

MOTIVATION AND EMPLOYEES' PERFORMANCE IN THE NIGERIAN BANKING INDUSTRY

A SURVEY OF SELECTED BANKS

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Abstract

For effective and efficient utilization of resources and improved job performance, employees need to be motivated. Purpose of this study was to investigate the place of motivation on employees' performance in the Nigerian Banking Industry. The study was conducted in the area of Lagos Island, Nigeria and population consisted of 5 selected banks in that location. 80 questionnaires were distributed to the employees of selected banks, of which 67 were returned. The study used descriptive statistics such as mean and standard deviation to answer the first 2 research questions posed in the study. The Simple Linear Regression was used to test the effect between employee motivation and performance, which was research question three (3). Based on the finding, the study revealed that employees are "often" motivated with an average mean of 3.938 and an average standard deviation of 0.93383. Also, it was revealed that the status of performance of the firms involved is excellent with an average mean of 4.12 and standard deviation of 0.85553. The main finding of the study clearly evidenced that motivation has an effect on employees' performance. The study recommends that banks should consider the use of incentives and other motivational strategies for better performance. On the bases of these findings, employers are continually challenged to develop pay policies and procedures that will enable them to attract, motivate, retain and satisfy their employees.

Keywords: Welfare Package, Working Condition, Motivation, Employees' Performance, Banks

INTRODUCTION

Motives are driver to human behavior. It plays important role in the performance and other activities and as such the managers should know what motivation is and how subordinates can be motivated toward improving performance. Motivation is the reason why people act in a particular manner. Motivation is not a simple concept; it pertains to various needs, drives, desires, wishes and other forces of all individuals tendency. Human motives are based on needs which are consciously or subconsciously sensed. Some needs are basic, while some are secondary; such needs include water, air, shelter, food, sleep, self-esteem, status, affiliation, affection, accomplishment and self-assertion (Wehrich, Cannice & Koontz, 2008).

According to Maslow, individuals attain the next hierarchy of needs after the first one has been achieved. Senior managers are not much motivated extrinsically by money and other physiological needs, but are well motivated intrinsically through self-esteem and self-actualization and by so doing if their ideas are well transformed into performance, they feel motivated (Muogbo, 2013). In the world today, it is generally accepted that the success of any business organization depends on the effective utilization of the effort of all workers in the organization. Managers are responsible for creating an environment that is conducive for improved performance, so as to induce the right behavior from employees' in the organization. For employees to be highly motivated, the manger must ensure that working conditions is adequate and welfare package is attractive to the employees (Akanbi, 2002).

However, the performance of an organization is jointly determined by the employees' capacity and their willingness to put in their best (Feldman & Arnold, 1983; William, 2010). Willingness and ability are important, since it implies that beyond a certain level, lack of ability cannot be compensated for willingness to high motivation and conversely lack of willingness cannot be compensated for employee's ability to high level performance. Willingness and ability are necessary components of effective performance in every organization.

Statement of the Problem

Workers' performance could be of low standard, in condition of inadequate motivation. Most employees leave there place of work, because of insufficient motivation. Some are willing to stay, because they know that what they benefit in terms of welfare packages (salaries, bonuses, free expense paid trips and some other tips) are not often available somewhere else. The major problem is how to motivate employees to achieving higher performance in the Nigerian banking industry. The study is set out to depict the effect of motivation on employees' performance in the Nigerian banking industry.

Research Questions

Based on the topic “Motivation and Employees’ Performance in the Nigerian Banking Industry ” the following research questions are formulated:

- 1) To what extent are the employees’ motivated in the Nigerian Banking Industry?
- 2) What is the status of employees’ performance in the Nigerian Banking industry?
- 3) Is there any significant relationship between motivation and employees’ performance in the Nigerian banking industry?

Hypothesis of the Study

There is no significant effect of employees’ motivation on employees’ performance in the Nigerian banking industry.

Objectives of the Study

The general objective of the study is to investigate the place of motivation on employees’ performance in the Nigerian banking industry. Specifically, the study considered the following objectives:

- 1) To examine the level of employees motivation in the Banking industry.
- 2) To evaluate the status of employees performance in the Nigerian Banking industry.
- 3) To determine the effect of motivation on employees performance.

Scope of the Study

The study focused on motivational measures and employees’ performance in the Nigerian banking industry. The Nigerian banking industry is a very large empire, the study does not intend to exhaust all the facades, and hence concentrated on five banks in Lagos Island, Nigeria. Likewise, the scope of study is limited to a total number of eighty (80) senior staff which includes human-resource, directors, managers, all together to prevent difficulties in collection of questionnaires that was administered.

REVIEW OF RELATED LITERATURE

Motivation is so central to management; since it explains why people behave the way they do in an organization. According to Ajang (2006), motivation deals with all the conditions that are responsible for variation in the intensity, quality and direction of behavior. Motivation can be defined as a process that starts with a psychological or physiological deficiency or need that activates behavior or a drive that is aimed at a goal or incentive. A study explains that the key to understanding the process of motivation lies in the meaning of, and the relationship between

needs, drives and incentives (Ali, Abrar, & Haider, 2012; Luthans, 1998). Therefore, the key to understanding the process of motivation lies in the meaning of, and relationship among, needs, drives, and incentives. In the same vein, Minner, Ebrahimi, and Watchel (1995), state that in a system stance, motivation consists of these three interacting and interdependent elements, i.e., needs, drives, and incentives (Shenkel & Gardner, 2004).

However, motivating employee for better performance can sometimes be particularly problematic for many organizations, if the right motivational factors or policies are not in place. Hence, organizations should be mindful of such pit-falls, for the effects of low employee motivation on productivity can be devastating (Shenkel & Gardner, 2004). This often includes poor performance, poor commitment, inadequate satisfaction, declining morale, absenteeism, high labour turnover and widespread discouragement.

Motivation as defined by Flipppo (1982) is a psychological process initiated by the emergence of needs, involving a goal directed action and behavior aimed at satisfying a particular desire. It is the inducement given to workers for higher output. Motivated behavior has three basic characteristics:

1. Sustainability – that is, it will enhance a long standing satisfaction.
2. Goal oriented – that is, it is focused on achieving stated objectives.
3. Directional- that is, it specifies needs to be met.

Halepota (2005, p.16) defines motivation as “a person’s active participation and commitment to achieve the prescribed results”. Halepota, further presents that the concept of motivation is abstract because different strategies produce different results at different times and there is no single strategy that can produce guaranteed favorable results all the times. To conclude, it can be observed from the above definitions that, motivation in general, is more or less basically concern with factors or events that moves, leads and drives certain human action or inaction over a given period of time, given the normal conditions.

After going through these theories, one may ask what they mean to managers. The question is, what techniques available for managers to employ? Motivation is so complex and individualized that there is no best answer to these questions. Available researches pinpoint some of the main techniques employable, such as: i.) Money: Akintoye (2000) asserts that money remains the most significant motivational strategy. This cannot be overlooked as motivator in any form it comes. Economist and managers have placed money as a high scale of motivator while behavioral scientist places it low. Money is remembered for several things by managers, such as: Money is important for every individual especially those raising a family. It is used as a means of keeping the organization going adequately. It tends to be dulled by making

the salaries of the various managers in a company similar. If money is an effective motivator, salaries and bonuses should be given due to individual performance.

ii.) Job Security: We are living in the age of automation. Machines are replacing human labour speedily. Many people lose jobs for this reason. In Nigeria today, socio-economic problems make both the private and public sectors retrench workers. People no longer have confidence in any sector. This has greatly demoralized an average Nigerian worker. To be effectively motivated, the employees must constantly be assured of job security (Anwar, Aslam & Tariq, 2011; Lucky, Minai & Rahman, 2013; Suleiman, 2013).

iii.) Access to Information and Opportunity to Communicate: One way managers can stimulate motivation is to give relevant information on the consequences of their actions on others (Olajide, 2002). To this researcher, there is no organization in which people do not usually feel there is need for improvement in the way departments communicate, cooperate and collaborate with one another.

Information availability brings to bear a powerful peer pressure, where two or more people running together will run faster than when running alone or running without awareness of the pace of the other runners. By sharing information, subordinates compete with one another. Many companies use merit pay based on performance in order to retain employees. Excellent performance should be appreciated to encourage employees' performance. This could be done through verbal praise, monetary rewards and recognition awards (Opu, 2008).

Research has suggested that motivation now cause satisfaction of employees to be affected, which directly influences the performance of employees. According to Lawler (1985) the study concluded that factors influencing the performance with regards to work are as follows; First, it depends on the amount received and the amount the individual feels he or she should receive. Second, comparison to what others collect influences peoples performance, and third, an employee's satisfaction with both intrinsic and extrinsic rewards received affects overall job performance. Fourth, people differ widely in the rewards they desire and in the value they attach to it. Fifth, many extrinsic rewards satisfy only because they lead to other rewards (see also Akanbi, 2002).

Bergum and Lehr's (1984), as cited in Gana and Bababe (2011) study investigated the influence of monetary incentives and its removal on performance; it showed that the subjects in the experimental group who received individual incentives performed than those in the control group. In the study of Farrell and Rusbult, (1981) which was designed to explore the ability of the investment model to predict job satisfaction and job commitment, the result showed that job satisfaction was best predicted by the reward and cost value of the job. Job commitment

on the other hand was best predicted by a combination of rewards, cost values and investment size.

Egwuridi (1981) also explored motivation among Nigerian workers using a sample of workers of high and low occupational levels. The hypothesis that low income workers will be intrinsically motivated was not confirmed, and the expectation that higher income worker will place a greater value on intrinsic job-factors than low income workers was also not confirmed. This shows clearly, the extent of value placed on extrinsic job factors.

In the work of Akerele (1991), it was observed that poor remuneration is related to profits made by organizations. Wage gap between high and low income earners was related to the low morale, lack of commitment and low productivity. In addition, Nwachukwu (1994) blamed the productivity of Nigerian workers on several factors, among them is employer's failure to provide adequate compensation for hard work and the indiscipline of the privileged class that arrogantly displays their wealth, which is very demoralizing to working class and consequently reduced their productivity. Judging from all these empirical studies and findings, one may generally conclude that a good remuneration package, which ties financial rewards to individual performance, can be expected to result in higher productivity.

Another study carried out, which is of importance to this research, is that of Wood (1974), who made an important contribution through investigation by correlating between various workers attitudes, job motivation and job performance using 290 skilled and semi-skilled male and female paper workers. The study reveals that highly involved employees who were more intrinsically oriented towards their jobs did not manifest satisfaction commensurate with company evaluation of performance.

METHODOLOGY

The design employed for this study is descriptive-correlation survey method. The purpose of using descriptive survey method is to collect detailed and accurate information that describe an existing phenomenon which was adopted by the use of questionnaire.

The research focused on not less than nor more than eighty (80) senior staff which includes human-resource managers, directors and managers of the different banks in Lagos Island, Nigeria. The banks involved in the study are: First Bank of Nigeria, Guaranty Trust Bank, Diamond Bank, Zenith Bank and Wema Bank. The sampling technique used is convenience sampling technique. This technique was used because the participants were at their place of work during the period of the survey.

The instrument used in this study is a questionnaire designed by the researcher, which was administered to respondents. Other instrument includes journals, textbooks and

dictionaries. The questionnaires comprise three (3) sections: “A”, “B” and “C”. Section “A”, contain questions on the independent variable (motivation) and section “B” contain questions on the dependent variable (performance) and lastly, section “C” contains information on the personal data of the participants. It was validated by experts in order to ascertain that the respondents understand the questionnaire. The procedure for gathering the data in this study was through one on one administering procedure. Instruction on how to fill the questionnaire was also given, together with the assurance of confidential treatment of information.

Data was analyzed based on the responses of the questionnaire that will be administered. The statistical tool used was the Statistical Packages for Social Sciences (SPSS). The SPSS was used to analyze the information gathered. The hypothesis testing was done with Linear Regression with a 5% (0.05) level of significance. Answers were generated to research questions through the following:

- a. Research question 1 on the employees’ motivation was answered through the analysis and interpretation of the simple descriptive statistics, frequency, means and standard deviation.
- b. Research question 2 on employees’ performance was answered through the use of frequency distribution, means and standard deviation.
- c. Research question 3 on the relationship between motivation and employees’ performance was answered using multiple regression analysis.

EMPIRICAL RESULTS & DISCUSSION

The statistical analysis and interpretation of the study are presented in this chapter. The study focused on motivation and employees’ performance in the selected banks on the island, Lagos, Nigeria. The analysis includes three sets of research questions, as posed in the study.

Data presentation for research question 1

Research question 1 revealed the extent to which employees’ in this study have been motivated. To answer this question, simple descriptive statistics of mean and standard deviation were computed, using SPSS.

In determining the interpretation of the extent of employees’ motivation in the banking industry, the following scale, as shown in chapter 3 applied: 5.0 to 4.1= Always (A), 4.0 to 3.1 = Often (O), 3.0 to 2.1 = Rarely (R), 2.0 to 1.1 = Seldom (S), 1.0 to 0.1 = Never (N), 0 = Not Applicable (N/A).

Table 1: The extent of employees' motivation

S/N	Description	Mean	SD
1.	Motivation is important in a banking industry	4.78	0.692
2.	Fat salaries are the best tools to motivate employees	3.73	1.081
3.	Well motivated employees have positive attitude towards work	4.73	0.539
4.	Even without motivation some employees will still perform well	3.46	1.185
5.	Christmas, Easter, Salah, End of the year parties is good and helps encourage employees	4.03	1.267
6.	It is worthwhile to reward good work and excellence	4.48	0.976
7.	I am satisfied with my current salary	3.01	1.094
8.	I enjoy going to work and performing at my best	4.20	0.789
9.	I am motivated enough to go extra miles in delighting our customers	3.81	1.104
10.	I feel secured in my job	3.24	1.304
11.	If I get a better paid job I will leave my present job	4.09	1.433
12.	Motivation brings about success in an organization	4.75	0.503
13.	Employee's motivation is effective in achieving higher productivity	4.59	0.656
14.	I find opportunities for advancement in this organization	3.79	1.008
15.	I am satisfied with the communication between staffs and the management	3.61	1.086
16.	I feel a sense of pride in doing my job	3.81	1,158
17.	I like the people I work with	4.15	1.019
18.	I am motivated to work late at the office	2.76	1.074
19.	I have a sense of belonging in my place of work	3.82	0.999
Motivation Grand Total =		3.938	0.9983

The result is based on SPSS analysis with an average mean of 3.938 and an average standard deviation of 0.9983 which portrays the fact that majority of the banks under review often motivate their employees'. The interpretation of the findings indicates that the workers in the study have been well motivated. It can be inferred from the data that the working condition and welfare package of the workers involved in the study is adequate.

Data presentation for research question 2

Research question 2 is intended to determine the status of employees' performance in the Nigerian Banking industry. To answer the question, simple descriptive statistics of mean and standard deviation were computed using SPSS.

In determining the interpretation of the status of performance, the following scale, as shown in chapter 3 were applied: 5.0 to 4.1 = Excellence (E), 4.0 to 3.1 = Very Satisfactory (VS), 3.0 to 2.1 = Satisfactory, 2.0 to 1.1 = Fair (F), 1.0 to 0.1 = weak (W), 0 = Not Applicable (N/A).

Table 2: The status of employees' performance

S/N	Descriptive	Mean	SD
1.	My salary is based on my performance	2.99	0.961
2.	I will perform well if am promoted	4.42	0.940
3.	Satisfaction has to do with my performance on my job	3.94	1.028
4.	Communication is most important in employees performance	4.61	0.491
5.	Performance and attitude helps towards achieving organizational goals	4.52	0.789
6.	I am clear about what I need to do and how my job performance will be evaluated	4.28	0.670
7.	I perform well if I am given the opportunity to	4.52	0.707
8.	I feel compelled to resume early to work	3.83	1.061
9.	My aim is self-knowledge and the most important thing to me is realizing my ultimate personal potential	4.27	0.902
10.	I am satisfied with communication between the staffs and management	3.79	1.108
11.	Training and development is important if workers must perform well	4.78	0.455
12.	The location of my job is convenient	3.70	1.052
13.	I make sure I complete any task assigned to me	4.51	0.612
14.	I engage in tasks that are not assigned to me	3.30	1.194
15.	I do not need to be told to do things needed to be done	4.34	0.863
Performance Grand Total=		4.12	0.85553

The above table summarizes the performance of workers in the study. The analysis revealed very high mean and standard deviation. An average means of 4.12 and standard deviation of 0.85553 shows that the status of workers performance is "Excellent". This corroborates the findings that the workers are "Often" motivated. From the data, the finding indicates that the workers performances are at optimal level. In a nutshell, the result depicted that the workers involved in the study are satisfied with their job and working conditions.

Data presentation for research question 3

This section determines the relationship between the independent and dependent variables. The section aimed at revealing the significant correlation between motivation and employees' performance. To address this question, a multiple regression analysis, using linear regression was used.

Table 3: Effect between motivation and employees' performance

Model predictor	B	β	R^2	M^2	F	Sig
Constant	.561	40.149	.232	832.191	19.637	.000

Using the simple linear regression model, the hypothesis testing is carried out.

$$Y = \alpha + b_1(x) + \mu$$

Where;

Y = Employees' performance

α = intercept/autonomous

b_1 = co-efficient of the independent variable

x = Employees' motivation

μ = Stochastic variables.

A priori theoretical expectation

$$\alpha >, b > 0$$

$$\alpha = 40.149$$

$$b_1 = 0.561$$

Therefore, we have that

$$Y = 40.149 + 0.561 \text{ employees' motivation}$$

Where 40.149 = autonomous

R-squared (R- Squared = 0.232)

Determination of standard error

$$\frac{b_1}{2} = \frac{0.561}{2}$$

$$= 0.2805$$

$$0.127 < 0.281$$

Decision Rule for Standard Error: Standard error (b_1) < $b_1 / 2$ Accept alternative hypothesis and reject null hypothesis.

Result of Regression Analysis

Both α and b_1 satisfy the priori theoretical expectation. Therefore, for a variable to be statistically significant, the standard error (S. E.) of its coefficient must not be less than half the value of the coefficient i.e. $S.E (b_1) < \alpha b_1/2$

The standard error of the coefficient is less than half the value of the coefficient. Therefore we shall accept the alternative hypothesis. In conclusion, employees' motivation has significant effect on employees' performance. To confirm the result of the standard error test, we shall use T-test.

T-test

Determination of T-calculated and t- Tabulated

According to the regression result

$$T_c = 4.431$$

To calculate T_t , we have to ascertain the df (degree of freedom).

$$DF = V$$

$$V = (N-1)$$

Where N= number of questions

Therefore, we have

$$(20-1) = 19$$

Checking 19 at 5% level of significance on the T distribution table,

We have that

$$T_t = 2.09$$

Decision Rule

$T_c > T_t$ accept H_1 reject H_0

$$T_c = 4.431$$

$$T_t = 2.09$$

$$T_c > T_t$$

$$4.431 > 2.09$$

The above R-squared shows the percentage of total variation of the dependent variable explained by the independent variable. This implies that employees' motivation has a positive effect on employees' performance. According to the analysis for the above regression, R-squared is 0.232 (23.2%). This shows that the employees' motivation is related enough to explain variation of the employees' performance.

From the tables above, it is obvious that there exist relationship between the variables i.e. motivation and employees performance as used for this research study. The analysis of the multiple regression revealed that the model is significant at level 0.00. Overall, the model predicts 23.3% of the variance for employees' performance. The coefficient of the model ($\beta = 40.149$) indicates that the higher the motivational package for the workers, the higher the workers performance.

CONCLUSIONS AND RECOMMENDATIONS

The results obtained from the data analyzed showed that employees' motivation has significant relationship with performance. In other words, the more motivated workers are, the better their performance in the workplace. It is then obvious from the analysis that employees' motivational activities are one key way to maintain improved performance in every organization. Therefore, it is clear that workers performance of any sort is a major function of incentive obtain from the organization and thereby improve and increase productivity. Based on the findings of this study, it can be easily inferred that workers' reward package matters a lot and should be a matter of importance to management and managers. Therefore, this study is equally a call to managements to put in place an appropriate incentive plan suitable for workers' desire and productivity. Following the outcomes of this research work on motivation and employees performance in the Nigerian Banking Industry, the following recommendations are outlined:

- (a. Banks should consider the use of incentives and other motivation strategies in motivating employees' for better performance.
- (b. It is therefore, imperative for banks to be able to identify superior performance and reward them. When someone does a good job, it is important to recognize such an achievement with a reward.
- (c. It is recommended to management of these banks to motivate the employees with what they need most and this will transform into a higher level of performance on part of the employees. This can be based on the concept of expectancy which stipulates that motivation will be high when people know what they have to do to get reward, expect that they will be able to get their reward and expect that the reward will be worthwhile.
- (d. Good and conducive environment should be provided because, it helps in motivating employees. The environment should be safe, healthy and free of any danger.

LIMITATIONS OF THE STUDY

The study was conducted in Lagos State, Nigeria, which is the commercial hub of Nigeria. It might be better to conduct similar study in other states to confirm whether the result would be similar. The study is limited to the various selected banks in the Nigerian banking industry. It involves five selected banks that are considered prominent in the Nigerian Banking Industry. It might be good to duplicate same in other banks that are not considered prominent. The study only employed questionnaire which is primary source of data. Meanwhile, the result would have probably been different or more investigative, if consideration was made to conduct interview to augment the study findings. Nonetheless, the findings from the study possess significant contributions to the body of knowledge despite the identified limitations.

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