need motivation?

To survive

To increase work performance

To fulfill personnel interest

Please if there is other specify

.....
.....

Using the following information and answer question number “2” followed

Financial motivation

non-financial motivation

-Reward

- Promotion

-Piece rate

- Status

-Bonus

-Job security

-Profit sharing

-Recognition

-Responsibility

2. Which type of motivation your organization use?

Financial

non-financial

Both

Mark "X" on the impression of item listed below

Questions	Very satisfied	Satisfied	Neutral	Dissatisfied	Very dissatisfied
3. Payment system of organization.					
4. Working condition of Bank.					
5. Job security provided by Bank.					

6. Is there reward system for those perform better?

Yes

No

7. If your answer for question no 6 is yes what are they?

Financial

non-financial

Both

8. Is there any opportunity for promotion?

Yes

No

9. If your answer for question no 8 is yes what are the base for promotion?

- Based on friendship

- Based on their performance
- Based on political affair
- Based on their qualification

Other ways

.....

10. Do you think you would be happy if you stay in the organization?

Yes No

11. If your answer for question no 10 is yes what is the reason behind?

- Better satisfaction
- Better training and development
- Better payment
- Better promotion and communication
- Better management
- Better participation indecision
- Better benefits and facilities

Other reasons

.....

12. From your point of view, what is consequence of poor motivation you have experienced?

- Poor performance and achievement
- Frequent absenteeism
- Poor participation in decision
- Poor communication among staff

-Poor level of service efficiency

Other reasons

.....
.....

Mark "X" on the impression of item listed below

Question	Strongly agree	agree	neutral	disagree	Strongly disagree
13. Motivation provides change for workers to apprise there working capacity.					
14. The effective employee's motivation increase productivity.					
15 poor motivation tools lead employee to become carless and un responsive to their productivity.					

16. Level of employee's motivation and productivity

Low

medium

high

17. What do you think about the impact of motivation on productivity?

.....
.....

18. What is the attitude of employees toward salary, bonus, promotion, reward and service provide by the organization.....

