

The Relationship between Motivational Culture and Productivity in the Nigerian Banking Sector- A Case Study of First Bank of Nigeria Plc

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Nigeria is the most populous and ethnically diverse country in Africa with over two hundred and fifty (250) ethnic groups and a population of over one hundred and forty million people. It has been said by different researchers that, motivation is the primary tool for workers' performance, though poorly studied and implemented; which has resulted in tremendous economic and social loss to the country. The main purpose of the seminar is to investigate whether there exist any significant relationship between the motivational culture and the organizational productivity of the banking sector with particular reference to First Bank Plc. It has been generally assumed that poor performance in the public and private organizations is often attributed to non-motivation of workers. The study employed both primary and secondary data and used the chi-square analysis to test the hypotheses. The study revealed that there exist significant relationship between motivational culture and the productivity of First Bank plc. The study also revealed that money is the most significant motivator to achieve greater productivity, commitment and job satisfaction. Among other motivational packages, the study recommended promotion as the most effective motivational policy of every manager since it generates loyalty and attracts more money.

Keywords: Motivational culture, productivity, job satisfaction, workers' performance, relationship

Introduction

Over centuries ago, a famous scientist, Sir Isaac Newton propounded the law of motion. According to him, "a body will continue in its state of rest or if in motion, will continue to move with a uniform speed on a straight line unless it is acted upon by a force", Okeke and Anyakoho (1998). This is popularly called the law of inertia. Inertia according to Hornby (2001) is simply described as a lack of energy, desire or ability to move or change.

According to one of the basic assumptions of theory X as postulated by McGregor, the average human being has an inherent dislike for work and will avoid it if he can. Dugguh (2004) states that human beings are generally reluctant to get started. They are also resistant to change unless it becomes mandatory or there is something to gain or a goal to achieve at the end. An organization is a combination of human and physical resources, Nwachukwu (1983). For him, these resources are brought together to accomplish predetermined goals. In order to accomplish these objectives, tasks and a structure of relationship must be identified while the tools and technology required must be provided. Smith (1991) stresses that in the process of accomplishing goals, even organization encounter great inertia. He however suggested that to overcome this inertia and to forestall an organization from stumbling aimlessly about the environment, it needs a leader that would

produce a sense of direction and unity. Hence, Nwachukwu (1988) amplifies the need for management by stating that, "it is the function of management to determine the best structure that will optimize the utilization of resources". Kreitner (2002) defines management as the process of working with and through others to achieve organizational objectives in a changing environment. He further stated that central to this process is the effective and efficient use of limited resources.

In emphasis, Olukose and Erhabor (1998) stated that for management to achieve these goals and obtain a high level of production, it must direct its operations through motivation and proper guidance of employees; while social, psychological, self-fulfillment and other personal needs of the employee be effectively satisfied in order to perform at high levels. It is pertinent to say that, motivation is an indispensable tool for management in achieving organizational goals as well as attaining optimum performance.

Motivation of employees is synonymous to the survival of an organization. When workers are demotivated, productivity and morale are dampened and this affects the organizational goal attainment (Yaasa, 2002). An organization that motivates its workers does not only attract quality employees but also retains them for increased productivity (Sagid, 2003). According to Robinson (2004), low productivity, in most cases, is a by-product of dissatisfaction, which

could manifest itself in various ways. Some of these ways include indiscipline and general apathy. Motivation is an inner force that initiates, directs and controls a person's action or behaviours. According to Robinson (2004), people are motivated by various factors at different times. One of such factors is the combination of the individual perceptions of other people of them, and their own expectation of themselves. This happens because people come into work situation with various expectations. When they arrive at work, they meet other people who also have expectation of them. Positive individual and group expectation serve as positive motivational factors for the workers. These factors have to be positively motivated in the workers to yield proactive behaviour. This can be achieved through a carefully planned reward system, which is a type of reinforcement directed at achieving optimal productivity. According to Yaasa (2002), motivation affects future organization performance, which in a way affects commitment to job by workers.

Statement of the Problem

Poor performance of workers in public organization is often attributed to non-motivation of workers. Most organizations are living under the weight of stringent economic and political measures accompanied by un-fulfillment or inability to honour agreement reached between them and their employees. Most people argued that private organizations are performing better than public organizations because of motivation packages. However, this proposition has not been empirically tested to ascertain whether motivation has positive influence on the performance of workers, especially in First Bank of Nigeria Plc.

Research Questions

The following research questions were formulated for the study:

1. To what extent does motivation lead to higher organizational performance?
2. To what extent does First Bank use motivational factors to enhance performance?
3. What are the factors that tend to motivate staff in the Banking sector and
4. Are the staff of First Bank satisfied with their motivational packages?

Objectives of the Study

The main purpose of this seminar is to determine the extent to which staff motivation influences the performance of a private organization with particular reference to First Bank of Nigeria Plc. The specific objectives are to:

- i. Determine the relationship between organization performance and staff motivation.
- ii. investigate the effect of motivation on organizational performance;

- iii. Identify the factors that tend to motivate staff in First Bank of Nigeria Plc.
- iv. Examine staff assessment of motivational package in First Bank of Nigeria Plc and whether staffs are satisfied with their motivational package.

Research Hypotheses

The following hypotheses were formulated and tested for the study.

Ho: Organizational productivity is not significantly dependent on motivation

Ho₁: Organizational productivity is significantly dependent on motivation

Conceptual and Theoretical Framework

This section basically reviews relevant literature on the relationship between motivational culture and productivity in First Bank of Nigeria plc. The section discusses the concept of motivation by providing an overview of motivational theories and types of motivational tools. It also critically analyze the effects of motivation on workers' performance, solutions to the effect of lack of motivation vis-à-vis methods of motivation and their effects on workers' performance and productivity. The concept of motivational tools and theories are discussed with a view to identifying the relationship between organization's motivational culture and productivity, that is, whether motivation is a determinant of staff productivity. The concept also reviews empirical studies on the relationship between motivation and productivity in an organization. Besides, the chapter identifies and discusses the theoretical foundation on which this research is anchored.

Conceptual Framework

According to Nwachukwu (1988), motivated behaviour has three basic characteristics. These are: i) It is sustained or maintained for a long time until satisfied. ii) It is goal directed, i.e. it seeks to achieve an objective; and it results from a felt need. i.e. an urge directed towards a need. iii) The study of motivation can be traced back to the writing of the ancient Greek philosophers in the 20th century. These philosophers presented a principle of hedonism as an explanation of human behaviour, that is, the individual tends to seek pleasure and avoid pain. Hedonism assumes a certain degree of conscious behaviour on the part of individuals whereby they make intentional decisions or choices concerning future actions (Robinson, 2004).

According to Dugguh (2006), the word motivation is derived from Latin word, "movere" meaning to "move", it is impossible to determine a person's behaviour (literally moves). By observing what someone does or says in a given situation, one can draw reasonable inference about the person's underlying motivation.

Robins and Coulter (1998) define motivation as the willingness to exert high levels of effort to reach organizational goals as conditioned by the ability to satisfy some individual need. Motivation refers to the forces within a person that affects his or her direction, intensity and persistence of voluntary behaviours. It involves any influence that triggers, directs or maintains goal-directed behaviour (Dugguh, 2004).

The motivation process assumes that there are some basic building blocks in the motivation process-unsatisfied needs, tension, drives, search behaviour, satisfied need and reduction of tension (Robins and Coulter, 1999). Need refers to some internal state that makes a certain outcome to appear attractive. An unsatisfied need creates tension that stimulate derive within an individual. These derives generate a search behaviour to find a particular goal that, if attained, will satisfy the need and reduce the tension. Motivated employees are in the state of tension (Rosins and Coulter, 1999). To relieve this tension, they exert some level of effort. If this effort leads to the satisfaction of the need, it reduced tension. Inherent in this definition of motivation is the

requirement that individuals need to be compatible and consistent with the organizational goals. When the two do not coincide, individual may exert high level of effort that run counter to the interest of the organization.

Theoretical Framework

Motivation theories are generalized about the “why” and “how” of purposeful behaviour. Many theories of motivation exist that managers can use to improve their understanding of why people behave as they do. None of the theories provides a universally accepted explanation of human behaviour. Motivation theories are generally grouped under content theories and process theories. Content theories are concerned with identifying what is within an individual or work environment that energized and sustain behaviour. Process theories try to explain and describe the process of how behaviour is energized, directed and finally stopped. Process or theories first attempt to define the major variable necessary for explaining choice effort and persistence. Various theories of motivation are:

Theory	Theorist
1. The hierarchy of Needs Theory	Maslow, Abraham
2. The two-factor theory	Herzberg, Frederick
3. Theory X and Y	McGregor, Douglas
4. The Expectancy Theory	Vroom, Victor
5. The Equity Theory	Adams J. Stacy
6. The Reinforcement Theory	Skinner, B.F.
7. The Needs Theory	McClelland, David
8. The Theory Z	Ouchi, Williams
9. The ERF Theory	Alderfer, Clayton
10. The Immaturity-Maturity Theory	Argyris,
11. The Attribution Theory	Kelly, H.H.
12. The Goal Theory	Locke, Edwin
13. The Theory of Manifest Needs	Murray, H.A.
14. The Role Motivation Theory	Minner, J.B.

Oshionebo (1993) outlines the principal functions of management which include organizing, coordinating, motivating, directing and controlling economic resources of an enterprise in the form of five “Ms” of management namely: man, materials, machinery, money and motivation.

The management function relating to the topic of this research is motivation of men (human resources of an organization). He further stressed the significance of human resource to an organization as thus: *“A basic truism in management is that the efficiency with which the organization is operated depends almost entirely on the competence, motivation and performance of its human resources (i.e. effectiveness, economy, efficiency, production behaviour etc) of the individual employee in an organization that aggregate to corporate performance”*.

Modern management scientists have identified motivation as a variable tool for harnessing organizational resources towards attaining optimum performance and productivity. Kalu (2000) states that the importance of human element in the work of an organization/enterprise irrespective of the size makes motivation a very vital function of management. Any management that neglects motivation of employee is sure to fail as management itself is working with people through people to achieve the objectives of an enterprise. The term “motivation” originated from a Latin word ‘movere’, which means to move. It is virtually impossible to determine a person’s motivation until that person behaves or literary moves. It is only then that reasonable inference can be drawn about the person’s underlying motivation. Kreitner (2002)

defines motivation as a psychological process that gives purpose and direction to behaviour.

Definition of motivation

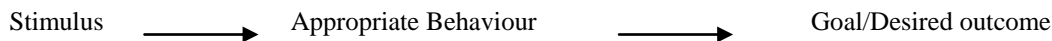
Stoner (1986) defines motivation as an inner state that energises activities or moves and that directs and channels behaviour towards goals. Also Koontz et al (1980) describes motivation as a general term applying to the entire class of drives, desires, needs and similar forces.

Furthermore, Rogers and Burchye (1972) declare that motivation is the driving force behind the individual, which directs him towards goals to satisfy certain needs. It is therefore the force that makes some men to seek power in public offices while others avoid limelight.

However, Taylor and Wright (1982) describe motivation as the force, which instigates or gives direction to and sustains behaviour. They conclude that motivation is what arouse people into action, determine the goals towards which these actions are channeled and influences vigor and persistence with which such goals are pursued. It is one of these factors, which influence performance at work. Within

organizational context, Wright (1987) defines motivation as, “the willingness to exert effort on a particular task in order to attain an incentive or incentives of a certain type”. This willingness varies considerably both within and between people. For example, an individual may be willing to exert a great deal of effort on one task, but very little on another, similarly, while one individual may be willing to exert effort on a particular task to obtain certain incentives, another may not think it worthwhile to do so. Kalu (2000) perceives motivation as a driving force that stimulates an individual to action; a process of stimulating people to action in order to achieve the desired goals or accomplish the desired tasks. He equally views it as a force that propels action; and urge that prompt people to do things that help them to satisfy their needs. As a function of management, motivation is the process of stimulating people to work in order to achieve their set goals.

Cole (2002) sees it as a process in which people choose between alternative forms of behaviour in order to achieve personal goals. Finally, Cole (2000) describes motivation as a behaviour caused by some stimulus but directed towards a desired outcome as indicated below:



The above model indicates that stimulus could be a need, a drive or an incentive of some kind.

Requirement of a good system of motivation.

Eze (1981) opines that a good system of motivation must be comprehensive in providing for satisfaction of all needs; and the system should be flexible in order to account for varying requirements of the people who need different stimuli.

The hierarchy of needs theory. To begin with, needs are deficiencies that energizes or trigger behaviours for their satisfaction. Unfulfilled needs create a tension that makes people want to find ways to reduce or satisfy those needs. The stronger the needs, the more motivated one is to satisfy them. The hierarchy of needs theory by Maslow (1943), in McShane and Glinow (2000), attempts to address the issue of needs. This theory stresses two fundamental premises.

- a. Our needs depend on what we already have. Only needs not satisfied can influence behaviour. In other words, a satisfied need is no longer a motivator.
- b. Our needs are arranged in hierarchy of importance. Once one need is satisfied another emerges and demands satisfaction. Maslow then hypothesized five levels of needs. The needs are called hierarchy of needs. The needs are called hierarchy because of the different levels of importance. The needs are (a) physiological needs (b) security needs (c) social needs (d) esteem needs and (e) self actualization needs.
- (a) **Physiological Needs:** These consist of the human body’s primary needs such as food, water

and sex. These needs dominate when they are unsatisfied and no other need serve as a basis for motivation. As Maslow stated “A person who is lacking food, safety, love and esteem probably would hunger for food more strongly than for anything else”.

- (b) **Safety Needs:** When physiological needs are adequately met, the next higher level of needs assumes importance. Safety needs include protection from physical harm, ill health, economic disaster and the unexpected. From a managerial standpoint, safety needs show up in an employee’s attempt to ensure job safety and fringe benefits.
- (c) **Social Needs:** These needs are related to the social nature of people and their companionship. Here the hierarchy departs from the physical or quasi-physical needs of the previous levels. Non-satisfaction of this level of need may affect the mental health of the individual.
- (d) **Esteem Needs:** The need for both awareness of importance to others (self-esteem) and actual esteem from others is included. Esteem from others must also be felt as warranted and deserved. Satisfaction of these needs lead to a feeling of self-confidence and prestige. T-shirt for example, that proclaims, “You are the best” and a tag with a statement that, “We like your effort” as forms of motivational feedback. They are also statement that the employee is important to others.
- (e) **Self-actualization Needs:** Maslow defines these needs as the “desire to become more and more

what one is, to become everything one is capable of becoming". This means that the individual will realize fully the potentialities of talents and capabilities. Obviously, as the role of an individual varies, so will the external aspects of self-actualization. In other words, whether the person is a college professor, corporate manager, parent or athlete, the need is to be effective in that particular role. Maslow assumes that

satisfaction of the self-actualization needs is possible only after the satisfaction of all other needs. Moreover, he proposes that the satisfaction of the self-actualization needs tend to increase the strength of other needs. Thus, when people are able to achieve self-actualization, they tend to be motivated by increased opportunities to satisfy that need.

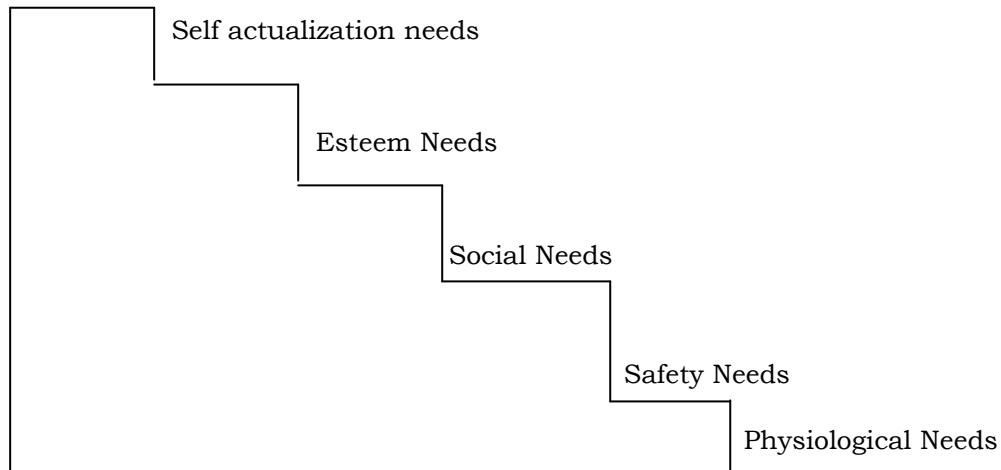


Figure 1: Maslow's Hierarchy of Needs

The need hierarchy is widely accepted and referred to by practicing managers. Although it does not provide a complete understanding of human motivation or the means to motivate people, it does provide an excellent starting point for student of management.

- i. The hierarchy is easy to comprehend, has a great deal of commonsense appeal and points out some of the factors that motivate people in business and other types of organization.
- ii. Through wages and salary, individual are able to satisfy their family's physiological need.
- iii. Organizations also help to satisfy most security or safety needs through both salary and fringe benefit programmes.
- iv. Finally, they aid in satisfying social needs by allowing interaction and association with others on the job.

Maslow's theory is often presented as being universally accepted. However, people in various

firms, positions, or countries differs; individual differences certainly exist.

- i. Some people have self-actualization needs and may not be concerned with physiological or security needs.
- ii. Another criticism of the need of hierarchy is that needs overlap and can fit in more than one, or even all, of the categories. An equitable salary, for example, may satisfy needs in all live categories while the salary received by a person has an impact on many different needs.
- iii. Criticism also states that Maslow's need hierarchy is static. Needs change over time, in various situations and when people make comparisons about their satisfaction and the satisfaction of others.

There are areas of management influence in the five need hierarchy categories as presented below:

Needs category

Self-Actualization

Esteem

Social

Safety

Physiological

Management Influence Areas

Challenges in Job,
 Advancement Opportunities,
 Chances for creativity and
 Motivation towards high achievement
 Public recognition of good performance,
 Significant job activities,
 Respectful job title,
 Responsibility
 Social interaction opportunities,
 Group stability
 Encouragement towards cooperation
 Safe working conditions
 Job security
 Fringe benefits
 Fair salary
 Comfortable working condition
 Heat, lighting, space, air-conditioner

The two-factor theory. Another content explanation of motivation was advanced by Herzberg (1959). He based his theory on a study of need satisfaction and on the reported motivational effects of these satisfactions. The theory is referred to as the two-factor theory of motivation. Herzberg and his associates asked the subjects to think of times both when they felt especially good and when they felt especially bad about their jobs. Each employee was then asked to describe the conditions that led to these particular feelings. The employees name different kinds of conditions as causes of each of the feelings. For example, if recognition led to a good feeling about the job, the lack of job recognition was seldom indicated as a cause of bad feelings. Based on the study, Herzberg reached two conclusions: The absence of certain job condition generally dissatisfies employees. However, the presence of these conditions does not build strong motivation either. Herzberg called these, maintenance factors, since the application of this immaturity-maturity theory to management is as follows: Features of typical classical organization are built against the background of the maturity theory. Task specialization, chain of command, unity of direction and span of control are some of the features that are inherent in the theory.

Through this theory, managers can learn to integrate human needs, while the needs of the organization and the goals of the individual can be brought together. The resulting behaviour will be cooperative rather than defensive conflict.

Mcgregor theory X and Y. McGregor (1960) identifies two sets of assumptions about employees in his theory X and Y. The first set is the traditional view called theory X while the second is called Y. The basic issue about management in this theory is how managers see themselves in relation to others. This has to do with perception of human nature. The proponent of this theory avoided the use of such terms as "good" and "bad" to desirable human beings.

The assumptions of the theory X. This theory states that:

- a. It is the duty of management to organize the resources for productive enterprise e.g. money, materials, equipments and people in order to attain economic ends.
- b. The process of directing the efforts of people, motivating them, controlling their actions and modifying their behaviours so as to fit the needs of the organization is the responsibility of management.
- c. If management fails to actively intervene as aforementioned, employees would be passive. They could even be resistant to the needs of the organization. Employees ought to be persuaded, rewarded, punished, controlled and directed.
- d. By nature, the average being is lazy. He works as little as possible.
- e. Man does not have ambition. He dislikes responsibility and prefers to be led.
- f. Man has an inherent self-centeredness and indifference to the goals of his organization.
- g. Human being is resistant to change.
- h. He can be easily convinced and not so bright.

Assumption of theory Y. This theory states that;

- a. People are not passive or resistant to organizational needs by nature but as a consequence of experience in the organization.
- b. Human being possesses motivation, potentials for development, capacity to assume responsibility and the readiness to direct behaviour towards organizational goals. However, it is the duty of management to enable people recognize and develop these characteristics.
- c. The major task of management is to arrange organizational conditions and modus operandi so that people can achieve their goals.
- d. Under the right conditions, average human beings turn to accept and seek responsibility.
- e. Commitment to objectives is proportional to associate rewards.

- f. The expenditure of physical efforts in work is as natural as play or rest.
- g. External control and amount of punishment are means of directing efforts towards organizational objectives. Additionally, people exercise self control and self direction in the exercised of the objectives to which they are committed. While theory X is pessimistic, static and rigid, theory Y is optimistic, dynamic and flexible. These are the fundamental differences between these sets of assumptions.

The implication of these assumptions to management is that, the hard approach may produce resistance while a soft approach may produce laissez faire attitudes to management. It is therefore imperative for managers to recognize the dignity, capabilities and limitations of employees. However, Dugguh (2004) advises managers to adjust their behaviour as dictated by the situation.

Types of motivation tools

Livinson (1973) states that, “the characteristics of Jackass are stubbornness, stupidity, willfulness and unwillingness to go where someone is driving him. This by interesting coincidence is the characteristics of the unmotivated employee”. Nwachukwu (1988) corroborates this when he observed that an unmotivated worker is a threat to the organization. Therefore, it is absolutely important to motivate workers. Adebayo (2004) states that there are two ways of arousing interest and enthusiasm in workers with a view to maximizing their productivity. One way is to encourage them to better their life through further education (training). Another way of inducing workers to give their best is by what one may term reflected efficiency. This means taking a cue for efficiency and this is done through realistic jobs reviews, jobs rotation or limited exposure. Each of these alternatives involves adjusting the person rather than the job, in the job person match. Each entails creating a more compatible fit between one employee and a routine or fragmented job. Also in line with this approach is the use of mentally disadvantaged workers in sheltered worker shops.

Motivation through reward (money). Graham and Bennett (1993) identify reward as that which is given following the occurrence of behaviour with the intention of acknowledging the positive nature of that behaviour and often with the additional intent of

encouraging it to happen again. There are two kinds of rewards; extrinsic and intrinsic reward.

Extrinsic rewards. Extrinsic rewards are external to or outside of the individual; for example, money. Traditionally, extrinsic motivation has been used to motivate employees. These include tangible rewards such as praise or public commendation.

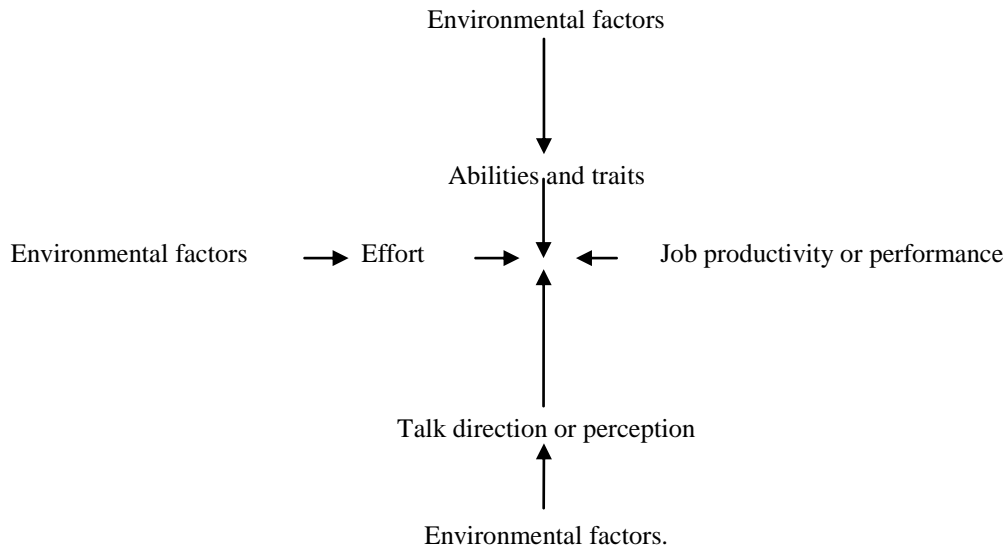
Draft (1997) reports that despite the fact that the Hawthorne effect research was an evidence that employee should be treated in a humane way, it was discovered that workers in the Hawthorne experimental group had received an increase; therefore money was probably a motivating factor although it was not recognized as such at that time.

Intrinsic rewards. Intrinsic rewards on the other hand are internal to or within the individual, for example satisfaction or accomplishment. Graham et al (1993) further state that intrinsic motivation is evident when people engage in an activity for its own sake without some obvious extrinsic inducement present. A hobby is a typical example of an intrinsic motivation.

Motivation through employee participation. Kreitner (2002) views employee participation as a participative management which is a process of empowering employees to assume greater control of the work place. He further identified the following four key areas of participative management. i). Setting goals; ii) Decision making; iii) Problem solving and iv) Work or job satisfaction. Also Kreitner (2002) identifies quality control circle and self managed team as two approaches to participation.

Effects of motivation on workers' performance. Motivation increases performance and productivity. Nwachukwu (1988) states that the essence of all motivational efforts is to increase employee's productivity. He also indicated that motivated workers out-produce unmotivated employees. He further cited five (5) factors that influence performance and productivity of an employee as follows: i) Ability; ii) Technological know-how or skill; iii) Psychological drive; iv) Managerial ability and v) Technology employed

The provision of Nwachukwu is a clear pointer to the positive effect of motivation on the performance of employees. Rue (1977) diagrammatizes the determinants of productivity as shown below.



According to him, environmental factor in productivity or performance is three dimensional. Examples of environmental factors include education, supervision, organizational design, company policies, societal expectations, training, values and situational factors. All these influence efforts and task direction which are the behaviours the employee believes are required for the accomplishment of his task. He also declared that management is expected to encourage productivity by making employees aware of the reasons behind the functions they perform and provide the support required to obtain sustained effort. Finally employees in any organization differ in aptitude, knowledge, skills, health and physical vigor. Similarly, their respective productivity differs. It is also the function of management to desire ways of encouraging higher productivity. This can be accompanied through motivation among other things. Livinson (1973) confirms this position when he stated that an unmotivated employee is a threat to his organization'. From this statement, one presupposes that without motivation, an organization cannot achieve its goals. Vroom (1970) states in his cognitive model of motivation that money is a motivating factor that acquires valence as a result of its instrumentality for obtaining other desired outcomes. Thus, if money is perceived by an employee as instrumental to obtaining security and if security is desired, money itself acquires positive valence. The concept of valence refers to effective orientation towards a particular outcome or output. Therefore, money as a motivator has positive influence on employees' performance.

Lawler (1971) supports the claim that changes in job design produces better employee job performance. He stressed further that an employee's motivation to perform effectively results from:

1. **Effort reward probability:** This is the subjective probability that a given amount of effort/performance results in a given reward or positive valued outcome. This depends on the

probability that performance will result to reward.

2. The reward value of outcomes stems from their perceived ability to satisfy one or more needs. Specifically, relevant here are needs suggested by Maslow's need theory of motivation.

Lawler (1971) concludes that this expectancy leads to performance and higher productivity: and absence of which can affect productivity and performance. Given some value of ability greater than zero.

Vroom (1964) proves that the level of performance is a constantly increasing function of amount of motivation. In other words, the more motivated the worker is, the more effective his performance and therefore the greater the productivity.

In a series of experiments to find out what actually determines high productivity, George (1968) discover such variables as moral, job satisfaction, supervisory practices and group cohesiveness. These are all aspect of motivation as earlier stated.

Motivation Leads To Job Satisfaction. Most individuals work better if their job is a pleasant one, among friendly companions and in a cheerful setting. Coventry (1970) states that motivation through job satisfaction is the non-incentive or non-financial aspect. He emphasized that top rating in questionnaire assessment is often given to personal achievements, measured against mutually acceptable company targets and the recognition given to those achievements. Then, there is the interest of the job itself, the satisfaction derived from doing it well and sharing of growth and increased profitability.

Herzberg (1966) sums up this in his two factors theory of motivation. Among his two motivational factors (motivators and hygiene), he asserts that motivators are factors associated with positive feeling about the job and the contents. They are factors that lead to extreme satisfaction on the job. These factors include recognition, achievement, work itself (challenging nature) responsibility, advancement, growth on the jobs and status. He concludes that these

efforts can produce high level of motivation when they are present. Thus motivation through these factors can lead to job satisfaction.

Davis et al (1955) conclude that in order to achieve greater job satisfaction on the part of the employee, it is necessary for jobs to be 'meaningful' to the individual concerned. It is therefore based on the assumption of the early theory of motivation as postulated by Herzberg which asserts that a satisfied worker: i) Is productive, ii) Stays longer than a dissatisfied one, iii) Tends to like their bosses than the workers, iv) Maintain good health more than an unsatisfied one.

Motivation enhances good relationship between workers and management. McClelland (1962) states that people with high need for affiliation usually derive pleasure from being loved and tend to avoid the pain of being rejected by social groups. They are likely to be concerned with maintaining pleasant relationship to console and help others in trouble. A pronounced desire for social acceptance can be a powerful motivation force in our daily lives. Mayo (1933) popularizes the human relation theory which sprang because managers found that classical approaches did not achieve sufficient production sufficiency and work place harmony. Human relations theory sought to correct this. This theory thesis is that if management is working with people and through people, it must:

- i) Take advantage of interpersonal relation
- ii) Be people-centered or workers-centered and
- iii) See individual as a socio-cultural and socio-psychology entity.

Based on the above theory thesis and from the experiment he conducted with his associates in what is known as Hawthorn studies, he concluded that informal work groups have a positive influence on productivity; that is, the "social man" is motivated by social needs, wanting rewarding relationship in work place and responding to group pleasures at work were arrived at. He therefore concluded that this "social man" concept was necessary to complement the old concept of "rational man" motivated purely by personal economic needs.

Motivation Leads To self actualization. One of the effects of motivation is self actualization. Maslow (1971) states that needs are arranged in a fixed order of importance called a hierarchy of needs. It states that once a lower need has been met, the worker is motivated by the unmet higher needs. Among his five (5) levels of needs is self actualization. Self actualization need means the fulfillment of potential and personal growth. He concluded that a work that is fulfilling can satisfy self actualization needs. Nongo (2005) reports in his analysis of this level of needs that the Nigerian worker has little desire to satisfy self actualization needs as a result of the "Federal character concept" and cultural background, most Nigerian workers do painfully understand that they cannot realize potentials and also achieve self actualization within certain organization and for such

workers, self actualization will likely not be motivated.

Motivation leads to the achievement of organization goals. As earlier mentioned motivating employees is important to organization because motivated employees strive to find the best way to perform their jobs and are interested in producing high quality goods and services. In addition, Nongo (2005) reiterates that to achieve organizational goals, management must understand what motivates people to work hard. It is therefore the duty of the manager to determine which needs have not been met and find ways for employee to meet these needs while simultaneously contributing to the achievement of the organizational goals.

Effects of lack of motivation

Lack of motivation can constitute a threat to organization's existence. If motivation is seen as a factor which energizes and sustains human behaviour to achieve goals, then it is not out of place to state that lack of motivation has adverse effects on both individual and the organization. Livinson (1973) confirms that, "an unmotivated employee is a threat to his organization". From this assertion, it is presupposed that without motivation, an organization cannot achieve its goals. However, Nwachukwu (1988) corroborates this when he observed that an unmotivated worker is a threat to the organization. Therefore, it is absolutely important to motivate workers. In the same vein, Vroom (1964) proves that the level of performance is by constantly increasing function of amount of motivation. This means that the more motivated the worker is, the more effective his performance and therefore the greater the productivity.

Lack of motivation leads to decline effort by employee. Adams (1964) declares in his equity theory that if employees thought that they were being treated equitably; their work effort will be sustained; if they thought they were not being treated equitably in relation to other comparable employees, then their effort declines. Vroom (1964) supports this when he stated that desirable rewards encourage effort and undesirable rewards discourage effort. He therefore concluded that perceived inequality as a motivational force can decline employee's performance. Thus Livinson (1973) sums it up that, "the characteristics of jackass are stubbornness, stupidity, willfulness and unwillingness to go where someone is driving him". Interestingly, this coincides with the characteristics of the unmotivated employee.

Lack of motivation affects the mental wellbeing of employees . Maslow (1971) states that the total absence or neglect of social needs such as affiliation and acceptance could have an adverse effect on the mental well-being of employees.

Lack of motivation leads to reduction in quantity and quality of output. Coventry (1970) opines that a well motivated management, the right kind of working atmosphere, effective communication

and other evidence of good leadership, could likely cause the rank and file or officers and marshals to be motivated. Also, Olukosi et al (1988) declared that unavailability of the above; tend to lead to disharmony, discontent, frustration and other negative aspects of working life with likely repercussions on the quality and quantity of output.

Also they stated that management seeks to obtain high level of production from employees through motivation and proper guidance. The social, psychological, self fulfillment and other personal needs of the worker must be effectively satisfied in order to perform at high level. Therefore, lack of motivation can result to reduction in quality and quantity of output and poor employee's performance.

Area of Study

The study area is First Bank Plc, Lokoja Business Development Office comprising of branches in Kogi and Kwara state. First Bank of Nigeria Plc started as Bank of British West Africa (BBWA) with Alfred Lewis Jones as the founder and was registered in London as a Limited Liability Company on March 31, 1894 with the head office located in 14 Castle street Liverpool England. The Lagos office of Bank of British West Africa was opened on May 4, 1894 with Mr. George Wevile as the manager.

On August 24, 1996 there was a special resolution of the Board of Director to change the name of the bank to Standard Bank of West Africa (SBWA). The SBWA was formalized on the 1st of November, 1966. In compliance with the directives of the Federal Military Government in 1968, that all companies including banks must be incorporated locally in Nigeria. The Standard Bank of Nigeria (SBN) Ltd was locally incorporated in Nigeria from Standard Bank of West Africa (SBWA) on June 20, 1969 with D.A. Macleod as the first chairman.

The bank was the first successful bank to operate in Nigeria. Thus in 1979, "First Bank" was adopted. Since then the bank has grown into a giant in the banking industry with regional administration spread across the North, West and East of Nigeria.

Research Methodology

Population and sampling techniques

The population for this study comprised the 266 workers of the First Bank of Nigeria Plc (Lokoja Development Office). Systematic sampling technique was used to select respondents for the study. The interval was determined as a ratio of the total population (266) to the hypothetical sample size (150), giving approximately two (2). The respondents were then selected at the interval of 2, thus giving a sample size of 133.

Method of data collection

The data for this study were generated from both primary and secondary sources. Primary data was

obtained from members of staff of the organization with the aid of standard questionnaires, while secondary data were obtained from text books, the House Journal of First Bank of Nigeria Plc, magazine and other relevant Journals.

Validity and reliability of instrument

Content validity was used to determine the adequacy of the instrument for the study. Content validity sought to determine the relevance and adequacy of items in the instruments with respect to the objectives and hypothesis for the study. Using the Jury Method as recommended by Kerlinger (1973), the instrument was subjected to the scrutiny of relevant experts. Each of the experts independently gave his expert opinion on the relevance and adequacy of the items.

An instrument is considered reliable when it consistently produces the same result when applied to the same sample at different times. The test-retest method was used for this study. About 10 percent of the total copies of the questionnaire were used for pilot-testing. After an interval, the full scale data collection was done. The results were compared with the aid of Pearson product moment correlation coefficient. The coefficient of 0.87 indicated high reliability.

Method of data presentation and analysis

Data were subjected to both descriptive and inferential statistics. The hypothesis was tested using chi-square analysis, while objectives 1, 2 and 3 were tested using simple percentages. The chi-square formula is given as:

$$X^2 = \sum \frac{(f_o - f_e)^2}{f_e}$$

Where,

X^2 = chi-square static

f_o = observed frequency

f_e = expected frequency

Results

Table 1 reveals that most of the respondents were female (58.06%). This arises from the fact that female staff are hardly transferred outside where their spouses reside unlike their male counterpart. Investigations also reveal that many of the respondents (25.56%) were within the age bracket of 31-35 years, while about 21.00% were within the age bracket of 26-30 years. The young graduates are mostly deployed to urban centres because of the potentials and their ability to influence the market. This also account for the length of service between 1-

5 years. Many (57.14%) of the respondents have Bachelor of Science degree or Higher National Diploma. A few have OND/NCE (23.08%), while 17.5% have M.Sc/MBA. The higher percentage of HND/B.Sc was a result of the Bank policy of not

recruiting below first degree for the past twelve (12) years. Many of the respondents (41.11%) have 1-5 years of experience. A few of the respondents (25.6%)

have 16-20 years of experience, while 23.33% have 6-10 years of experience.

Table 1: Socio-Economic Characteristics Of Respondents

Variable	Frequency	Percentage
Sex		
Male	56	41.94
Female	77	58.06
Total	133	100
Age (Years)		
20-25	10	7.78
26-30	28	21.11
31-35	33	25.56
36-40	21	16.67
41-45	22	17.77
46 and above	19	11.11
Total	133	100
Educational Qualification		
GCE/OL	3	2.20
OND/NCE	31	23.08
BSC/HND	76	57.14
MSC/MBA	23	17.58
Total	133	100
Length of Service (Years)		
1-5	54	41.11
6-10	30	23.33
11-15	12	8.89
16-20	33	25.56
21 and above	4	1.11
Total	133	100

Workers Assessment of Motivational Packages and their Level of Satisfaction

Table 2 reveals that majority (70.00%) of the respondents indicate that the motivational package in First Bank of Nigeria Plc is moderately comprehensive. A few (22.22%) of the respondents indicates that motivational package in First Bank of Nigeria is not comprehensive, while about 6.00% of the respondents indicate that the motivational package in First Bank of Nigeria is fair. Further investigation reveals the majority of the workers in First Bank of Nigeria are not satisfied with motivational package in First Bank of Nigeria. A few

(13.48%) of the respondents indicate that they are satisfied with the motivational package. There is evidence that the enrichment of jobs by organizing workers into self-managing teams lead to improvement in productivity (Cully et al, 1999).

The moderately comprehensive nature of motivational package and its associated effect on workers not satisfied with the package account for the mass exodus of staff to other banks after receiving the needed training from First Bank. Further investigation/interaction review that 50% of new hires hardly spent 5 years which makes other bank to see the organization as a training ground for them to recruit from.

Table 2: Workers Assessment Of Motivational Package And Their Level Of Satisfaction

Variable	Frequency	Percentage (%)
Workers assessment of motivational package		
Motivational package is very comprehensive	3	2.22
Motivational package is modeterately comprehensive	93	70.00
Motivational package is not comprehensive	29	22.22
Motivational package is fair	8	5.56
Total	133	100

Chi-Square Analysis of the Relationship Between Organizational Performance and Staff Motivation

Table 3 reveals that relationship exist between organization performance and staff motivation. The result of the chi-square analysis reveals that $X^2_{\text{call}} = 186.87$ is greater than $X^2_{\text{tab}} = 43.77$ at 0.05 level of significance. The null hypothesis was, therefore, rejected at $\alpha=5\%$ this implies that organizational performance is depended on staff motivation. When staff are adequately motivated, they concentrate effort and give their maximum potential as well as skills to the organization thereby enhancing performance.

Motivational incentive is therefore a necessary tool for organization to get the best service from their staff.

The findings in this study agree with that of Nwachukwu (1998) who observed that motivation is an internal psychological process whose presence is inferred from observed performance, Sadiq (2003) motivation will not only increased the performance of employees, but also retrains them for increased productivity. Low productivity, in most cases, is a by-product of dissatisfaction, which could manifest itself in various ways. Motivation is an inner force that initiates and control a person's action or behaviour.

Table 3: Chi-Square analysis of the relationship between organizational performance and staff motivation

Performance Evaluation	Motivational Variables			
	HOP	AMT	AM	TOTAL
Strongly agreed	82	8	2	92
Agreed	12	50	45	107
Undecided	2	20	17	39
Disagreed	0	10	23	33
Strongly disagreed	0	3	1	5
Total	96	91	87	275

$$Df = 2 (r-1) (c-1) = (5-1) (3-1) = 8$$

$$\alpha = 0.05$$

$$X^2_{\text{tab}} = 43.77$$

$$X^2_{\text{call}} = 186.87$$

Key:

Hop Higher organizational performance, AMT = adequate motivational tools,

AM Adequately motivated

Summary of Findings

The followings are the summary of the results of this study:

1. It was the opinions of the Staff of First Bank of Nigeria Plc, Lokoja BDO that the motivational tools existing in the organization are fitting jobs, job enlargement, job enrichment; reward (Money) and management by objectives (MBO).
2. The staff of First Bank Nigeria Plc, Lokoja BDO perceived that motivation increases performance and productivity of workers; increase quality of works; increase good interpersonal relationship, enhances employees stability of tenure; leads to job satisfaction; and enhances good relationship between workers and management. It was also the opinion of the staff of the organization that motivation leads to self-actualization and achievement of organizational goals and objectives.
3. It was also the opinion of staff of First Bank Nigeria Plc that lack of motivation can constitute a threat to organizations existence; leads to decline efforts by employees, can affect the mental well being of employees; and can reduce the quality and quantity of employees' output.
4. Members of staff of First Bank Nigeria Plc are of the opinion that Job rotation, training and retraining, compensation, job participation and majorly timely promotion of staff are solutions to the effects of lack of motivation. It was also their opinions that allowing employees to exercise initiative in work performance; equal and fair treatment of all, and matching

authority with responsibility are solutions to the effects of lack of motivation.

Conclusion

The study revealed that organizational performance is depended on staff motivation and that adequately motivated staff will give maximum potentials. The survey also revealed that the motivational package is moderately competitive; which is not the best. More can be achieved. Also, most of the staff are not satisfied with the existing motivational package.

Money remains the most significant motivational strategy and the most important factor in motivating workers to achieve greater productivity, commitment and eventual satisfaction. Money possesses significant motivating power in as much as it symbolized intangible goals like security, prestige and feeling of accomplishment and success. Money has the power to attract and motivate individuals towards higher performance.

Recommendations

Based on the findings of the study, the following recommendations are put forward;

- i. Promotion is the possibility of advancement of an employee's career. It entails moving up the scala chain of command. Regular promotion gives recognition, status and most of the time increased salary of promoted staff. Promotion as incentives

induce employees to put in their maximum efforts towards the organization.

ii. Promotion from within is good business practice and has been shown to be a powerful employee motivator. Internal promotion policies can generate loyalty through the recognition of individual merit and improved morale by fulfilling employees' need for increase status.

Organizational objectives are unattainable without the enduring commitment of members of the organization. The degree of commitment of members is a contribution of motivation. Motivation of employees to perform tasks assigned to them are one of the major problems confronting management and managers. Though, motivation is a factor that influences workers' performance, it is in short supply and needs to be constantly replenished. Motivation is required as a tool with which managers can arrange job relationships in organization.

Salary; Wages and conditions of services. To use salaries as a motivator effectively, personnel managers must consider four major components of salary structures. Job rate: payment, special allowances and fringe benefits.

Staff training: No matter how automated an organization or First Bank may be, higher productivity depends on the level of motivation and the effectiveness of workforce. Staff training is an indispensable strategy for motivating workers. First Bank must have good training programmes. This gives the opportunities for self-improvement and development; to meet the challenges and requirements of new techniques of performing a task.

Information availability and communication: One way managers can stimulate motivation is to give relevant information and the consequence of their action on others. There is no known organization in which people do not usually feel there should be improvement in the way departments communicate, cooperate and collaborate with one another. Information availability brings to bear major powerful peer pressure, where two or more people running together will run faster than running alone or running without awareness of the pace of other runners. By sharing information subordinates compete with one another.

Job satisfaction: It is as a result of employee's perception of how their job provides those things that are viewed as important. Job satisfaction is an emotional response to job situation. As such, it cannot be seen but it can only be inferred. Job satisfaction is often determined by how well outcomes meet or exceed expectations. For example, if organization participants feel that they are working much harder than others in the department but are receiving fewer rewards they will probably have a negative attitude towards the work, the boss and to co-workers. On the other hand, if they are being paid equitably, they are likely to have a positive attitude towards the job. Job satisfaction is important in that its absence tends to lead to lethargy and reduced staff commitment.

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