

TITLE PAGE

**ROLE OF MANAGEMENT IN MOTIVATING WORKERS IN THE
BANKING SECTOR
(A CASE STUDY OF FIRST BANK NIG. PLC. OKPARA
AVENUE, ENUGU)**

BY

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APPROVAL PAGE

This is to certify that the project has been examined, approved and accepted for the award of Bachelor of Science (B.Sc) in Industrial Relations and Personnel Management.

This research project titled "Role of Management in Motivating workers in the Banking Sector" was conducted by OGUINE CHIOMA LYDIA under supervision and is hereby recommended for approval.

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DEDICATION

This project work is dedicated to the Almighty creator, God and to my parents Mr. and Mrs Humphery Oguine who is the architect of this work and who made this work a success.

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ABSTRACT

This project work was carried out to determine the role of management in motivating workers in banking sector, using first Bank Nig. Plc, Okpara Avenue, Enugu State as a case study. The purpose of this study is to find out how workers in the banking sector derive motivation, taking into consideration the impact of management influence and the effect of this on productivity. Also research questions and hypothesis were stated to be used in generalization towards the end of this with the appropriate tools. The research design used in this study is descriptive survey method, where simple random sampling was used to obtain information as to the population of the firm, getting a sample size of 44 persons. The data collection was based on primary data like questionnaire, personal interviews and data like bank's annual reports were also used. Statistical tools like chi-square, simple percentage were used to analyze the data. The research findings showed that worker's productivity does not necessarily depend on motivation since every employee has a target to meet and also has obligations to carry out. It was also established that motivation has a relationship with personnel officers' productivity but the basic fact underlying the issue is that what appears to create motivation on one personnel in a particular bank might not act similarly in other banks, most especially in commercial banks. This can be deduced in the sense that motivation does not work in all situations as a panacea to increase productivity in all corporate organizations. Every indication shows that environment and fringe benefits play a significant role in personnel manager's job satisfaction. Based on the findings above, the researcher made this recommendation on how motivation in the banking sector can be enhanced to have an impact on productivity. The management should be able to identify what can actually make the workers in their own banks have adequate motivation and whether such motivation packages are capable of boosting high productivity. Lastly, the management should also endeavor to include some packages like compensation that will ensure adequate job security and if possible work towards developing a policy for pensionable service.

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CHAPTER ONE

1.0 INTRODUCTION

One of the most significant developments in the field of the organization in recent times is the increasing importance given to human resources. More and more attention is being paid into motivational aspects of human personality, particularly the need of self-esteem group belonging and self actualization. This new awakening of humanism and humanization all over the world has infact enlarged the scope of applying principle of personnel management in organizations. The development of people, their competencies and the process developing the total organization are the main concerns of personnel managers.

Extension of organizations in banking sectors face the major problems of professional incompetence and lack of motivation among their employees. Further more, many banking sectors in Nigeria do not have a well defined system of personnel management. Proper planning and management of workers within extensions of organization is essential to increase the capabilities, motivation and over all effectiveness of personnel. Keeping this in view, this research discusses the various dimensions of workers as applicable to extension organizations.

One of the major role of a personnel manager is to recruit, select and place workers at their area of specialty; in other to boost these personnel functions and enable them work effectively, they must be adequately compensated. Comensation being a source of motivation increases the performance of personnel in workplace. Management must first consider what they can reasonably afford to pay their personnel workers and the ramification of their decision; will they affect workers' turnover and productivity. In addition, management play vital role in motivating workers and they solely believe that pay can influence their work ethic and behavior towards their job. Moreover, social, economic, legal and political factor also exert influence on the rate at which personnel managers operate.

It is hereby articulated that the increase of management creating incentives as a source of motivation tends to boost and increase the rate of response of employees in an organization thereby increasing productivity.

1.1 BACKGROUND OF THE STUDY

The task facing management in various banking sector in recent times is that of determining what should constitute adequate motivation for the workers. To achieve these objectives,

the environment for the performance of the individuals working in group towards accomplishing common objective must be maintained.

Personnel managers as well as employees are the single most important source in any firm. They are the keys to higher productivity and efficiency. Most managers have discovered that productive work cannot be achieved through command, order or executive fiat. The primary aim of personnel managers is to recruit, select and place where they rightly suit, in other words, improved personnel managers productivity and efficiency depends on individuals motivation that gives them job satisfaction. The themes of motivation suggests that personnels who have a clear sense of their own contribution to their firm and who receive effective feedback from their manager are more likely to experience job satisfaction than those who do not. Achieving goals and being recognized for doing so is intrinsically motivational. The satisfaction a personnel derived from their work varies, some derive satisfaction from their environment, good salary they receive other benefits and oversees training courses made available to them by the management.

Those in banking sector derive their own satisfaction from the nature of their job, car loan, rewards, interaction, training exercise and other benefits they receive from the organization. Motivation has a lot to do on workers emotion, when an individual is not motivated he

cannot put in his best. Motivation they say activates human energy. It is a force which leads people to satisfy their important needs. All human behaviour is directed towards a goal. Individual values and goals differ from organizational goals and values. These values help personnel make judgment and decisions on matters affecting them. Personnel in organization have a number of responsibilities. They are responsible to the organization for doing what they are paid to do which is hiring new workers and administering basic resources like pay and benefits and also responsible for meeting their own needs and protecting their own values.

According to Eli Ginzberg (1982) in his human Economy, workers want to earn enough from their work to meet the needs of their families and to enjoy a rising standard of living. Secondly, they want reasonable assurance that if their performance is satisfactory they can look forward to holding their jobs and to the special benefit which will accrue to them by virtue of their long term with the organizations. They want their job to provide the satisfaction that comes from the meaningful activities of the management. Finally, workers expect that those who supervise and direct them will not infringe on their rights as human beings and as citizens.

Furthermore, Koontz et al (1982) define motivation in a general term applying to the entire class of desired needs, wishes and similar

force. We can look at motivation as involving a chain reaction on wants or goals sought which gives rise to tension, then causing action towards achieving goals, and finally satisfying wants. We can easily note that many physiological needs are stimulated by environmental factor. The smell of food may make one hungry, a high thermometer reading may make us suddenly feeling hot or the sight of a cold drink may cause an overwhelming thirst, who for example, has not had certain physiological needs accentuated by an attractive advertisement.

Udoh E.U. (1999) says that management has a major influence on our perception and needs. The promotion of a colleague may kindle one's desire for a higher position. A challenging problem may want our desire to accomplish something by solving it. Personnel manager like other categories of workers every where are basically the same. They want more money, training exercise, more motivation accordingly. Even in the banking sector, benefits that management can use in motivating personnel managers include, medical facilities, pension, gratuity plans, vacation leave with pay, and sick benefit with pay, housing subsidy, and transport allowance. If these are the needs and wants of personnel managers everywhere in the banking sector, what type of benefit do managers in the sector provide to satisfy the yearning of their manpower. From the situation of things in the

country, we can see that these fringe benefits are being denied to personnel managers in most banks in Nigeria. We don't need anyone to convince us that productivity of personnel managers in such banks is one of the lowest in the sector.

However, the basic focus of this study centers on the role of management in motivating personnel managers in the banking sector. Also the study has to look into things that makes recruiting officers in the banking sector feel satisfied in their work as well as the things management in the banking sector have to do to make sure that their personnel derive satisfaction from their work to boost their productivity, using First Bank, Plc, Okpara Avenue, Enugu State as a case study.

1.2 STATEMENT OF PROBLEM

Motivation of personnel managers in every bank poses some serious problems to both management and employees themselves and the two have been on entangled midway but research and analysis of the motivation of personnel appears to emphasize the importance of making job challenging and meaningful.

Employees attitude to work depends on the degree of motivation they derive from the job. Satisfaction an individual derives from job varies with age, sex, occupational level, social group and individual

increase in productivity depends on workers input and workers cannot put in much when they are dissatisfied with their work.

In other words, the efforts of managers in motivating personnel manager or human resource managers in most of the banking institutions does not seem to yield expected result, but managers in these banks often consider their immediate corporate financial position to the detriment of effective motivation of the personnel workers and the role played by personnels, forces managers always to take consolation on aggregate return rather than individual rate of returns thereby, getting the wrong evaluation and faulty picture of the impact of the role of personnel managers in motivation. This degree of laxity and limitation constitute the problem of this study which necessitates this research.

1.3 OBJECTIVES OF THE STUDY

The objectives of this study are:

1. To determine how managers contributes to the motivation of personnel managers and their satisfaction in the banking sector.
2. To determine the effectiveness of personnel workers in the banking sector

3. To look into some motivation mix, that is, the set of controllable variables that managers in the banks can use to influence their personnel workers and recommend appropriate motivation mix that will make the staff experience job satisfaction that will enhance performance and quality of service rendered to customers.
4. To determine the effectiveness and impact of motivation on employee's productivity in the bank.

1.4 THE SIGNIFICANCE OF THE STUDY

This research work will be relevant to the managers and personnel managers of First Bank Nig. Plc. It will also be beneficial to other public sector organization in Nigeria; it will also be of importance to the government, potential and future researchers on the issue of management's means to motivate personnel workers or related studies on motivation.

This empirical study is also important to the researcher, since it is a partial requirement for the award of Bachelor of Science (B.Sc) in industrial Relations and Personnel Management. It is hoped that the result of this study would be used by all corporate financial and recruiting organizations involved in banking and personnel services, by way of providing the necessary information and machinery that will be

useful for appropriate decision making and recruitment process in the area of study. It would also guide management of related organizations on policy formulation and even on implementation processes.

This study will also identify how the academic environment would stand to benefit in the direction of having a guide for research work, lectures, seminars and even class work for the study. The professionals would have enough ground for professional advice for client and other related publics. Government will use the result of their study as guiding information for policy formulation and other decision-making.

Finally, the general public and even the personnel managers would benefit from this work by actually knowing what motivation as well as the impact on performance is all about.

1.5 RESEARCH QUESTIONS

1. Are there any room for personnel management in your bank?
2. Are workers in your bank motivated on their work?
3. Does your bank management have concern on workers' job satisfaction?
4. What are the things management use to motivate personnel managers in your bank?

5. Are there problems arising in your bank concerning workers' motivation?
6. Did you think that motivation have an impact on worker's productivity in your bank?
7. Does the management respond to the workers problems positively?
8. In what ways do you think that motivation packages for workers in your bank could be improved?

1.6 RESEARCH HYPOTHESIS

The researcher formulated the following hypothesis based on the objectives and problem identified for the purpose of this research work, stating them in both Null and Alternate forms.

1. Ho: Motivation does not have significant impact on workers productivity
Hi: Motivation has significant impact on workers productivity
2. Ho: Employee productivity does not depend on motivation
Hi: Employee productivity depends on motivation
3. Ho: The role of management in motivating worker in the banking sector is not significant.
Hi: The role of management in motivating workers in the banking sector is significant.

4. Ho: Provision for advancement would not improve workers productivity

Hi: Provision for advancement would improve workers productivity.

1.7 SCOPE OF THE STUDY

This research work focuses particularly on the role of management in motivating workers in the banking sector. For this reason therefore, the research has consulted with several views on the issues of motivation and workers to include text books on management, Human Resource Management; industrial relations, Newspaper, edits, journals banks etc. The work could be voluminous if all the arguments of different authors are presented, but they have been carefully selected so that only issues particularly concentrating on management's motivation of workers in banking sector are considered.

1.8 LIMITATION OF THE STUDY

In the process of conducting this research work on the role of management in motivating workers in the Banking sector,

a lot of factors militated against the study. First was the attitude of the respondents to the researcher, some of the respondents took the researcher to be an agent from external bodies and deliberately refused to answer the questions. This is mostly the case with the senior staff/managers.

Closely associated with this problem is the fact that some of the respondents did not return the questionnaire to the researcher. This is a big limitation to this study since it further reduced the sample of workers in the company used for the study.

Another problem that was encountered was due to shortage of time and financial constraints. The research was faced with financial problem due to transportation involved, printing questions, consulting newspapers etc. also the scarcity of current materials or books imposed serious limitations on the study.

The effect of the national strike which also affected the banks was also a constraint. Finally, the problem of retrieving questionnaire from the respondents, some of whom did not care to complete the questionnaire and so it became necessary to retrieve and redistribute them.

The research would have even cost more if it were to cover all banking sector in the country, thus, the research areas is limited to first Bank Nig. Plc, Okpara Avenue, Enugu State.

1.9 DEFINITION OF TERMS

1. **Motivation** – It is a feeling of enthusiasm, interest or commitment that makes a worker wants to work and accomplish such work.
2. **Personnel manager** – It is a person who administers nationwide merit system for federal employment, including recruitment, examination and training programs.
3. **Management** – A person or a body controlling and directing the affairs of business, institution firms etc.
4. **Organization** – A group of people brought together for the purpose of achieving certain objectives while these members may change, the role of the organization which is this basic unit is maintained.
5. **Work** – This implies any kind of purposive activity whether paid or unpaid, fulltime or part time, formal or informal. With reference to an organization. It used to imply the operations involved in a particular job.
6. **Human resources** – It is a field of business concerned with recruiting and managing employees or workers in any working sector.
7. **Productivity** – It is referred to the measured relationship between the quantity (and quality) of result produced and the quantity

of resources required for production. In essence, it is a measure of the work efficiency of an individual, work unit, or entire organization.

8. **Promotion** – It is advancement to a more senior job or a higher rank, grade or position and also it could be a source of encouragement of the growth or development of something.

9. **Job Satisfaction** – It is when a worker carries out a work and feels fulfilled that such work is carried out.

10. **Job Security** – It is an area of safety in job that helps deals with the protection of workers health and safety, through the control of the work environment to reduce or eliminate hazard.

11. **Job Evaluation** – It is the process of comparing, ranking and appraising jobs by the use of specific qualitative or quantitative factors, such as mental and physical skills, degrees of responsibility and working condition.

12. **Fringe benefits** – It is an alternative and offered by a firm to this workers to make them feel satisfied with their jobs, such as pensions, vacation and sick days, insurance, health, bonuses etc.

13. **Employee productivity** – Is the amount of time an individual is physically present at a job and also the degree to which he or she is “mentally present” or efficiently functional while present at a job.

1.10 THEORITICAL FRAMEWORK

The theory of Abraham Maslow's (the hierarchy of needs) is used to explain the relationship between management's motivation and personnel manager. It is the most widely mentioned theories of motivation and that best suit this research work. Maslow saw human needs from the lowest to the highest needs ie in hierarchy and he concluded that when one set of needs are satisfied, this kind of need ceases to be a motivator. Maslow said; "If we are interested in what actually motivates us and not what has or will, or might motivate us, then a satisfied need is not a motivator". According to Maslow, these needs are classified into five and all of them go towards giving an individual (personnel manager) motivation and job satisfaction. These needs are:

a. Physiological need:

Undoubtedly, these basic needs are the most proponents of all needs. What this means specifically is that, human beings who has not achieved anything in life in an extreme fashion, it is most likely that the major motivation would be the physiological needs rather than any other. A person who is lacking food, safety and esteem would probably hunger for food more strongly than anything else. At every stage in

the organization, management is to recognize that every kobo means much to the employee. He would trade some comfort for money.

b. Safety need:

Once the first need are largely satisfied, safety needs emerges. An individual becomes concerned with the need for safety and security, protection from physical harm, disaster, illness and security of income, life style and loss of employment. An employee likes to know that his employment is permanent. The loss of his job could induce him to seek ways of satisfying his physiological needs. In other to motivate such employee and encourage productivity, management would try as much as possible to provide security for workers.

c. Social need:

The need is often referred to as acceptance need. The individual has satisfied his two basic needs and wants acceptance, to love and to be loved. The value of friendship, affection and the sense of belonging are much needed and are seldom satisfied by money. Management on their part could motivate personnel manager by paying them adequate salary and rewarding them for the services rendered.

d. Esteem needs:

At this stage the individual has need for recognition, accomplishment, and achievement for the need for self respect. He loves to take responsibilities and prove himself. The esteem need is

the ego need. A personnel manager would feel motivated when management gives room for his contribution to be recognized and appreciated. The feeling of independence, professionalism and confidence is highest at this stage. It is important for management to recognize.

e. Self Actualization:

This need is often called fulfillment need. This is the need for an employee to reach his highest potential at work place in conquering his environment. A personnel manager is motivated by a desire to self-actualize, to achieve whatever he defines as his maximum potential, to do his work to the best of his ability. As he succinctly put it, "what a man can be, he must be".

Maslow believe that an average citizen satisfies perhaps 85% of his physiological needs 70% of his esteem needs and 10% of his self actualization needs. According to him, human motive at work are governed by these needs and their satisfaction will lead to motivation and high productivity. It must be recognized that there is a great deal of over lap in the concept of hierarchy of needs and a great deal of inter-dependence among the various levels there is no clear cut distinction between one level and the other, when all the individual needs tends to be partially satisfied, the safety need disappears as

social needs and esteem needs emerged, they only become less active.

Certainly, there is evidence that Maslow's theory is able to account for findings on occupational level and motivation. Those in lower level of occupation are likely to be motivated by lower order needs as pay and security. Where as those in high levels of occupation that have those basic needs fulfilled are more interested in fulfilling higher order needs. Again this depends in the time and circumstances since a person on esteem need can fall back to physiological needs during severe economic depression.

Maslow did not infact intend that needs hierarchy should be directly applied to job satisfaction but despite this lack of interest on his part, a number of theorists like McGregor (1960) "The 'X' and the 'Y' Theory" has popularized Maslows theory in management literature. The needs Hierarchy has a tremendous impact on the modern management and job satisfaction studies by Beer (1960) and Clack (1960) seem to support Maslow theory.

1.11 HISTORY OF THE AREA OF STUDY

First Bank was founded precisely in March 31st 1894. at inception, the bank was incorporated as a limited liability company

under the name Bank of British West Africa (BBWA), with the head office originally in Liverpool.

First Bank of Nigeria Plc is the premier bank in West Africa and the leading financial service provider in Nigeria. The Bank has involved itself in national development especially its contribution to the economic growth and development of Nigeria over the last 116 years and has been driven by commitment to the provision of excellent banking services.

In response to a rapidly changing economic and business environment, First Bank has at various times restructured her operations. This Bank had in 1975 changed her name from Bank of British West Africa (BBWA) to Bank of West Africa (BWA). In 1966, the Bank merged with standard bank, UK and adopted the standard Bank of West Africa limited and in 1969 was incorporated locally as the standard Bank of Nigeria Limited in line with the companies Decree of 1968 changes in their name also occurred in 1979 and 1991 to First Bank of Nigeria Limited and First Bank of Nigeria Plc, respectively.

First Bank opened it's second branch in Nigeria in Calabar in 1900 and 12 years after, extended it's service to Northern Nigeria by opening Zaria, Banch. The Kano Branch was opened in 1928. Currently with over 570 branches, the First Bank group has one of the largest branch networks in Nigeria. In 2002, First Bank established a wholly

owned banking subsidiary in United Kingdom First Bank of Nigeria (UK) limited, regulated by the financial service Authority (FSA). First Bank thus became the First Nigerian Bank to own a fully fledged bank in the UK. In 2007, First Bank of Nigeria (UK) set up it's Paris office to serve as a marketing base to service francophone West Africa. First Bank also has a representative office in South Africa and has obtained a license to open a representative office in China.

As a full spectrum, financial service provides the product/services mix has been designed to cater for the needs of their diverse client base. Increasing strongly on services delivered via various electronic platforms, the primary concern is to improve customer transaction convenience and in a case of access to their service as well as strengthen transaction security.

CHAPTER TWO

LITERATURE REVIEW

2.0 INTRODUCTION

Much has been said and written about motivation of personnel managers by management either directly or indirectly by others. Therefore, the aim of this chapter is to evaluate these previous write ups and determine earlier accomplishments in the field as well as to disclose where contributions are desirable.

This chapter explains extensively how management motivate personnel managers (workers) which is broken into various subsections viz, the concept of motivation, definitions, intrinsic motivation and satisfaction, implication and Application of related theories, motivation and job satisfaction, job justification and productivity, Frederick Herzberg's Theory of job satisfaction, employee motivation, towards greater job satisfaction in industry etc.

2.1 CONCEPT

The issue of concept of motivation and its origin, dated back to the 19th century. Henry Fayol (1841 – 1925) developed and originated the idea of industrial management and control. Although some analysts discovered to a noticeable degree the practice of motivation in United State. Other school of thought presented F.W. Taylor (1856 –

1935) as one of the original proponent of motivation principles. This application either was discovered to be in full swing around 1930 in United States of America, when they had what is economically referred to as revolutionized economy. Motivation, like any other major productivity instrument has gained this priorities even in the developed and less developed countries like Nigeria.

In Africa in particular, inspite of its under-developed economic situation, motivation is equally seen as an instrument of industrial harmony. However, in Nigeria, the origin of motivation can be traced to the common practice of individual organizations, motivating their workers in anticipation of higher productivity and enhance profitability. Although some other school of thoughts relate the origin of motivation to pre-colonial times with reference to the advent of Europeans and other Western countries, it becomes not too acceptable to relegate Nigeria to the situations of not even identifying one thing to this credit since creation, therefore, motivation in Nigeria must be assumed to be like it's origin in other parts of the world.

Motivation in the Nigerian context always bother on the system, which analyses and classifies the favorableness or unfavourableness of employees job in organizations and other related bodies borrow strongly the practice of motivation in order to achieve set objectives either directly or indirectly. Therefore, for purpose of achieving the

objectives of this research work, consideration was adequate to motivate and its impact on personnel managers productivity in the banking sector.

2.2 DEFINITION

Questions of the definition of motivation seem to be an unending situation that still needs the co-operation and compromise of different authors, writers and professionals. In this area of study, it has shown that experts have conducted quite a reasonable empirical studies on motivation in worker's productivity as measures for corporate survival, even in recent times and until now, no general accepted conclusion seems to be reached on what should generally be the definition of motivation.

Some defined it based on environmental factors; others see it based on organizational objectives while a good number gave a contingency reasoning to it.

In my own words, motivation is an internal and external factor that stimulates desire and energy in people to be continually interested in and committed to a job, role or subject and to exert persistent effort in attaining a goal. Motivation result from the interactions among conscious and unconscious factors such as the

intensity of desire or need incentive or reward value of the goal and expectations of the individual and of his or her significant other.

Keith (1984), defined motivation as the favorableness or unfavourableness with employees views their work. In essence, this expresses the amount of agreement between one's expectation and the amount of agreement in reward that the job provides. Some behavioral scientist opined that since job satisfaction involves expectations, it relates to equity theory, the psychological contract and motivation.

Dalton (1999) on a different line of thought observed that motivation may refer to either a person or a group and can be applied to individual's job. This provision appeal to support the view of Obaseki (1996) where he observed that motivation in life satisfaction. The implication of the above provision is that the nature of one's job affect his environment, the job does affect one's feeling on the job. Similarly, since a job is an important part of life, motivation influences one's general life satisfaction. He equally considered that satisfaction arises from a complex set of circumstance in the same way that motivation does. This however steps up the fact that in job satisfaction there would be a substantial rise in certain personnel problem index over a period of time. From the above provision it simply implies that satisfaction is not the same as motivation.

According to Luthens (1983) satisfaction is an attitude, an internal cognition state while motivation is a process. This of course explains why the content model especially Herzberg's have more to do with satisfaction. According to Jones, George and Hills (2000), defines motivation as a physical force that determine the direction of a persons behavior, a person's level of effort on a person's level of persistence in the face of obstacles. Wendy Pan, "Gives reason, incentive, enthusiasm or interest that causes a specific action or certain behavior". S. Hall believes motivation to be a process where members of a group pull higher to effect an organization through loyalty and commitment.

Studies have shown that in the content models, motivation is deemed to be the sum of various content factors such as responsibility and growth potential.

2.3 INTRINSIC MOTIVATION AND SATISFACTION

Most of the research on job satisfaction and motivation seems to imply on a carry over effect of relationship from satisfaction to motivation, a satisfied worker should be a motivated and productive worker.

From the journal of international society research written by Olayiwola Olusola, he postulated that motivation seems to be a

fundamental instrument for regulating work behavior of staff and concluded that the optimization of work behavior can best be achieved by motivating the worker. Olulube (2006) also asserted that motivation to work whether intrinsic or otherwise are very essential in the lives of workers because they form the fundamental reason for working in life.

From the work of Hackman Halwes (1987) they indicated that people with high growth needs to enjoy the opportunity of learning and stretching their abilities on the job. One could also provide considerable anecdotal evidence that, in many cases people are motivated to grow and strive for higher performance and they experience strong satisfaction in the process, persisting in their effort even when the pay is not quite as good as in another less challenging job.

Hackman and Oldham's (1986), states that job characteristics model presents higher motivation, satisfaction and quality of performance as a joint outcomes of enriched and enlarged job content. Logically, we can expect the improved job content to provide a welcoming challenge and a strong motivation to strive for success.

Lifting Maslow need hierarchy, Herzberg two factor, McClelland achievement motivation and Alderter Existence Relatedness and Growth Theories, Cole (1996), (2002) and Mercer (1998) claimed that

the financial rewards and incentive are important but they are not sufficient positive motivation. To them, intrinsic motivation such as natural or personal drive, desires, impulse etc belonging internally, has a role to play in job performance of workers.

Lawler (1986) argued that when people have needs to control self-esteem, participation, and self fulfillment, then the opportunity to participate in decisions and control their own work, leads to motivation but rather from motivation to satisfaction. Lawler's affirmation had empirical support from Hackman (1986) who found that intensity of the outcomes depended on the growth and self actualization needs of the employees. People with a higher capacity for intrinsic motivation (in other words, a high motivational quality) had greater job satisfaction and were found to perform better. Quality of performance and intrinsic job satisfaction are thus co-effects of intrinsic motivation.

2.4 IMPLICATION AND APPLICATION OF RELATED THEORIES

Various theories are applicable to and have direct or indirect relationship to the concept of motivation. Most literatures pointed out the controversy that has existed since the human relations movement over the relationship between motivation and productivity. The Herzberg's model is the best theory of motivation but still it does not deal with the relationship of motivation to productivity.

According to Lawler (1986) the Vroom model also largely avoids the relationship between motivation, satisfaction and performance. Although motivation makes inputs into Vrooms concept of balance and the outcomes have performance implications. It was not until Porter and Lawler refined and extend Vrooms model that the relationship between motivation and performance was dealt with directly by a motivation model.

However, what is more important in the Porter and Lawler's model is what happens after. This is diagrammatically expressed below:

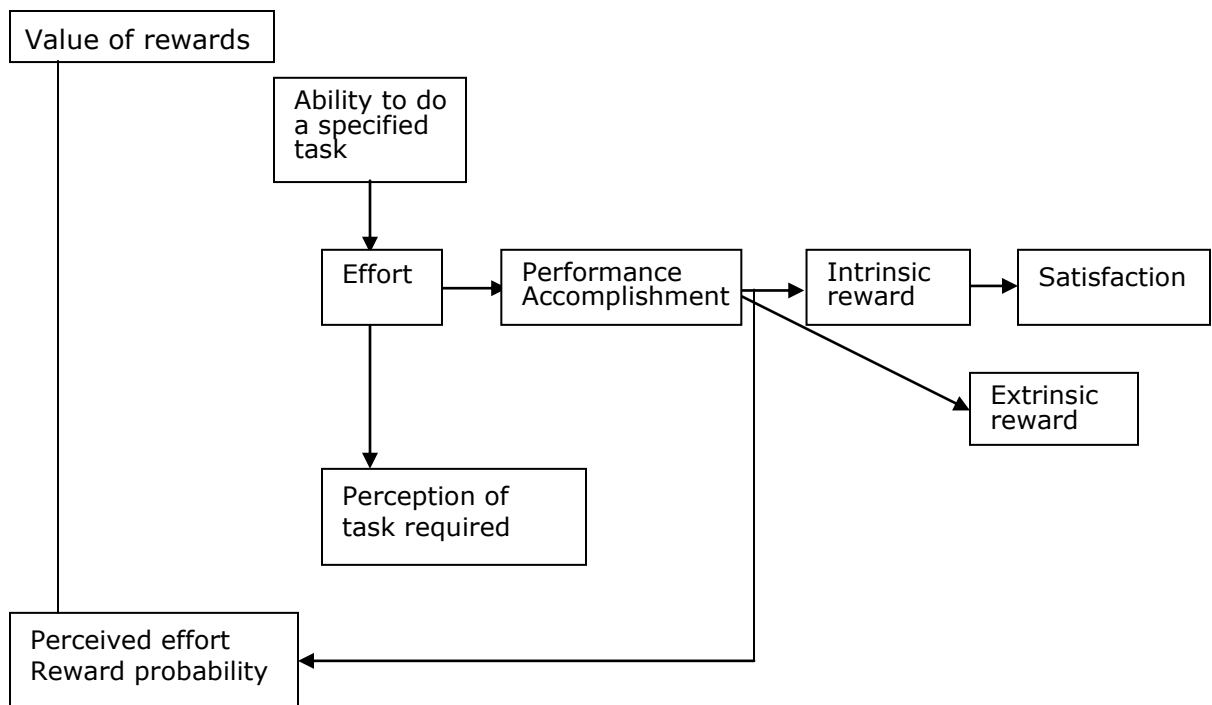


Fig: 2.1 THE PORT AND LAWLER MOTIVATION MODEL

According to Osuagwu (1984) Vrooms theory is useful on its own and quite compatible with the need theories of motivation. He said that in Vroom's assumption, senses of value vary between individuals at different times and in various places appear more accurately to fit real life. It is consistent also with the idea that a manager's job is to design an environment for performance necessarily taking into account the difference in various situations. Thus, one of the great attractions of the Vrooms theory is that it recognizes the importance of various individual needs. In conclusion, what the process theorist have tried to do was to account for motivation in terms of matching individual needs to what the job offers.

2.4.1 PROCESS THEORIES

Campbel et al (1970) described the theories of Maslow and Herzberg as content theories of motivation and job satisfaction because the theories are only interested in identifying those factors, which are made for motivation, job satisfaction and dissatisfaction. They identified another category of theories which aim to describe the interaction between variables in their relationship to motivation and productivity. The variables are the needs, values and expectations that individual (personnel managers) have on relation to their job. Three

classes of the theory have been put forward and these are the "Expectation", "Equity Theory" and "Reference group theory".

EXPECTATION AND EQUITY THEORY

Expectancy and Equity Theory of motivation is used to explain how feeling under paid workers might affect the work of an organization and what a manager can do to increase the employee's motivation. Campbell et al (1970) based his argument on the fact that the workers have idea of what is just or enough as reward for their efforts. There exist a psychological contract between the employer and employee (i.e. management and personnel manager), that for a given amount of effort, there should be a given amount of reward. Workers relate what they are getting as rewards from their effort to what others are getting and if they find themselves getting too little, they become dissatisfied. Only when the reward and efforts are seen as unreasonable in terms of the rewards of other people that there is a discrepancy between the individual effort and rewards and those of others. The theory says that there is likelihood for the employee to put less effort into his work to give poor quality production. The employee might decide to withdraw from the situation if he might change his expectation to be more in line with what he is receiving; other studies have also confirmed that under – reward lead to dissatisfaction.

REFERENCE GROUP THEORY

Reference group theory is supported by many theorists such as Hulin and Blord (1968) who have argued that an understanding of the group to which the individual relates is critically important to understand motivation. The individual compares his inputs and output from his job with those of his work mates, friends or people in his organization before defining whether or not he is equitably motivated. The importance of reference group is further established by Wein and Malieu (1986) from the study they carried out on educated managers who were less motivated with their pay than non-educated managers. This is because, they relate their salaries to reference group of highly educated and lower paid individuals, whether the expectation of the educated and their relationship to what the job actually offers have any relevance to understating motivation is what Locke has queried.

Locke (1986) argues that when expectation and realities are different, the reaction is not lack of motivation but surprise. He said that motivation or no motivation would depend upon the value, which we place on our rewards. For example one might well be dissatisfied with an unexpected pay rise or promotion. This is because information given is re-directing the attention of the employees from the values that cannot be fulfilled in the job, to value which they did not realize could be fulfilled on their jobs.

NEEDS/VALUES FULFILMENT THEORY

The needs/values fulfillment theories look into the different individuals needs and values in a job which are likely to affect the degree to which they are motivated. Personnel managers would be adequately motivated if management tries to measure up with their needs and help achieve values. A number of theories have argued that it is the degree to which the job fulfils needs that determine motivation and job satisfaction.

2.5 MOTIVATION AND JOB SATISFACTION

Motivation refers to the drive and effort to satisfy a want or goal. Satisfaction on the other hand refers to the contentment experienced when a want is satisfied. In other words, motivation implies a drive towards an outcome, and satisfaction is the outcome already experienced from a management point of view, a person might have high job satisfaction but have a low level of motivation for the job or the reverse might be probably, a highly motivated person with low job satisfaction will look for other positions. Likewise, those people who find their position rewarding but are being paid considerably less than they desire or think they deserve will probably search for other jobs.

According to Howe (1995), employee's motivation and satisfaction is the aim of most managers the contention is that a

motivated employee has a better attitude to work than a demotivated employee does. It is once believed that motivation and satisfaction would lead to higher productivity. Research findings points to the fact that motivated employee are not necessarily productive employees. Thus, there is no consistent correlation between productivity and motivation studies show, however, that motivation and job satisfaction correlates negatively with increased absenteeism commending on the lack of correlation between employee motivation and productivity.

These studies consistently point out that a motivated employee does not out produce an unsatisfied output, in some cases but people claim that motivation is the cause of low productivity or poor attitude to work. An employee who is satisfied and motivated is an ideal employee. What motivates an employee (personnel manager) are much and varies, factors such as sex, age, job level, personal characteristics of a the job holder, level of education, income level, supervision, relationship with management and co-workers, size of the work group, job content to mention but a few are some of the major factor that influence employee motivation and job satisfaction.

The basic proven psychological theory is that human beings do not live by bread. At a certain stage of human development, the basic survival needs food, water, sleep and so on, these are the compelling needs. As individual develop, they begin to want higher need such as:-

- a. Job and physical safety;
- b. Social needs such as love, group affiliation;
- c. Esteem needs i.e. the feeling of importance and recognition by others and at the peak of all;
- d. Self actualization needs i.e. the desire to reach one's potential, self fulfillment and personal development.

However, high pay may lead to high status and self esteem and therefore a motivational factor but after a time money loses its impact as a motivational factor. People begin to seek higher level of needs.

The following are the sustainable satisfiers or motivators:

- Sense of achievement
- Recognition
- Intrinsic value of the work
- Responsibility
- Advancement/growth

The key message is that financial incentives are not generally powerful motivation tools. People want challenging jobs that bring a sense of achievement, responsibility, growth, advancement, enjoyment of work itself and recognition. Despite all the researches and theories of motivation that has come to the front in recent years, reward and punishment are still considered strong motivators for

centuries, however, they were too often thought of as the only force that can motivate people. It is common sense that when people feel great about the place where they work, they provide better customers service. In the sense that management seizes to satisfy his employees (personnel manager) in the work place; it would result to:

- Unhappy employees would be less productive and more likely to have higher absence rate
- They would feel demoralized and begin to sabotage on the other hand, where management motivate his personnel manager adequately, then:
 - They would help retain customers
 - They would be more productive, innovative and loyal
 - There would be increase in job satisfaction which would lead to increase in employees' morale, which lead to increase in employee's productivity.

2.6 FREDRICK HERZBERG'S THEORY OF MOTIVATION AND JOB SATISFACTION

Hertzberg (1959) postulated this theory otherwise known as the two factor theory of motivation on organization. He concluded that the set of factors that have effects on people at work place differs. Some factors were said to be necessary to maintain a reasonable level of

satisfaction without them, people would be dissatisfied at work. However, these factors were said to be capable of energizing and directing behavior of people other than showing up at work and affecting performance at minimum level. These were labeled hygiene factors and they include:

- Company policy
- Relations with fellow workers
- Supervision
- Job security
- Salary
- Status
- Working condition
- Job effects on personal life

A second set of factors was said to be not essential to satisfaction but necessary to energizing and directing effort and behavior above minimum levels. These factors which were said to be capable of being strong motivator of people at work were labeled "motivator" and they include:

- Achievement
- Recognition
- Advancement
- The nature of work itself

- Responsibility
- Opportunities for professional and personal growth

The two-factor theory while intuitively appealing and eagerly accepted by many practitioners, has suffered a great deal of criticisms for certain weakness in the method used in this research. Failure to reproduce the findings with different research methods is on criticism. Researchers and practitioners have become quite skeptical of the notion that certain factors are capable of affecting only job satisfaction, while only a limited number of other factors are capable of affecting motivation and effort. Many are particularly critical of the proposition that salary or money is incapable of affecting satisfaction or productivity. There is much evidence that money is capable of energizing and directing a wide variety of human behavior largely because it can be used to satisfy a wide variety of human needs.

Further problem with this theory is that it is too simplistic – It over looks individual differences. To say that people at work are capable of being motivated only by achievement, recognition, advancement, responsibility, growth and job itself is to ignore the wide range of it individual difference which are found in any organization. While “motivators” may be very rewarding to many people there are nevertheless many others who, because of their experience or state

respond strongly to improvements in “hygiene” factors such as money, status and working conditions.

Herzberg (1959) on his two factor theory was able to deduce that one of the factors referred to as hygiene has a great impact on employee’s (personnel managers) productivity because it is the main constituent of motivation and job satisfaction. They maintain a reasonable level of satisfaction, without them, people would be dissatisfied at work.

2.7 JOB ENLARGEMENT AND JOB ENRICHMENT

The attempts of management to alleviate some of the problems encountered in excessive job simplification and thereby motivating workers (personnel managers) falls under the general headings job enlargement and job enrichment. Job enlargement involves broadening the scope of a job expanding the number of different tasks to be performed. Job enrichment is increasing the depth of a job by adding responsibility for planning, organizing, controlling or evaluating the job. A manager might enrich a job by promoting variety, requiring more skill and responsibility, providing more autonomy and adding opportunity for personal growth. Some examples of job enrichment are:

- Giving the employee an entire job rather than just a piece of the work
- Giving more freedom and authority so that the employee can perform the job as he or she sees fit.
- Increasing the employee's accountability for work by reducing external control.
- Expanding assignments so that the employee can learn to do new task and develop new areas of expertise.
- Giving feedback reports directly to the employee rather than only the management.

2.7.1 CHARACTERISTICS OF JOBS

A model developed by Hackman and Oldham (1987) identifies five important design characteristics of jobs, these include skill variety, task identity and task significance affecting the meaningfulness of work; autonomy stimulates responsibility; and feed back provides knowledge of results. Each aspect can make a job better and increase motivation for the employee to the degree that each is present.

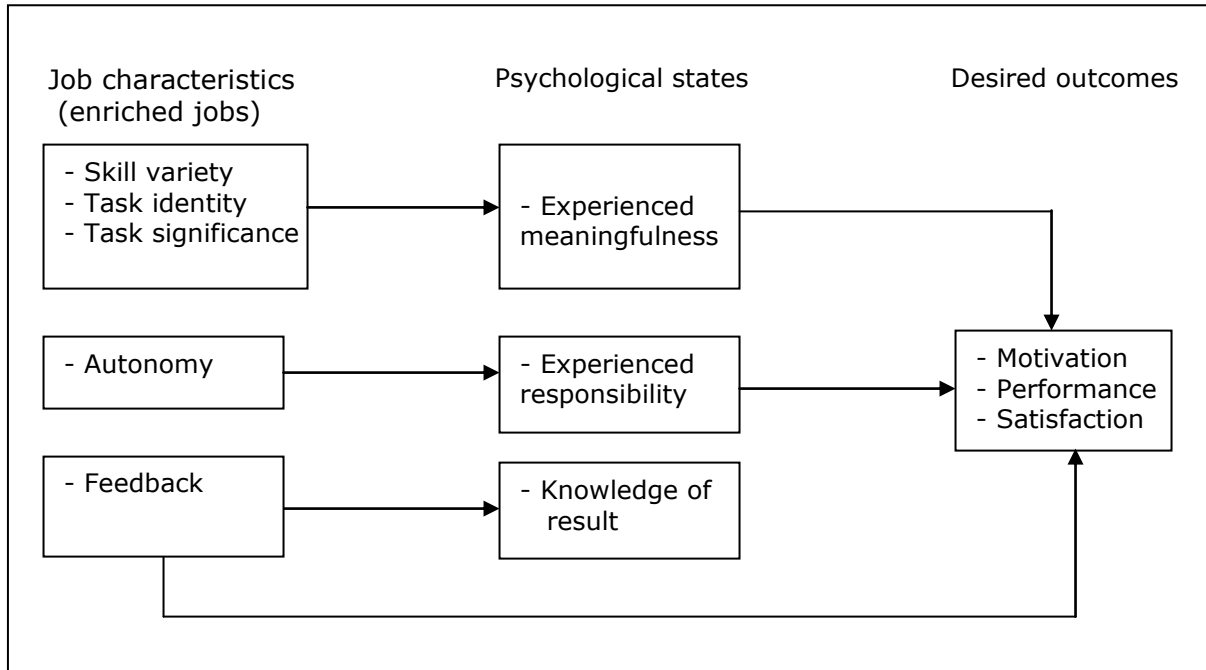


Fig. 2.2 JOB CHARACTERISTICS MODEL

a. Skill variety:- This is the extent to which the work requires several different activities for successful completion. For example, low skill variety exists when an assembly – line worker performs the same two tasks respectively. The more skill involved, the more meaningful the work becomes.

b. Task identity:- It is the extent to which the job includes a “whole” identifiable unit of work that is carried out from start to finish and that results in a visible outcome.

c. Task significance:- The impact the job has on other people indicates its task significance. A job is more meaningful if it is important to other people for some reasons. For instance, soldiers may

experience more fulfillments when defending their country from a real threat than when merely training to stay ready in case a threat arises. This is applicable to personnel managers in organizations.

d. Autonomy: The extent of individual freedom and discretion in the work and it's scheduling indicates autonomy. More autonomy leads to a greater feeling of personal responsibility for the work.

e. Feedback: The amount of information employees receive about how well or how poorly they have performed is feedback. The advantage of feedback is that it helps employees to understand the effectiveness of their performance and contributes to their overall knowledge about the work. At one firm, feedback reports from customers who contract the company with problem are given directly to the employee (personnel manager) who handled the customers' complaints, instead of being given only to the manager.

2.8 THE HIERARCHY OF NEEDS THEORY

Need satisfaction is at the root of content theory which "Hierarchy of needs theory" falls in. It simply explains that people act as a result of desire to satisfy their needs. Immediately a person perceives a need, he is griped by tension, which remains with the person until the need is satisfied. Maslow's hierarchy of needs is best suited for the role of management on motivating personnel workers;

first, this theory will be discussed and secondly, how it is relevant to management in motivating personnels in firms would be analyzed.

No author or researcher can snatch the credit for the popularization of motivation from Abraham Maslow. He did so well to sensitize employers and employees to the inseparable connection between people's motivation and their needs. Even in today's world of consultancy and training programme, any performance – related training programs that fails to link with Maslow's work is viewed with scorn by participants.

Maslow's study can be summarized in the five assumptions the put forward. They are regarded as assumptions or mere assertions because his study was not based on empirical research but on observation. Hence, it is sometimes referred to as "humanistic approach" to the study of motivation. These five assertions are:

- i. Human beings are motivated by their physiological needs which entail needs for food, sleep, sex etc.
- ii. Human needs are many and they vary so he values safety which entails need for stable environment relatively free from threats.
- iii. Because these needs are many and vary, human beings consciously or unconsciously arrange them in order of priority starting with the lowest to the highest. This is how and where the name "hierarchy of needs" emerged.

- iv. He asserts further that people start the satisfaction of the needs from the lowest and proceeds hierarchically until the highest is satisfied.
- v. Finally, he asserts that once a need is satisfied, it stops being a motivator, at that point in time.

The first three and the fifth assertion of Maslows, no doubt, have universal acceptance and applicability. The same cannot be said of the fourth assertion. Situation, valence and personality factor have erased the generalisability property contained in the fourth in assertion. Certain situations can compel a person to ignore a lower need (food) and give attention to a higher need (safety). Also, the valence or value placed on a particular need can make people ignore lower need for a higher one or vice-versa. Whereas some people, based on their personality type are predominantly preoccupied with lower order needs.

Of much importance to employee motivation by management is the third assertion that says people consciously or unconsciously arrange their needs in order of priority starting from the lowest which is physiological needs and moves progressively to the highest one which is self-actualization needs. Maslows hierarchy of needs is shown and explained below:

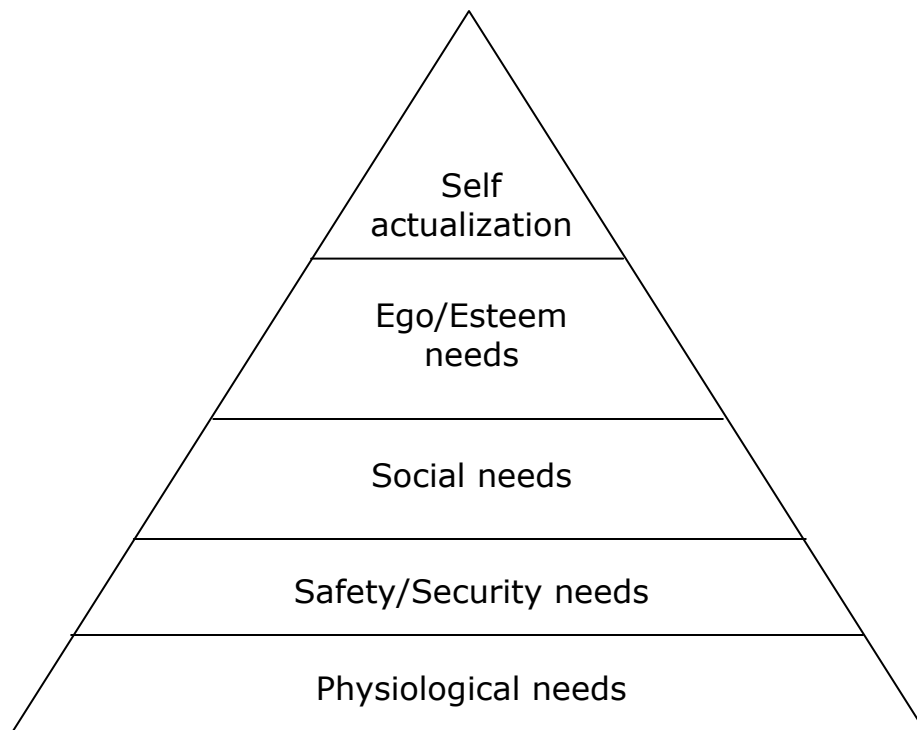


Fig 2.3 Hierarchy of needs

- a. Self-actualization Needs:-** This is the need for self-fulfillment through developing one's potential to the fullest.
- b. Esteem/Ego Needs:** This is the need for self-respect and other respect through achievement.
- c. Social/Affiliation Needs:** It is the needs related to affectionate relations with others, love, acceptance and status within a group.
- d. Safety/Security Needs:** It is the need to feel safe, secured, protected from danger and a stable environment relatively free from threats.

e. Physiological Needs: This is the basic needs which an individual cannot do without. It is the need for food, oxygen, water, sex, sleep etc.

IMPLICATIONS FOR MANAGEMENT ROLE IN MOTIVATING PERSONNEL WORKERS

Before Maslow's hierarchy theory and even till today, it is convenient for management to use the "group-need satisfaction" approach in motivating their personnel workers. If personnels are motivated by their many needs which they arrange in order of priority because such need cannot all be satisfied at once, it therefore means that the group-need-satisfaction approach is limited in its effectiveness.

Through Maslow's theory, human resource practitioners have come to realize the futility of motivating personnel workers using a single need, this motivation type energizes them to all, directs their behavior towards the attainment of specific goals and sustains the effort expended in reaching those goals. Modern organization and management use what is regarded as "basket of needs" approach which also referred to as "incentives packages". The more the needs packaged in the basket, the higher the probability that more personnel workers would be motivated.

Finally, the order of needs in the hierarchy varies from one individual to another, especially when one moves from one area to another. Some people never develop above the first or second level of the hierarchy, while others are absorbed by higher-needs when they are not satisfied with lower order needs. The satisfaction of need from one level to another is only a tendency, not a certainty. Thus, when an individual is satisfied with a given need, he may move to satisfy higher order needs (not necessarily the next level need alone), and/or move back down the scale to better satisfy lower order needs by upgrading the means of satisfying them. The flexibility in the hierarchy underlies the concept of interchangeability among needs. Thus, when direct achievement of a particular need is blocked, the person may develop a substitute goal or seek to gratify other alternative needs.

MORALE AND PRODUCTIVITY

Morale is generalized feelings that grow out of motivation, satisfaction and dissatisfaction and other aspect of the relationship both on and off the job. It is a mental and emotional state, a condition affecting or depended upon such things as zeal, spirit, hope, confidence, liking and enjoyment (in it's "low" state by fear, disillusionment, dislike, hopelessness, and not carrying) lower morale

may be caused by the job, other employees, company actions, supervisors, working condition and circumstances outside.

Attitude towards a job can change in conditions stipulated and relationship can also produce change in attitude followed by change in productivity. In so far as one can construct a general index of morale, it appears that high morale correlates with high productivity more frequently than with low productivity.

The supervisor is also a key object whenever any issue concerning morale arises. They have control over many intangible wants related to the job and are well acquainted with factors of intrinsic job satisfaction. They also walk a tough road in the case where work environments of personnel do not emphasize on their satisfaction as part of an embraced and supported over all business strategy. To increase personnel's morale and productivity in his job, the management has to identify and define what actually their worker wants from his work; some would work for love, others would work for personal fulfillment; others like to accomplish goals or feel as if they contributed to something larger than themselves. Whatever, your personal motivation for work is, the bottom line, however, is that almost everyone works for money which would thereby increase their morale and productivity of the work carried out.

When management makes personnel manager's retirement memorable, it finds its way of boosting the workers morale and productivity. Retirement marks the start of another chapter in an employee's life. It is a life event that changes everyday that the retiring employee/personnel experiences and it changes relationships, customary patterns and co-workers interaction. When all these are put into practice by management, personnel officers, having that in mind would work with enthusim to make sure jobs are carried out effectively and efficiently.

2.9 ROLE OF MANAGEMENT ON MOTIVATING PERSONNEL WORKERS

There are various ways which management stands to motivate personnel workers in firms and they include:

a. Competitive pay and Benefit: Management in order to ensure adequate motivation of personnels must make sure pay and benefits are competitive, which means they must be close to what other employers are providing and what individuals believe to be consistent with their capabilities, experience, and performance. If compensation is not close, often defined as within 10% of the "market" role, then turnover is likely to be higher. Many maybe the reason why personnel workers are motivated, some may be the offering of health service,

pension benefit, tuition assistance, and other benefits commonly provided by competing management.

A number of employers have used a wide range of special benefits and perks to attract, retain and motivate personnel workers. Some of the more exotic benefits offered are dry cleaning pickup and drop off, car maintenance services in company parking lots. ATM machine in break rooms, retirement benefit scheme etc. by offering special benefits and perks, employers hope to be seen by employees more favorably which may increase motivation and workers efficiency.

b. Performance and compensation: Many personnel workers expect their rewards to be differentiated from those of other based on performance because their function is more crucial. That means, for instance, that if a worker receives about the same pay increase and overall pay as others who produced less of their effort in the job, are absent more, and work fewer hours, then that person may feel that the situation is "unfair". Management on their part would motivate such personnel worker by compensating him adequately on the basis of performance differences. This is the more reason why the performance management systems and performance appraisal processes in organizations must be designed so they are linked to compensation increase.

To strengthen links between organizational and individual performance, a growing number of private – sector firms are using variable pay and incentives programs. These programs offer cash bonuses or lump-sum payment to reward extra performance.

c. Recognition: Employee recognition as a form of motivation can either be tangible or intangible. Tangibles recognition comes in many forms, such as “employee of the month” plaques and perfect – attendance certificates. Intangible and psychological recognition includes feedback from management that acknowledges extra effort and performance, even if monetary packages are not given. Employees who receive recognition from management are well motivated and are eager to put more effort so as to retain such. However, recognition programs do not work when used as substitutes for pay, or if they are viewed as “negative recognition”.

d. Employee surveys: Management motivates personnel workers through the use of employee surveys. This survey is used to diagnose specific problem areas, identify employees needs or preferences and reveal areas in which human resource activities are well received or are viewed negatively. When all these search and information are gathered by the management and solutions been made available, this would motivate such worker to work well.

e. Training process: Training also plays a key role today in motivating workers to do well and also in performance management process. Performance management means taking an integrated, goal-oriented approach to assigning, training, assessing and rewarding employees' performance. In motivating workers, management could send them for training exercise to learn more about the job in question and in these training, they would still be paid and all necessary bills under which the training covers would also be paid by the management. When management enrole workers/personnels in such kind of training, the personnel on their best try to make sure that there is effective and efficient productivity.

f. Employee welfare: These are those additional benefits apart from wage and salary put in place by management for the satisfaction of personnel's personal needs, the enjoyment of which is contingent upon individual employee's job involvement and organizational commitment. It is that value that is added to employee's well being. When management provide adequate employee welfare, then this would serve as a means of motivating workers to add more value and interest to their job. Characteristically, employee welfare can be described variously as:

- Educational assistance
- Financial services

- Social Services
- Fringe benefits
- Incentives
- Rewards
- Personal needs satisfiers
- Wage and Salary supplements
- Providers of sense of common fate or destiny
- Relocation programme etc.

The entire above listed employee welfare packages are the motivational tools which management would apply to get the interest of his workers.

2.10 IMPORTANCE OF MOTIVATION

The attainment of individual/personnel's and management goals is mutually interdependent and linked by a common denominator – employee work motivation. Organizational members are motivated to satisfy their personal goals, and they contribute their efforts to the attainment of organizational objectives as a means of achieving these personal goals. In this respect, motivation is considered the key to individual well-being and organizational success. More specifically, there are several reasons why motivation is crucial for the survival of an individual and organizations.

INDIVIDUAL/PERSONNEL'S STANDPOINT

To an individual/personnel's productive life, motivation is the key. Most worker/personnel spend a major portion of their working hours in work organizations. Organizational life constitutes a central interest for many people in this society. The way people manage their work life differs so as personnel function. Some find their job interesting or make the job interesting; they become committed and involved. These individuals make creative use of their energies and organizational resources to accomplish more things for themselves and their organizations. In addition, they play productive role in the society by becoming good providers for their families, by contributing their fruitful skills and talents to produce goods and services, and by sharing their accomplishments with others in the society. There are, however, people who are bored and alienated from their jobs and search for every opportunity to decrease their work commitment. These individuals not only waste their energies but also consume organizational resources for non-productive uses.

A person's job performance depends on factors other than motivation. For example, one's ability is as important as his motivation in determining the level of his performance. For this reason, many industrial psychologists suggest that job performance is a function of both ability and motivation. Ability determines what a person can do,

able motivation determines what he will do. If job performance were the only function of ability, it would increase proportionally as the level of ability increased. However, because of the human element of volition, performance will not increase unless the person experiences the necessary motivation. It is inversely possible that no matter how well a person may be motivated to perform; good performance will not result if he lacks the necessary ability. Yet, motivation seems to play a more critical role in improving the level of performance because ability can be increased by learning which is facilitated, by motivation within a hereditary limit.

ORGANISATION/MANAGEMENTS STANDPOINT

Since labour cost usually comprise the largest expenditure in a firm, labour presents the greatest potential source of increased productivity and profitability. If productivity is increased more goods and services can be produced at low costs which benefits consumers through lower prices. For management, higher productivity means greater profit, for the personnels, it means greater economic reward. But increased productivity does not necessarily reflect a greater expenditure of physical energy; it can be increased by more effective utilization of employee abilities and potentials. Just as the performance of an individual depends in many factors than motivation, the

productive capacity is influenced by such production factor as technology methods of production, materials and energy resources, capital equipments, management and labour. However, these economic resource are inanimate unless they are transformed into productive uses by the human element. The development of economic resources, human as well as non-human is the product of human effort and the quality effort in large parts depends on human motivation.

Over the years, there has been pressure of increased productivity and higher earning for workers in industry. Employee earning can be increased by raising the selling price of the firm's products and services, reducing profits or costs of raw materials, or augmenting labour productivity. However, increasing personnels/employees earnings by means other than increased labour productivity jeopardizes the firms competitive strength in the market. Higher prices usually mean fewer customers reduced profit means less capital investment and low-cost materials means poor product quality. But, increasing labour productivity by enhancing skills and motivation creates almost unlimited resources. It can be restricted only when personnels are unwilling to exert their mental and physical energy. Fortunately, the national industrial productivity has increased over the year, and this increase has been reflected in employee earnings. According to the Bureau of labour statistics (1974), during the period

of 1950 – 1973, the productivity measure has increased at the rate of 3% hr all worker in the private sector of the economy and their real earnings has increased commensurately.

Motivating employees with traditional authority and financial incentives has become increasingly difficult as employees become economically secure and their dependency on any one particular organization decreases. According to expectancy theorist (Lawler, 1973, Vroom 1964), the motivation to work increase when an employee feels his performance is an instrument for obtaining desired rewards. Nevertheless, in many organizations today employees are entitled to organizational reward just by being employed. Unions, governmental regulations and the nature of the job itself in some cases prevent management from relating rewards to performance. This is particularly true in administering financial rewards. People may be attracted to join and remain in organizations to receive organizational rewards, but being motivated to join an organization is not the same as being motivated to exert effort in an organization. The challenge to management is to find and administer alternative forms of incentives which will induce employees to improve work performance such alternative forms of reinforcement will require increased understanding of motivation theories and programs.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.0 INTRODUCTION

This chapter would be treated in order under the following: research design, area of study, population of the study, sample and sampling procedure techniques, instrument for data collection, validation of the instrument, reliability of the instrument, method of data collection and method of data analysis.

3.1 DESIGN OF THE STUDY

The research design used in this study is determined by the nature of the research problem and by its objectives. As this study is focused on finding out the role of management in motivating workers in banking sector, using First Bank Nigeria Plc, Okpara Avenue, Enugu as a case study; the use of descriptive survey method is considered logically sound.

The main reason for adopting this method is that as reported by Ndagi (1984), a descriptive researcher is concerned with the collection of data for the purpose of describing and interpreting existing conditions, prevailing practices, belief, ongoing process, attitudes etc.

3.2 AREA OF THE STUDY

The study focused specifically on the role of management in motivating personnel managers in the banking sector with particular reference to First Bank Nigeria Plc, Okpara Avenue, branch Enugu State.

3.3 POPULATION OF THE STUDY

Population can be defined as a group from which a sample is drawn. It can be anything depending on what one is studying.

The population of this study were the entire staff of First Bank of Nigeria Plc, Okpara Avenue Branch Enugu both staff and management. The respondent include both management which comprised of senior staff and workers which comprised of contract staff, junior staff and intermediate staff.

The total staff strength of the company as at the time of this study is fifty (50) which forms the population size for the research study.

3.4 SAMPLE AND SAMPLING TECHNIQUE

Ndagi (1984:75) defined sample size as "a limited number of elements selected from a population which is a representative of the population. Hence, sample size determination involves showing how

the representative of that population was selected. According to Harper (1971) is a group of items taken from the population for examination. It is simply a smaller part of the population. Samples are useful because they allow the researcher to examine the characteristics of the population.

The sample size used for this study is first determined by obtaining information as to the population of the company's workforce, which is then narrowed down to determine the sample size that will be assessable to the researcher. The statistical formulae used is Yaro Yamane's model;

$$n = \frac{N}{1+Ne^2}$$

was used

Where, n = Sample size sought

N = Population size

e = Level of significance or margin of error

I = A constant

Therefore,

$$N = 50$$

$$e = 0.05$$

$$n = ?$$

(The choice of 0.05 level of significance is purely an exclusive decision of the researcher).

Replacing the values above with the formulae, we have;

$$n = \frac{50}{1+50(0.05)^2}$$

$$n = \frac{50}{1+0.125}$$

$$n = \frac{50}{1.125}$$

$$n = 44$$

The sample size is forty – four (44), which comprise of all staff of the company, workers and management inclusive.

3.5 INSTRUMENT FOR DATA COLLECTION

In carrying out this study, relevant data were collected from both primary and secondary sources. The primary sources of data collection comprised survey questionnaire as well as interviews which was used for easy extraction of information from the respondents. The questionnaire was personally designed and administered to the respondents while retrieval was equally carried out through the same process. It consists of a set of question designed to gather information data for analysis, the results of which are used to answer the research question or test relevant hypothesis.

The questionnaire for this research is divided into two parts; the first part is a classification section, which is used to get an insight into such detail as sex, marital status, age and educational level. The second part of the questionnaire contains those questions relating to research.

Unstructured interview was conducted with a few individual within the bank to find out their opinion about the subject matter of the research.

The secondary sources mainly included official document relating to the workers and management affairs in the bank as well as annual report of the bank and relevant text to the research.

3.6 VALIDITY OF INSTRUMENT

The researcher in order to prove the primary instrument of data collection to be of acceptable standard constructed both close and open ended questionnaire as the measuring instrument for the survey research and also the instrument used was validated by professional help of the project supervisor, lecturers and other experts. Lastly, in order to prove that the instrument used were valid a pilot test was conducted. According to Asika (1991), pilot study are conducted to pretest the study schedule, which is validated in the process.

3.7 RELIABILITY OF THE INSTRUMENT

In order to establish and maximize the reliability of the instrument, the research with the help of experts in measurement and evaluation ensured that the questions in the questionnaire are not ambiguously presented to the respondent. In other words, to ascertain the reliability of the instrument, questionnaire was prepared in brief structure with multiple choice close ended answer and simple opened questions to which respondents were to respond and have been used by several researcher who have come out with reliable solution to the problem.

3.8 METHOD OF DATA COLLECTION

The researcher administered the questionnaire personally to the respondents that are staff of First Bank Nigeria Plc, Okpara Avenue Branch, this was to ensure that the questionnaire is administered to a cross-section of the workforce in the sampling frame. The researcher visited the outlet routinely issuing the questionnaires to the staff and also making sure that the issuing of double questionnaire was avoided and ensured minimum loss of questionnaires. With the questionnaire administered or distributed to about forty-five workers from among the departments, thirty were collected as duly completed on completion of the exercise.

3.9 METHOD OF DATA ANALYSIS

In the presentation, analysis and interpretation of data, tabular, statistical and textual modes of data presentation are used. The responses for each relevant question in the questionnaire are represented in the tables and the statistical results used to compare relative importance to various answers.

The method of data analysis adopted in this study was that of sample labels while chi-square method was used for testing the hypothesis. The Chi-square (X^2) statistical tool formula is shown below:

$$X^2 = \sum_{i=1}^n \frac{(O_i - e_i)^2}{e_i}$$

Where,

X^2 = Chi-square

\sum = Summation of all item in I term

O_i = Observation frequency

e_i = Expected frequency

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.0 INTRODUCTION

In this chapter, an attempt was made to classify responses according to sex age, position occupied, educational level etc of the respondents.

The researcher presents in this chapter the answer supplied to the questionnaire by the respondents. The analysis and interpretation follow in order after a table with simple percentage employed to clarify the relationship between data is presented. The researcher also used tables and other statistical method for easy understanding, orderly arrangement and structuring of data to produce reasonable facts and reliable conclusion. Hypothesis will be tested with the chi-square (X^2) statistical tool.

As stated in chapter three, a sample size of forty four was statistically drawn from the population of fifty (50) staff of First Bank Nigeria Plc, Okpara Avenue, Enugu. A total of forty-five (45) questionnaires were administered to cover the sample size. On completion of exercise, thirty (30) questionnaires were returned as duly completed.

TABLE 1

4.1a QUESTIONNAIRE ADMINISTRATION AND RATE OF RETURN

QUESTIONNAIRE	FREQUENCY	PERCENTAGE %
Returned	30	66.67%
Not Returned	15	33.33%
Total	45	100%

Source: Field survey, 2012

TABLE 1

4.1b ANALYSIS OF RESPONDENTS BY SEX

SEX	NUMBER OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
Male	21	70%
Female	9	30%
Total	30	100%

Source: Field Survey, 2012

Table 1a: Shows that out of forty-five (45) questionnaire administered, thirty (30) were returned while fifteen (15) were not returned which is 66.67% and 33.33% respectively.

Table 1b: Shows that (21) 70% of the respondents were male, while the remaining (9) 30% of respondents were female; which explains that male employees dominate the banking industry due to its nature.

TABLE 2

4.2 ANALYSIS OF RESPONDENTS BY AGE DISTRIBUTION

QUESTIONNAIRE	FREQUENCY	PERCENTAGE %
20 – 30	17	56.67%
31 – 40	10	33.33%
41 and above	3	10%
Total	30	100%

Source: Field Survey, 2012

Table 2: This analysis portrayed that the respondent within the age bracket (20-30) years. Constituted (17) respondent with the percentage rating 56.67% while the respondent within (31.40) years constituted (10) respondent with the percentage rating 33.33% and lastly, the respondent on the age bracket (41 and above), constituted (3) respondent with the percentage of 10%. Hence, it implies that the bank consist of able bodied men and women who are capable of working longer years in the bank when compared to those who are close to retirement.

TABLE 3**4.3 ANALYSIS OF RESPONDENTS BY MARITAL STATUS**

MARITAL STATUS	NUMBER OF RESPONDENT	PERCENTAGE OF RESPONDENT
SINGLE	19	63.33%
MARRIED	11	36.67%
Total	30	100%

Source: Field Survey, 2012

Table 3: This analysis shows that greater percentage of the respondents are single (19) 6.33% while (11) 36.67% respondents are married.

TABLE 4:**4.4 ANALYSIS OF RESPONDENTS BY EDUCATIONAL QUALIFICATION**

QUESTIONNAIRE	FREQUENCY	PERCENTAGE %
WASEC/GCE	1	3.33%
OND/NCE/HND	4	13.33%
DEGREE/MSC	25	83.33%
Total	30	100%

Source: Field Survey, 2012

Table 4: In this analysis, respondents who got employed with WASC/GCE were (1) representing 3.33%, while who had either OND, NCE, HND were (4) representing 13.33%. The respondents with Degree, MSC were (25) representing 83.33%. It can be deduced from this analysis that the bank is highly professionalised.

TABLE 5

4.5 ANALYSIS OF RESPONDENTS BY YEARS OF EXPERIENCE

YEARS OF EXPERIENCE	NUMBER OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
1 – 10 years	17	56.67%
11 – 20 years	9	30%
21 and above	4	13.33%
Total	30	100%

Source: Field Survey, 2012

Table 5: In this table, (17) 56.67% respondents have worked in the bank between (1-10years, while (9) 30% respondents has worked in the bank between (11 – 20) years and lastly (4) 13.33% respondents have worked in the bank between (21 and above) years.

TABLE 6:

4.6 ANALYSIS OF RESPONDENTS BY JOB STATUS/GRADE

STATUS ALTERNATIVE	NUMBER OF RESPONDENTS	PERCENTAGE OF RESPONDENTS
Junior Staff	14	46.67%
Senior Staff	10	33.33%
Management	6	20%
Total	30	100%

Source: Field Survey, 2012

Table 6: In this analysis, the number of respondents of junior staff were (14) 46.67%, while the number of respondents of senior staff were (10) 33.33%, while that of management were (6) 20% respondents.

4.1.2 PRESENTATION AND ANALYSIS ACCORDING TO KEY QUESTIONS

From the questionnaire were drawn these analysed questions which included at the appendix of this work. The questions analysed are only those relevant of which are more related to the objectives of this research study.

QUESTION 1:

DOES MANAGEMENT MOTIVATION ON WORKERS HAVE ANY IMPACT ON THEIR PRODUCTIVITY?

TABLE 7

4.7

ALTERNATIVES	FIRST BANK NIG. PLC	PERCENTAGE (%)
YES	23	76.67%
NO	7	23.33%
Total	30	100%

Source: Field Survey, 2012

Table 7: (23) 76.67% of the population of First Bank, Okpara Avenue, Enugu agrees that management motivation on personnel workers have impact on their productivity while (7) 23.33% of the population disagrees with the notion. This is to say that, increase in motivation of personnel workers by management increases the productivity of the personnel as well as the bank.

**QUESTION 2: HOW SIGNIFICANT IS THE ROLE OF MANAGERS
IN MOTIVATING WORKERS?**

TABLE 8

4.8

ALTERNATIVE	FERQUENCY	PERCENTAGE (%)
Very significant	11	36.67%
Significant	19	63.33%
Not significant	0	0
Total	30	100%

Source: Field Survey, 2012

Table 8: From the data obtained above, (11) 36.67% of the population in the bank considers the role of managers in motivating personnel officers "very significant" while (19) 63.33% of the population considers the role of managers in motivating personnel officers "significant" and (o) none from the population disagree that with notion.

QUESTION 3:

BASED ON YOUR JOB EXPERIENCE, IS THE DEGREE OF MOTIVATION ENJOYED IN YOUR BANK COMPARABLE TO OTHER BANKS?

TABLE 9

4.7

ALTERNATIVES	FREQUENCY	PERCENTAGE (%)
YES	14	46.67%
NO	16	53.33%
Total	30	100%

Source: Field Survey, 2012

Table 9: In this analysis, (14) 46.67% of the population agrees that based on their experience, the degree of motivation enjoyed in the bank is compared to what is obtainable in other bank while (16) 53.33% of population objects the fact that based on their job experience, the degree of motivation enjoyed in the bank is comparable to other banks. That is to say management ought to equate motivation techniques with that of other banks; these could be done through espionage. These could be done increasing their workers salary to be comparable to that of other banks and the likes.

QUESTION 4:

BESIDE THE MOTIVATION PORTFOLIO, IS THERE ANY ADEQUATE PROVISION FOR JOB SECURITY?

TABLE 10

4.10

ALTERNATIVES	FIRST BANK NIG. PLC	
	FREQUENCY	PERCENTAGE (%)
YES	29	96.67%
NO	1	33.33%
Total	30	100%

Source: Field Survey, 2012

Table 10: This analysis indicates that (29) 96.67% of the population agrees that there is adequate provision for job security while (1) 3.33% of the population disagrees on the fact that there are adequate provision for job security.

QUESTION 5:

DO YOU SEE ALL ELEMENT OF THE SATISFACTION YOU ENJOY AS A MOTIVATIONAL PACKAGE?

TABLE 11

ALTERNATIVES	FIRST BANK NIG. PLC	
	FREQUENCY	PERCENTAGE (%)
YES	22	73.33%
NO	8	26.67%
Total	30	100%

Source: Field Survey, 2012

Table 11: (22) 73.33% of workers in First Bank, Nig Plc sees all elements of satisfaction enjoyed as a motivational package while (8) 26.67% of workers do not see all element of satisfaction enjoyed as a motivational package.

QUESTION 6:

HOW OFTEN DOES THE MANAGEMENT CONSULT WITH THE WORKERS ON THE ISSUE CONCERNING THE WELFARE OF THE ORGANIZATION AND WORKERS?

TABLE 12

4.12

ALTERNATIVES	FIRST BANK NIG. PLC	
	FREQUENCY	PERCENTAGE (%)
Very often	7	23.33%
Often	19	63.33%
Never	4	13.33%
Total	30	100%

Source: Field Survey, 2012

Table 12: From the data obtained in Table 12 above, (7) 23.33% of the population are of the opinion that very often a times, management consult with the personnel officers on the issue concerning the welfare of the organization and workers, while, (19) 63.33% agrees that this consultancy is often, (4) 13.33% are of the opinion that management never consult with the union on issues. On this scale, these explains that management often consult personnel officers on issue concerning the welfare of workers.

4.2 TESTING OF HYPOTHESIS

The hypothesis formulate for these studies in chapter one were tested in this segment of the study. However, those hypothesis were formulated with related questions in the questionnaire which has been analysed and would assist in this generation.

The hypothesis is tested using the chi-square statistical tool:

$$X^2 = \frac{\sum_i (o_i - e_i)^2}{e_i}$$

Where O_i = Observed frequencies

E_i = Summation of all the item in I term

e_i = Expected frequency of 0 term

X^2 = Chi-square

The research hypothesis was tested at five (5) percent (5%) level of significant ie ($\alpha=0.05$)

Hypothesis I

Ho: Motivation does not have significant impact on workers productivity

Hi: Motivation has significant impact on workers productivity.

QUESTION ITEM: DO YOU THINK MOTIVATION HAVE AN IMPACT ON PERSONNEL MANAGER'S PRODUCTIVITY IN YOUR BANK?

TABLE 13

4.13a

VARIABLES	NUMBER OF RESPONDENT	EXPECTED FREQUENCY	PERCENTAGE OF RESPONDENT
YES	17	10	56.67%
NO	9	10	30%
Don't know	4	10	13.33%
Total	30	30	100%

Source: Field Survey, 2012

$$X^2 = \frac{\sum_i (o_i - e_i)^2}{e_i}$$

To determine the expected frequency

$$e_i = \frac{17+9+4}{3} = \frac{30}{3} = 10$$

4.13B:

VARIABLES	O	E	O-E	(O - E) ²	(O - E) ² /E
YES	17	10	7	49	4.9
NO	9	10	-1	1	0.1
Don't know	4	10	-6	36	3.6
Total	30	100%	-	-	8.6

$$E = \frac{30}{3} = 10$$

$$X^2 \text{ calculated} = 8.6$$

$$\text{The degree of freedom} = (n-k) - 1 = 2$$

$$\text{The level of significance} = 0.05$$

Hence, the critical value on X^2 table figure at degree of freedom (2) interest level of significance (0.05) is 5.991

$$\text{Comparing results } X^2 > 0i.8.6 > 5.991$$

Decision Rule:

When X^2 is calculated it is greater than X^2 tabulated, reject the null hypothesis, H_0 and accept if X^2 calculated is less than X^2 tabulated. Since X^2 calculated are 8.6 and is greater than X^2 tabulated 5.991. The null hypothesis is rejected and the alternative hypothesis is

accepted. This implies that motivation have significant impact in personnel managers productivity.

Hypothesis II

Ho: Employee productivity does not depend on motivation

Hi: Employee productivity depends on motivation

QUESTION ITEM:

DOES WORKERS INCREASE IN PRODUCTIVITY DEPEND ON MANAGEMENT MOTIVATION?

TABLE 14

4.14

VARIABLES	NUMBER OF RESPONDENT	EXPECTATION FREQUENCY	PERCENTAGE OF RESPONDENT
YES	27	15	90%
NO	3	15	10%
Total	30	30	100%

Source: Field Survey, 2012

$$X^2 = \frac{\sum_i (oi - ei)^2}{E}$$

To determine the expected frequency

$$e_i = \frac{27+3}{2} = \frac{30}{2} = 15$$

4.14b

VARIABLES	O	E	O-E	(O - E) ²	(O - E) ² /E
YES	27	15	12	133	9.6
NO	3	15	-12	144	9.6
Total	30	-	-	-	19.2

$$E = \frac{30}{2} = 15$$

$$X^2 \text{ calculated} = 19.2$$

The degree of freedom = (n-k) 2 - 1 = 1

The level of significance = 0.05

Hence, the critical value on X² table figure at degree of freedom (1) interest level of significance (0.05) is 3.841

Comparing results X² > 0i.19.2 > 3.841

Decision Rule:

X² is calculated is 19.2 which is greater than X² tabulated which is 3.841, we reject the null hypothesis. This implies that employee's

productivity depend on management motivation. In other words, when management improve motivational packages and other forms of incentives to motivate workers, it would reflect on the job output ie increase productivity.

Hypothesis III

Ho: The role of management in motivating workers in banking sector is not significant.

Hi: The role of management on motivating workers in banking sector is significant.

QUESTION ITEM:

Does the role management play has high significant on workers?

VARIABLES	NUMBER OF RESPONDENT	EXPECTATION FREQUENCY	PERCENTAGE OF RESPONDENT
YES	17	15	56.67%
NO	13	15	43.33%
Total	30	30	100%

Source: Field Survey, 2012

$$X^2 = \frac{\sum (oi - ei)^2}{E}$$

$$e_i = \frac{17+13}{2} = \frac{30}{2} = 15$$

4.15b

VARIABLES	O	E	O-E	(O - E) ²	(O - E) ² /E
YES	17	15	2	4	0.27
NO	13	15	-2	4	0.27
Total	30	-	-	-	0.54

$$X^2 \text{ calculated} = 0.54$$

The degree of freedom = (n-k) - 1 = 1

The level of significance = 0.05

Hence, the critical value on X^2 table figure at degree of freedom (1) interest level of significance (0.05) is 3.841

Comparing results $X^2 > 0$ i.e. $0.54 > 3.841$

Decision Rule:

Since, X^2 calculated is less than X^2 tabulated, accept the null hypothesis, H_0 and reject H_1 . This implies that management from of motivation in First Bank Nig. Plc does not have significant on personnel managers in other words, management is advised to change its form of motivation to suit personnels so as for their works to be significant.

Hypothesis IV

Ho: Provision for advancement would not improve workers productivity

Hi: Provision for advancement would improve workers productivity.

QUESTION ITEM:

IN WHAT WAYS DO YOU THINK THAT MOTIVATIONAL PACKAGES FOR WORKERS IN YOUR BANK COULD BE IMPROVED?

TABLE 16

4.16b

VARIABLES	NUMBER OF RESPONDENT	EXPECTED FREQUENCY	PERCENTAGE OF RESPONDENT
Recognition	3	7.5	10%
Advancement	14	7.5	46.67%
Incentives	7	7.5	23.33%
Job Security	6	7.5	20%
Total	30	30	100%

Source: Field Survey, 2012

$$e_i = \frac{3+14+7+6}{4} = \frac{30}{4} = 7.5$$

4.16b

VARIABLES	O	E	O-E	(O - E) ²	(O - E) ² /E
Recognition	3	7.5	-4.5	20.25	2.7
Advancement	14	7.5	6.5	42.25	5.63
Incentives	7	7.5	0.5	0.25	0.03
Job Security	6	7.5	-1.5	2.25	0.3
Total	30	30	-	-	8.66

$$X^2 \text{ calculated} = 8.66$$

The degree of freedom = (n-k) 4 - 1 = 3

$$\text{The level of significance} = 0.05$$

Hence, the critical value on X^2 table figure at degree of freedom (3) interest level of significance (0.05) is 7.815

$$\text{Comparing results } X^2 > 0i.8.66 > 7.815$$

Decision Rule:

Null hypothesis (H_0) is rejected since calculated value of $X^2 = 8.66$ is greater than the table value $X^2 = 7.815$, and alternative hypothesis (H_1) is accepted, which states that provision for advancement would improve workers productivity.

4.3 DISCUSSION OF RESULT

From the hypothetical test carried out above, it has been clearly established that it's not virtually in all cases and in all organization that

motivation will or can have significant impact on employee productivity. As succinctly, put by Molander (1998), what motivates an at a certain organization or a certain level might not be equally applicable in all organization. However, the study therefore revealed that motivation have an impact on pesonnel's productivity but the role which management play in motivating personnel is not significant as far as First Bank Nig. Plc, Okpara Avenue, Enugu is concerned, this is to say, that management on their part should try another form of motivation and if possible make use of industrial espionage so as to know what motivates personnel workers to greater productivity.

On another line of thought, the fact that environment and fringe benefit play significant role in employee job satisfaction simply support the human relations viewpoint and the Maslow's explanation on the needs hierarchy. It equally implies that one needs to grow from one level to another at the same time be able to take care of his needs at that level. Whatever benefits that is accountable to a particular position or task should be commensurate with how the environment or society deem it.

Therefore, the study is able to draw to a conclision that as far as the banking sector is concerned, particularly in the First Bank, Enugu, the role of management in achieving this objective is rather very positive as regards her personnel workers.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

5.1 SUMMARY OF FINDINGS

From this research study titled, "The role of management in motivating personnel officers in banking sector," the researcher's mindset is to understudy the process, procedure and method of empirical application of the concept in the banking sector and to observe if personnel officers are practically well motivated using First Bank Nigeria Plc as a case study.

The chapter discusses the major findings of this study in relation to the objectives as shown in the tables and figures contained in the study analysis based on various responses to the items on the questionnaire and on the facts gathered from oral interviews and the review of literature. The research attempt to answer the following question:

- Does management of your Bank always motivate personnel workers?
- Does this motivation have any impact on your productivity?
- Beside the motivation portfolio, is there any adequate provision for job security?

- Do you see all element of satisfaction you enjoy as a motivational package?
 - How often does the management consult with the personnel workers on the issue of welfare of the organization and workers?
- In pursuance of the research question, questionnaires were sent to selected staff of First Bank Nigeria Plc, Okpara Avenue.

From the study, it was identified that personnel officers of First Bank experienced motivation; this was the view of 56.67% of the total respondents. It was also discovered that the level of adequate provision for job security beside motivation portfolio, 29 or 95.67% of the total respondents reasoned this way.

Similarly, the study revealed that employee's productivity in First Bank does not necessarily depend on motivation since every personnel worker has their own assigned job. Table 9 illustrates that 14 or 46.67% agrees on that while 16 or 53.33% disagrees.

It was also established from the study that personnel workers agrees that all element of satisfaction they enjoy service as a motivational package. Table II illustrates that where it rates 22 or 73.33% of the total respondents. In the study, the role of managers in motivating personnel officers is significant that is to say, management on their own part try hard to see that personnel workers are

adequately treated well. Table 8 illustrates that where it rates 19 or 63.33% of the total respondents.

Thus, fact from the theoretical view point, the review of literature revealed that Maslow (1943) motivational theory had a least as much impact as Herzberg's (1959) motivation theory which these needs are likely to be met by polices to incorporate team work and involvement of all workers. Maslow's hierarchy of needs stipulates that for a worker to work well, his basic needs must be satisfied such as his physiological need, love need, esteem need etc. In the case were management fails to meet these hierarchical needs, personnel workers are de-motivated but when such needs are developed and met, people become motivated. The Implication is that despite the success of job enrichment strategies, there is little support for the notion that factors influencing motivation fall into the simple dichotomy suggested by Maslow.

5.2 CONCLUSION

From the analysis of data and the results, it was established that motivation has a relationship with personnel officers' productivity but the basic fact underlying the issue is that what appears to create motivation on one employee in a particular organization might not act similarly in other organization most especially in the banking sector.

The need for effective motivation on personnel workers by management cannot be overemphasized. This is because motivation depends on the way a person perceives it. When management on their part motivates his workers, it would reflect on the workers out put, if otherwise, that would also reflect on their output.

From the result of this research reached on the hypothetical testing which provided that there is a significant impact of motivation in personnel officers' productivity but not very significant and their compensation packages are not comparable to other banks, it is quite clear that in some cases personnel officer's productivity and the principle guiding it, depends to a large extent on management style.

According to Keith (1981; 89), motivation can produce neutral, negative or positive results. He further presented that for motivation to impact positively on personnel workers' productivity their must be some corresponding or relative linkages to personnel workers' opinion, attitude, morale, climate, quality of work life and environment as well as the size of the bank.

Similarly, Porter, Lawler, and Raymond (1989; 34), observed that motivation does not necessarily increase personnel officers productivity. Other critics of this concept believe that there are no precise degrees of productivity that result from motivation. Consequently, it can be deduced that at times motivation does work

but not in all situations as a panacea to increase personnel officer's productivity in all corporate organizations or banks. While some workers see it as a privilege, others consider it to be right.

Meanwhile, it is imperative to note that beside financial inducement, motivation of personnel officers can still be packaged in some other ways that will in essence influence productivity positively. Based on this claim, the management of the various banks should realize that what prove positively successful in one bank might not yield expected result in some other banks. Therefore workers needs, environment and job design should be properly analyzed and evaluated before taking some decisions. Management should also in formulating and implementing it's policies take note on the interest of it's workers welfare, having proper concern in the evaluation of such policies, so that they do not at the minimal rate demoralize and demotivate her workers. The policies they adopt should encompass improved working conditions, job security and satisfaction, comparable salary etc. these would enable adequate productivity.

5.3 RECOMMENDATION

In the light of the foregoing study and the adjourning findings, it is clear that in spite the level of success attained by First Bank Nigeria Plc, Okpara Avenue, and the actual impressive performance of

personnel officers, it has been discovered that there are some recommendation that proposes as a contribution towards improving the role of management on personnel officers.

Consequently, the following recommendation becomes imperatives.

- That management should be able to identify what actually motivates personnel officers.
- Whether such motivational package is capable of inducing high productivity.
- The management should also endeavour to include some packages that will ensure adequate job security and if possible work towards developing a policy for pensionable service.
- The management should also do a kind of comparative work to examine whether what is obtainable in First Bank is still fashionable in the banking sector. This could be done by comparing their packages with that of other existing bank.
- Adequate training whether in-door training or otherwise should be periodically designed for personnel officers if the emphasis is on improved productivity
- Other measures other than job evaluation or appraisal should be adopted to determine individual personnel officer's productivity.

- Management should view personnel officers as partners with common goals to achieve the efficiency of the other workers and increase productivity.

It is hoped that the implementation of the above recommendation by First Bank Nig. Plc. would guarantee management their role in motivating personnel officers.

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APPENDICES

APPENDIX I

QUESTIONNAIRE

Department of Industrial Relations and Personnel Management

Faculty of Management and Social Science, Caritas University.

P.M.B 01784,

Enugu State.

Dear Respondent

REQUEST FOR COMPLETION OF QUESTIONNAIRE

I am a final year student in the department of Industrial Relations and Personnel Management of Caritas University, Enugu, conducting a researcher on the topic, the Role of Management in motivating workers in Banking sector, using First Bank Nig. Plc, Okpara Avenue as a case study.

I plead for your responds and promise to keep the information you will give to me confidential, since this is purely for an academic exercises.

Yours faithfully,

Oguine Chioma Lydia

QUESTIONNAIRE

INSTRUCTION

PLEASE TICK IN THE APPROPRIATE BOX AS SUITS YOUR RESPONDS

SECTION A

1. Sex: []
 - i. Male []
 - ii. Female []

2. Age group:
 - i. 20 – 30 []
 - ii. 31 – 40 []
 - iii. 41 and above []

3. Marital Status
 - i. Single []
 - ii. Married []

4. What is the highest formal educational level you have?
 - i. WASEC/GCE []
 - ii. OND/NCE/HND []
 - iii. Degree/MSc []

5. How long have you served this bank?
 - i. 1 – 10 years []
 - ii. 11 – 20 years []
 - iii. 21 and above []

6. What grade of staff do you belong to?
- i. Junior staff []
 - ii. Senior staff []
 - iii. Management []
7. In which department is your service offered?
-

SECTION B

8. What is the nature of the job you offer?
- i. Very tedious []
 - ii. Not tedious []
 - iii. Manageable []
9. Do you always accomplish your assigned work within time schedule?
- i. Yes []
 - ii. No []
 - iii. Not always []
10. Does management of your bank always motivate personnel workers?
- i. Always []
 - ii. Not Always []
 - iii. Never []

11. Does this motivation have any impact on your productivity?

i. Yes []

ii. No []

12. Could you say that union – management relationship in your bank is stable?

i. Yes []

ii. No []

iii. Undecided []

13. What is the nature of the impact on your productivity?

i. Positive []

ii. Negative []

iii. All of the above []

14. How significant is the role of managers in motivating the personnel officers?

i. Very significant []

ii. Significant []

iii. Not significant []

15. Based on your job experience, is the degree of motivation enjoyed in your bank comparable to what is obtained in other banks?

i. Yes []

ii. No []

16. Beside the motivation portfolio, is there any adequate provision for job security?

i. Yes []

ii. No []

17. Is your organization offering any pensionable

i. Yes []

ii. No []

18. Do you see all element of the satisfaction you enjoy as a motivation package?

i. Yes []

ii. No []

19. If "Yes" to question No 18 above, does motivation play any role in job satisfaction in the bank?

i. Yes []

ii. No []

20. How would you rate the personnel officers in your bank?

i. Active []

ii. In active []

21. How often does the management consult with the personnel officers on the issue concerning the welfare of the organization and workers?

i. Very often []

ii. Often []

iii. Never []

22. What measures does the management employ to motivate personnel officers in the organization
specify: _____

23. In motivating personnel officers and workers as a whole, what are the likely problems to be faced by management in your company?

Explain

briefly: _____

Please, present any other information deem necessary for the enhancement of this study in the space provided below.