
**ADDIS ABABA UNIVERSITY**

**COLLEGE OF EDUCATION and LANGUAGE STUDIES**

**SCHOOL OF PSYCHOLOGY**

# The Relationship between Work Environment, Motivation and Job Performance: The Case of Frontline Employees in Selected Banks in Addis Ababa, Ethiopia.

By: Blen Getachew

June,2025

Addis Ababa, Ethiopia

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# The Relationship between Work environment, Motivation and Job Performance: The Case of frontline employees in selected banks, in Addis Ababa, Ethiopia.

A Thesis Submitted to the School of Psychology in Partial Fulfillment of the Requirements for the Degree of Masters of Arts in Social Psychology

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June, 2025

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**The Relationship Between Work Environment, Motivation and Job Performance: The Case of Frontline Employees in Selected Banks in Addis Ababa, Ethiopia.**

By: Blen Getachew

Approval of board of examiners

Advisor

Name _____ Signature _____ Date _____

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External Examiner

Name _____ Signature _____ Date _____

## Declaration

I Blen Getachew declare that this thesis entitled the relationship between Work Environment, Motivation, and Job Performance: A cases study among frontline employees in selected banks in Addis Ababa is my original work and has not been submitted previously in part or in full for the award of any degree or diploma at any institution or university.

Name _____

Signature _____

Date _____

**Acknowledgment**

First, I would like to express my sincere gratitude to God for giving me the strength and opportunity to start the journey of fulfilling my dreams.

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## Abstract

*This study investigates the relationship between work environment, employee motivation, and job performance among frontline employees in selected banks in Addis Ababa, Ethiopia. The research addresses a growing need to understand how psychosocial work conditions and motivations affect employee performance in their job in the banking sector. A convergent parallel mixed-methods design was employed, beginning with a quantitative phase involving 360 employees who completed validated scales measuring Work Environment, Motivation, and Job Performance. This was Complemented by qualitative interviews with 15 participants to provide a comprehensive understanding of the relationship among the study variables. Quantitative results showed significant positive correlations among all three variables, with multiple regression indicating that both work environment and motivation independently and jointly predicted job performance.*

*Thematic analysis of interviews revealed that supportive leadership, recognition, and collegial relationships significantly influence employee motivation and performance. Additionally, demographic variables such as sex, age, and work experience were found to moderate these relationships jointly. These findings highlight the importance of contextual and relational factors in shaping employee outcomes in Ethiopia's banking sector.*



Key words: Work Environment, Motivation, job performance

# Chapter One

## Introduction

This chapter presents the introductory part of the study. It focuses on the background of the study, the statement of the problem, the research questions, the objective of the study, and the significance of conducting this study, the operationalization of the variables that the study will address and the scope of the study.

### 1.1. Background of the Study

The performance of frontline employees is critical in ensuring customer satisfaction, operational efficiency, and institutional innovation. In service-oriented industries such as banking, frontline employees represent the public face of the organization and interact directly with customers. The banking sector, in turn, plays a pivotal role in promoting economic stability and national development. Scholars and institutions alike have emphasized that employee engagement and empowerment significantly contribute to organizational growth and effectiveness, as well as to broader economic advancement (Shaikh & Khan, 2023; Sibanda & Kruger, 2023; Empuls, 2024).

In many developing countries, employee performance is often hindered by environmental and social challenges such as resource constraints, weak leadership practices, socioeconomic instability, and limited technological infrastructure (Borgia et al., 2022). Nonetheless, cultural dynamics particularly those emphasizing collectivism, workplace relationships, and social harmony have been shown to influence employee behavior and job outcomes (Theodorsson et al., 2022). In societies where collectivist cultural values prevail, such as Ethiopia, organizational practices are shaped by hierarchical structures and a strong reliance on teamwork and authority (Hofstede, 1984; Ayele, 2012).

Social characteristics of the workplace such as leadership style, team cohesion, organizational culture, and trust play a vital role in shaping employee motivation and performance (Edmondson & Ting, 1999).

Motivation, whether intrinsic or extrinsic, also plays a central role in determining job performance. According to Deci and Ryan (1985), employees may be motivated by personal satisfaction or external rewards. Elements such as fair compensation, recognition, growth opportunities, and promotion can foster engagement and efficiency (Roy, 2023). Conversely,

poor workplace conditions, inadequate support, and a lack of advancement opportunities can lead to dissatisfaction, stress, and decreased performance (Maslach & Leiter, 2016).

Herzberg (1996) asserted that organizations that cultivate clear policies, social support, and employee recognition experience higher levels of job satisfaction and retention, which in turn enhance performance. Smith (2011) similarly emphasized that strategic efforts to improve the work environment should be viewed not as expenses but as long-term investments in organizational success.

Despite policy reforms aimed at enhancing human resource practices in Ethiopia's banking sector (NBE, 2020), there remains limited empirical research on how work environment and motivation jointly affect job performance among frontline employees. Most studies emphasize organizational performance at large, often overlooking the distinct needs and challenges of those at the customer-service interface.

Therefore, this study aims to examine the relationship among work environment, motivation, and job performance among frontline employees in selected banks in Addis Ababa, taking into account their underlying factors within a culturally specific context.

### 1.2. Statement of the Problem

The relationship among work environment, employee motivation, and job performance has become a critical concern for organizations globally. In Ethiopia, this issue is particularly pressing in the banking sector, where front-line employees often face challenging working conditions that undermine their morale, engagement, and productivity. Common issues include high workloads, limited opportunities for professional development, inadequate managerial support, and insufficient recognition systems (Momina et al., 2020).

Studies show that nearly 40% of employees attribute low productivity to poor workplace environments (Naharuddin & Sadegi, 2013). Specifically, research on the Commercial Bank of Ethiopia in Jimma Town found that over 70% of employees reported dissatisfaction due to low compensation, lack of recognition, and inadequate resources.

As Ethiopia's banking sector continues to grow and become increasingly competitive, front-line employees are under greater pressure to meet performance expectations. Yet, organizational efforts to improve the work environment have remained limited. A study by

Tesfaye (2021) and Desta (2020) highlight that unclear job roles and lack of recognition are key factors contributing to low motivation and subpar performance among bank employees.

While various studies have examined employee performance across sectors, there remains a significant research gap concerning the specific role of the work environment in shaping motivation and performance within Ethiopian banks. Existing literature often overlooks the unique challenges faced by front-line employees in this context.

Therefore, this study seeks to investigate how elements of the work environment influence the motivation and job performance of front-line employees in selected banks in Addis Ababa. By identifying the key environmental factors that hinder or enhance employee effectiveness, this research aims to provide evidence-based recommendations to improve workplace conditions and overall organizational performance.

### 1.3. Research questions

1. How do frontline bank employees Perceive the influence of their Work environment and motivational factors on their job performance?
2. What are the levels of work environment, work motivation and job performance on front-line employees?
3. What is the nature of relationships (i.e., direction, magnitude, and statistical significance) among work environment, job performance and work motivation?
4. What proportion of the variance in job performance do work environment and work motivation explain independently and jointly?
5. Are there statistically significant differences in work environment, work motivation, and job performance with respect to demographic variables (i.e., bank type, sex, age, work experience, position, marital status, and educational level)?

### 1.4. Objectives of the Study

The main objective of this study is to examine the relationship of work environment, motivation, and job performance among front line employees in selected banks in Addis Ababa. Specifically, the study is intended to:

- Explore how frontline employees perceive the influence of their work environment and motivational factors on their job performance.
- Identify the level of work environment, job performance and motivation among employees.
- Examine the nature of relationship between work environment, job performance and work motivation.
- Identify proportion of the variance in job performance do work motivation and work environment have independently and jointly.
- To examine the differences in work environment, job performance, motivation with respect to the employee demographic variables. (i.e., bank type, educational level, age and sex).

### 1.5. Significance of the Study

In an increasingly competitive banking sector, understanding the factors that Contributes to High employee performance and motivation is essential for organizational success. Having worked as a frontline employee in the banking industry, I have personally observed how the work environment and motivation can impact daily job performance and employee engagement. This experience motivated me to explore these dynamics more systematically.

This study contributes to the growing body of literature by exploring how workplace environment and motivation influences employees Job performance. The findings also provide valuable insights for the banks seeking to enhance employee engagement and retention. By identifying specific elements of the workplace environment and motivation that contributes to job performance.

Understanding how different aspects of the work environment affect motivation and job performance will allow policy makers to make evidence-based decision when formulating workplace policies.

While much of the existing research on workplace dynamics has focused on Western contexts, this study aims to fill a significant gap by examining the experiences of frontline employees in selected banks in Addis Ababa. By contextualizing the findings within a local framework, this research will contribute to a more nuanced understanding of how cultural and economic factors influence workplace dynamics.

This research also laid the groundwork for future studies exploring the long-term effects of workplace environment on employee job performance across different sectors in Ethiopia, by enriching the academic discourse.

### 1.6. Scope of the study

This study focuses on the relationship between work environment, motivation, and job performance among front line employees in Awash Bank, Commercial Bank of Ethiopia, Zemen bank and Bank of Abyssinia in selected branches located in Addis Ababa, Ethiopia. it aims to explore various factors with in the workplace environment and motivation of the employees and their impact on employee outcomes.

The research also investigates how demographic variables such as age, sex, bank type, educational level and marital status affect these relationships The selected banks represent a cross-section of the Ethiopian banking landscape varying in size, operational strategies, and customer bases, which provides a diverse context for the study.

The study was conducted among a sample of 360 frontline employees from 36 branches across the four banks. this sample was deigned to ensure fair representation of both private and public banks and to capture diverse experience of employee with in the banking sector.

### 1.7. Operational Definition of Constructs

This research explored the relationship among work environment, employee motivation and job performance.

- **Work environment**: According to Moos and Moos (1994)**,** work environment is defined as the psychosocial climate of a workplace, which encompasses various aspects that shape employees' experiences, attitudes, and behaviors. They highlight that the work environment is not only the physical surroundings but also the social, psychological, and organizational factors that influence how employees interact with each other and perform their tasks.
- **Motivation**: motivation refers to the level of energy, commitment, and creativity that employees bring to their jobs and it is influenced by various factors including intrinsic factors that comes from within the individual and extrinsic motivation which is influenced by external factors. (Judge, 2017).

- **Job performance**: Campbell (1990) defined job performance as a concept which refers to the effectiveness in which an individual fulfills the responsibilities and tasks associated with their job. Job performance is usually assessed through various metrics such as productivity rates, quality of output and feedback from supervisors and coworkers.

# Chapter two

# Review of Related Literature

This chapter deals with review of related literatures and conceptual definition, theoretical frameworks, and various empirical studies both local and international and an assessment of the relationship between the variables will be reviewed in this chapter.

## 2.1. Job Performance: Basic concepts, Assessments and Theories

### 2.1.1. Basic concepts of Job Performance

Job performance refers to the set of behaviors and outcomes exhibited by employees that contribute to the achievement of organizational goals. In recent years, it has become one of the most extensively studied constructs in organizational and social psychology. Viswesvaran and Ones (2017) define job performance as a combination of actions, behaviors, and results that serve organizational objectives. Although job performance is often associated with productivity, the psychological perspective emphasizes that it encompasses both behavioral processes and tangible outcomes.

From a social psychological viewpoint, job performance is influenced not only by individual capabilities but also by interpersonal relationships, group dynamics, and perceived organizational support. Motowidlo (2003) distinguishes between task performance, which involves the direct duties of the job, and contextual performance, which includes social behaviors that strengthen employees' identification with their teams and increase organizational commitment. Contextual performance involves activities such as helping colleagues, adhering to organizational norms, and volunteering for extra tasks.

Campbell et al. (1993) suggest that job performance is a function of motivation, skills, knowledge, and other factors. In service sectors such as banking, where employees frequently interact with customers, job performance is highly influenced by psychological and environmental factors. Employees who perceive supervisor support, fairness in evaluations, and a sense of belonging are more likely to excel in both task and contextual performance. Since frontline employees act as the primary interface between the organization and customers, their performance directly impacts client satisfaction and operational efficiency. High-performing

employees contribute to better service quality and enhance the organization's reputation, making their performance a valuable relational and reputational asset in daily social interactions.

Blau (1964) posits that positive treatment from an organization leads employees to reciprocate with discretionary effort and higher performance. Similarly, Maslach and Leiter (2016) note that job performance depends on factors such as role clarity, group cohesion, and leadership styles. Employees who experience emotional support and psychological safety tend to take initiative and make decisions that improve service quality and overall performance. Conversely, stress, burnout, and role ambiguity can reduce effort, diminish performance, and weaken interpersonal cooperation (Taris & Schaufeli, 2015).

### 2.1.2. Assessment of job Performance

Job performance assessment systematically evaluates how employees fulfill their duties and contribute to organizational goals. From a social psychological perspective, performance evaluation is not only a measurement tool but also a social process shaped by interpersonal dynamics. Fair and consistent evaluations can motivate employees, strengthen commitment, and promote growth.

Traditionally, supervisors' ratings have been the common method for evaluating performance. However, Pulakos et al. (2019) note that such evaluations, while valuable, focus primarily on task efficiency, reliability, and problem-solving ability and may be subject to biases such as favoritism and stereotyping, especially in environments lacking structured feedback systems.

Taylor (2014) highlights that many organizations now use objective performance metrics, such as transaction accuracy, customer retention rates, and sales volume, to quantify job output. Delaney and Huselid (1996) found that financial institutions offering training, recognition, and performance appraisals experience higher productivity. Self-assessment tools, in which employees evaluate their own performance, are also increasingly used to foster personal accountability and goal alignment. According to Kivas (2016), self-evaluations promote engagement and motivation but can also be biased by social desirability or inaccurate self-perceptions.

A study by Getahun et al. (2019) on employees of Ethio Telecom revealed that motivation, training, and working conditions significantly enhance employee productivity. Their findings emphasized that job performance assessments should consider both task-related outcomes and the contextual and psychological factors that shape performance over time.

### 2.1.3. Theories/ Models of Job Performance

#### 2.1.3.1. Campbell's Theory of Job Performance

Campbell's theory of job performance (Campbell et al., 1993) is among the most influential frameworks, viewing performance as a multifaceted construct extending beyond task completion. The model identifies three key dimensions: task performance (core duties and responsibilities), contextual performance (voluntary behaviors that support the social and psychological environment of the organization, such as helping colleagues), and adaptive performance (the ability to adjust to changes and challenges in the work environment).

From a social psychology perspective, Campbell's theory suggests that job performance results not only from technical skills but also from an individual's knowledge, effort, and motivation, all shaped by their role perception and organizational context. Performance thus requires aligning employee capabilities with clearly defined organizational objectives.

#### 2.1.3.2. Job Demands-Resources (JD-R) Model

The Job Demands-Resources (JD-R) model, developed by Demerouti and Bakker (2001), provides a flexible framework to understand employee performance by examining the balance between job demands and job resources. Job demands refer to the physical, psychological, or emotional efforts required of employees, whereas job resources are elements that help employees meet these demands and foster personal development.

According to this model, when job demands exceed available resources, employees are more likely to experience stress and burnout, which negatively affect performance. Conversely, sufficient resources enhance motivation and enable employees to perform effectively.

## 2.2. Motivation: Basic concepts, Assessments and Theories

### 2.2.1 Basic Concepts of Motivation

Motivation encompasses both intrinsic and extrinsic psychological factors that initiate and sustain goal-directed behavior in the workplace. From a psychological perspective, motivation is not merely about individual willpower or effort but involves a dynamic interaction between individual needs and social influences. Grant (2013) defines motivation as the drive to engage in tasks that contribute to both organizational and personal goals.

The foundational distinction in motivation is between intrinsic and extrinsic motivation. Intrinsic motivation arises from an internal desire to perform tasks out of personal interest and satisfaction, whereas extrinsic motivation is driven by external rewards such as financial incentives, recognition, or job security. While both forms influence performance, social psychological research emphasizes that long-term workplace engagement is largely sustained by intrinsic motivators.

According to Deci and Ryan (1985), three psychological needs autonomy, competence, and relatedness must be satisfied for individuals to experience intrinsic motivation. When the work environment supports these needs, employees are more likely to internalize organizational goals, leading to greater job satisfaction and higher performance. Conversely, environments that undermine these needs often result in disengagement and decreased motivation.

Locke and Latham's (2002) Goal Setting Theory further highlight that employees are more motivated when they clearly understand expectations and feel personally committed to achieving meaningful outcomes. Conversely, lack of recognition, ineffective leadership, and limited growth opportunities diminish motivation. Schyns and Schilling (2013) argue that negative leadership behaviors such as manipulation, favoritism, and neglect erode trust and reduce motivation. Similarly, a toxic work environment characterized by exclusion, stress, and poor interpersonal relationships hinders employees from forming healthy social bonds with colleagues and customers, thereby reducing their commitment to both task and contextual performance.

In service-intensive sectors like banking, motivation significantly shapes customer experience. Motivated employees tend to display proactive social behaviors, enhancing

organizational reputation. Thus, employee motivation is not merely an internal drive but also an externally influenced, socially embedded force reflecting how individuals interpret their roles and relationships within the workplace.

### 2.2.2. Assessment of Motivation

Assessing employee motivation requires a comprehensive understanding of both individual and contextual factors that influence effort, direction, and persistence at work. Dessler and Varkkey (2020) emphasize the role of extrinsic motivators such as incentives, promotions, and recognition in enhancing employee engagement within structured organizational settings. Intrinsic motivation, on the other hand, is fostered by autonomy, opportunities for growth, and a sense of purpose (Deci & Ryan, 1985).

Research by Deci, Koestner, and Ryan (1999) indicates that while extrinsic rewards can enhance short-term motivation, they may undermine intrinsic motivation for engaging tasks, especially intellectually stimulating work. Conversely, Kohn (1993) suggests extrinsic rewards can boost motivation when intrinsic interest is low.

Mulinge and Mueller (1998) highlight cultural orientation as an important factor in motivation assessment, noting that in collectivist societies such as those in Africa, employees place higher value on extrinsic rewards like job security, social approval, and financial incentives. This underscores the influence of social norms and community-based identity on workplace behaviors.

Tesfaye (2020) studied motivation and organizational commitment in selected Ethiopian banks, finding that employees who experience strong organizational commitment tend to be more motivated and productive.

Overall, assessing motivation requires an approach that accounts for the interplay between personal values, organizational culture, and broader societal context. Researchers often use standardized instruments like the Work Extrinsic and Intrinsic Motivation Scale (WEIMS) developed by Tremblay et al. (2009), which evaluates various types of motivation including identified, introjected, and external regulations. Additionally, Locke and Latham's (2018) Goal Setting Theory is widely applied, focusing on task clarity, commitment, and feedback as key motivational components.

### 2.2.3 Theories of Motivation

#### 2.2.3.1. Self-Determination Theory

Deci and Ryan (1998) proposed the Self-Determination Theory, which asserts that individuals are most motivated when their needs for autonomy, competence, and relatedness are fulfilled. In the workplace, employees who have freedom over how they perform tasks, manage schedules, and balance work-life demands experience higher job satisfaction, engagement, and reduced burnout (Deci & Ryan, 2000).

The theory distinguishes between intrinsic motivation engaging in activities for inherent enjoyment and extrinsic motivation, which involves performing tasks to achieve external rewards or avoid negative consequences. Self-Determination Theory emphasizes that intrinsic motivation is crucial for sustainable engagement and performance. Employees who feel that their contributions are valued by colleagues tend to perform better due to the intrinsic satisfaction.

#### 2.2.3.2. Expectancy Theory

Expectancy Theory Proposed by Victor Vroom (1964), suggests that motivation depends on employees' belief that their efforts will lead to desired outcomes. It focuses on the cognitive process where individuals make rational decisions based on expected rewards.

According to this theory, motivation increases when employees believe that their effort will result in positive performance and subsequent rewards. In the banking sector, employees are often motivated by clear performance metrics, such as meeting sales targets or enhancing customer service. Aligning rewards with performance expectations can therefore foster sustained motivation and high job performance.

## 2.3. work environment: Basic concepts, Assessments and Theories

### 2.3.1. Basic concepts of work environment

The work environment encompasses the physical, social, and psychological conditions under which employees perform their tasks. This includes tangible elements such as workspace layout, equipment, and safety, as well as intangible components such as interpersonal

relationships, organizational culture, leadership style, and communication patterns (Schneider & Barbera, 2014).

From a social psychological perspective, the work environment is not merely a physical setting but a socially constructed context shaped by group norms, perceived fairness, supervisor behavior, and peer interactions. Employees interpret their work surroundings through these lenses, which can foster either engagement or withdrawal and stress. A psychologically healthy work environment cultivates a sense of autonomy, fairness, and belonging. When individuals feel respected, supported, and treated equitably, they are more likely to engage in behaviors that go beyond formal job requirements. Blau (1964) notes that employees tend to reciprocate positive organizational treatment with enhanced commitment and performance.

Conversely, negative work environments often contribute to emotional exhaustion, disengagement, and reduced trust among colleagues (Schneider & Barbera, 2014). These conditions can hinder interpersonal cooperation, elevate turnover rates, and damage an organization's reputation. In the banking sector, where employees work in high-pressure, customer-facing roles, the quality of the work environment is particularly critical. A supportive environment encourages prosocial behavior and enhances service delivery, while a dysfunctional one exacerbates stress and leads to burnout. Thus, the work environment is both a social system and a psychological climate that profoundly influences employee motivation, performance, and organizational effectiveness.

### 2.3.2 Assessment of work environment

Assessing the work environment involves evaluating the physical, psychological, and social conditions in which employees operate. A well-structured work environment not only enhances task efficiency but also supports motivation, well-being, and long-term commitment. In social psychology, the work environment is viewed as a multidimensional construct influenced by organizational culture, leadership styles, communication patterns, and social support.

Sedarmayanti (2009) defines the work environment as comprising the tools, physical conditions, and organizational systems that shape employee routines. Kuntyasari and Handayani (2014) further emphasize that a positive and comfortable work environment contributes to employee satisfaction and strengthens interpersonal harmony across all levels of the organization.

A central aspect of assessment involves evaluating shared values, beliefs, and behavioral norms. Schneider et al. (2014) argue that work environments characterized by openness, inclusivity, and trust are positively associated with employee engagement. When the organizational environment aligns with employees' values and expectations, commitment and motivation increase.

Social psychologists also highlight the role of workplace relationships in creating a healthy work environment. Positive coworker interactions and supportive peer networks foster a sense of emotional safety and belonging, which reduce stress and promote motivation. These social aspects are typically assessed using organizational climate surveys that measure fairness, teamwork, leadership accessibility, and emotional support.

Common assessment tools include employee perception surveys, psychosocial risk assessments, and organizational climate scales. These instruments help identify environmental challenges, such as ineffective communication, high workload, or lack of autonomy, that may hinder productivity or well-being. In sectors like banking, where physical layout and interpersonal dynamics are both critical, regular assessments are essential for maintaining employee performance and minimizing turnover.

Ultimately, effective assessment enables organizations to design environments in which employees feel psychologically safe, respected, and empowered conditions essential for sustained motivation and productivity.

### 2.3.3. Theories of work environment

#### 2.3.3.1. The social climate model

The Social Climate Model, developed by Moos (1970), emphasizes the importance of the broader socio-cultural and interpersonal environment in shaping individual behavior and organizational functioning. Moos proposed that environments can be evaluated along three dimensions: relationship orientation, personal development, and system maintenance and change (Moos, 1974). These dimensions collectively define the social climate, which significantly affects employee well-being, motivation, and performance.

In the workplace, a positive social climate marked by supportive relationships, role clarity, and shared norms fosters job satisfaction and organizational resilience. On the other hand, environments characterized by conflict, weak communication, or lack of support may result in employee stress, burnout, and performance decline. For front-line employees, particularly in customer-facing sectors such as banking, the social climate is especially crucial. Support from colleagues and supervisors, along with inclusive cultural practices and mutual respect, can reduce stress and enhance employee engagement.

**2.3.3.2. Lewin's field theory**

Kurt Lewin's Field Theory (1936) posits that behavior (B) is a function of both the person (P) and their environment (E)**.** This framework emphasizes the dynamic interplay between an individual's internal states and their surrounding psychological field including organizational structures, interpersonal relationships, and situational forces.

Lewin argued that the workplace is not just a physical space but a psychological environment composed of roles, norms, incentives, and pressures. As such, employees' actions are influenced by their perception of these forces, making organizational behavior a product of both individual characteristics and contextual variables**.**

Field Theory has informed the development of tools various work environment measuring tools which assesses employee perceptions of their work environment, including policies**,** practices**,** managerial support**,** and peer relationships. These perceptions can significantly impact employee behavior, commitment, and performance.

In the context of banking institutions, Lewin's theory highlights how minor environmental changes such as increased autonomy, leadership support, or team cohesion can significantly alter employee motivation and productivity. It supports the idea that changing organizational outcomes requires addressing both individual and environmental factors simultaneously.

## 2.4. Empirical review on the relation between Work Environment, Job performance and Motivation

### 2.4.1. Empirical review on the relation between Job Performance and Work Environment

The work environment plays a pivotal role in determining employee job performance. It not only affects individual productivity but also influences retention and the overall effectiveness of an organization. Bloom et al. (2015), in a nine-month experimental study, examined the effects of changes in the work environment particularly flexible work arrangements on employee performance and retention. The findings revealed that remote work arrangements significantly enhanced productivity and employee well-being. However, the study also highlighted that without adequate management and communication structures, the benefits of flexible work may be undermined.

In the Ethiopian context, Mekonen (2019) conducted a study on selected banks and identified workload imbalance as a major stressor negatively affecting job performance. Conversely, factors such as supportive supervision, clear communication, and secure workplace policies were found to enhance performance. Abdo (2017), in a study of academic staff at Jimma University, also reported that psychological support and strong interpersonal relationships had a significant positive effect on job performance.

Chiaburu and Harrison (2008) emphasized that the interplay between the work environment and job performance is crucial for fostering a culture of well-being, increased productivity, and long-term organizational success.

### 2.4.2. Empirical review on the relationships between Motivation and Work Environment

Employee motivation is a core determinant of performance and is shaped by both intrinsic and extrinsic factors. Among these, the work environment including physical conditions, social interactions, and organizational systems plays a critical role in shaping motivational levels.

Schein (2010) argued that a strong workplace culture that aligns with employee values and fosters a sense of belonging significantly enhances motivation. Similarly, Deci and Ryan (2000) posited that motivation increases when organizations provide effective management, recognition, constructive feedback, and opportunities for professional growth.

Greenhaus and Allen (2011) found that flexible work schedules and work-life balance policies were associated with higher motivation. Employees who can effectively manage their personal and professional lives are more likely to remain engaged and committed to their work.

Kuvaas (2006) also emphasized that a respectful and supportive environment is strongly linked to increased motivation and job performance. Supporting this, Abdi (2017) found in a study of hotel and restaurant employees that workplace support had a statistically significant positive effect on motivation.

### 2.4.3. Empirical review on the relationship between job performance and Motivation

Motivation is fundamental in influencing employee behavior and directly impacts job performance. It comprises various internal drives and external stimuli that energize and sustain goal-directed behavior in organizational settings.

Numerous empirical studies affirm a strong relationship between motivation and job performance. Bacal (2013) asserted that motivation is one of the most critical factors influencing employee productivity. His findings demonstrated that highly motivated employees are more likely to exhibit higher levels of output and job efficiency.

Koys (2001) also identified a positive link between motivation and organizational effectiveness, including enhanced individual performance. He argued that motivated employees contribute more proactively to achieving organizational goals.

In the Ethiopian context, Moges (2020) found that employees who received motivational support such as encouragement from management, opportunities for advancement, and recognition demonstrated significantly improved job performance. His findings reinforce the idea that motivation directly enhances employee output and organizational success.

## 2.5. Demographic Differences in work environment, job Performance and work motivation

### 2.5.1. Difference in Work Environment as a function of demographic Variables

Perceptions of the work environment can differ significantly by sex, particularly in traditionally male-dominated sectors such as banking. Research suggests that female employees are more likely to value inclusive, supportive workplaces that emphasize collaboration and work-life balance. In contrast, male employees may be more comfortable in competitive, hierarchical

environments where individual performance is prioritized (Powell, 2011; Ibarra et al., 2010). In financial institutions where gender equity is limited, women may face challenges such as reduced advancement opportunities, unequal pay, or a lack of representation in leadership (KPMG, 2020).

Age is a significant factor in shaping how employees perceive their work environment. Younger employees tend to prefer flexible, innovative, and technology-oriented workplaces that support creativity, autonomy, and continuous learning (Twenge et al., 2010). They may be particularly responsive to mentorship opportunities and feedback-driven cultures. Conversely, older employees often place higher value on stability, job security, and clear role expectations, aligning with more structured environments (Warr, 2001).

Employees' levels of work experience also influence their perceptions and expectations of the work environment. More experienced staff may value autonomy, recognition of expertise, and opportunities for leadership roles. They are likely to thrive in environments that acknowledge their contributions and allow them to mentor others (Quinones et al., 1995). On the other hand, less experienced employees typically seek structured environments with access to training, feedback, and career development programs to support their skill-building and confidence (Noe et al., 2017).

The type of bank whether traditional or modern can shape the work environment in distinct ways. Established banks often exhibit formal, hierarchical structures with well-defined roles, appealing to employees who value organizational stability and procedural clarity. In contrast, modern banks tend to promote dynamic, flexible, and innovative cultures that support autonomy, adaptability, and employee empowerment (Groysberg et al., 2018). Additionally, banks with progressive policies on diversity and inclusion are more likely to foster positive employee perceptions of the work environment (KPMG, 2020).

### 2.5.2. Difference in Motivation as a function of demographic variables

Motivational factors can differ notably between male and female employees in the banking sector. According to Eagly and Carli (2007), male employees often prioritize extrinsic motivators such as financial incentives, career advancement opportunities, and roles associated with recognition and status. On the other hand, female employees place higher value on work-life balance, inclusive workplace cultures, and supportive management practices. Environments

that emphasize collaboration, emotional support, and equity are more likely to foster motivation and engagement among women (Heilman, 2012).

Zameer et al. (2014) emphasized motivation enhancing strategies like development and acknowledgment have a universal effect on motivation of employees regardless of their age Saifullah (2015) also found that recognition and reward as a strong predictor of motivation than any other demographic characteristics effect.

Age is another significant determinant of motivation. Younger employees are generally driven by opportunities for learning, innovation, and making meaningful contributions early in their careers (Twenge et al., 2019). Younger people tend to value environments that offer mentorship, skill development, and rapid feedback. Older employees, however, got their motivation from stability, job security, and roles that allow them to utilize their accumulated experience and maintain a steady work-life structure.

Motivation also varies with the level of work experience. Employees with extensive experience are more likely to be motivated by roles that allow them to apply their knowledge, mentor others, and receive recognition for their contributions. Their engagement often increases in environments that respect their expertise and offer leadership responsibilities. In contrast, employees with limited experience are generally motivated by structured career development programs, learning opportunities, and environments that facilitate skill acquisition and performance feedback (Noe et al., 2017).

The organizational context, including bank type, also influences motivation among employees. Traditional banks, having formal structures and hierarchical systems, may appeal to individuals who value stability, predictability, and clearly defined career paths. And employees in newer or more progressive financial institutions tend to be motivated by autonomy, flexibility, and opportunities for innovation and professional growth. These organizations often foster dynamic work environments that align with modern motivational drivers such as creativity, empowerment, and purpose (KPMG, 2020).

### 2.5.3. Difference in Job performance as a function of demographic variables

Job performance in the banking sector can be influenced by gender due to differing workplace dynamics and cultural expectations. Powell and Graves (2003) suggest that male

employees may perform better in competitive environments that emphasize individual achievement and hierarchical advancement, female employees tend to excel in inclusive, team-oriented environments where collaboration and communication are valued. Traditional banking institutions that lack gender-equitable policies may hinder the performance of female employees, while organizations that implement supportive policies and equitable practices report higher performance outcomes among women (Elsesser & Lever, 2011). However, Armstrong (2010) argued that performance was more tied to motivation and access to resources and leadership styles than it's affected on demographic aspects like Gender.

Age is another important factor influencing job performance. Younger employees often demonstrate strong performance in tasks that require adaptability, digital fluency, and creative problem-solving, due to their familiarity with emerging technologies and openness to innovation. In contrast, older employees tend to excel in roles requiring consistency, reliability, and strategic decision-making, drawing on their years of experience and accumulated institutional knowledge (Warr, 2001). Thus, both age groups contribute uniquely to performance, depending on the nature of the job role.

Work experience plays a critical role in shaping job performance. Employees with extensive experience often perform better in complex tasks and leadership roles, as their familiarity with organizational systems and processes allows for more effective decision-making and strategic execution (Quinones et al., 1995). Meanwhile, employees with limited experience may perform well in roles that demand flexibility, learning agility, and innovative thinking. However, their performance can be more variable, especially in high-pressure situations where practical experience is essential.

The type of banking institution also affects job performance. Employees in traditional commercial banks often operate within well-defined hierarchies and structured workflows, which can benefit those who prefer clear guidelines and consistent procedures. In contrast, employees working in progressive banks or financial technology firms tend to perform better in environments that support autonomy, innovation, and cross-functional collaboration. These organizations often provide greater access to technological tools and resources, which in turn fosters higher performance levels (Groysberg & Abrahams, 2014). Medina (2012) argued organizational culture and support systems have a profound effect on performance than any other

demographic characteristics can have impact. In her argument Medina added that performance management strategies should only be aligned with fostering conducive environments to work in.

**2.6. Summary and Implication of Reviewed literature**

Supportive and well-structured work environment is fundamental to enhancing employee motivation and job performance. Theoretical models such as Self-Determination Theory (Deci & Ryan, 2000) and the Job Demands-Resources Model (Bakker & Demerouti, 2007) emphasize the importance of both intrinsic and extrinsic motivators shaped by environmental conditions as central to employee outcomes. The physical, social, and psychological dimensions of the workplace are thus deeply intertwined with individual engagement, satisfaction, and performance. Empirical studies consistently show a positive correlation between motivation and job performance, with motivated employees displaying higher levels of engagement, productivity, and organizational commitment (Kuvaas, 2006; Bacal, 2013).

However, inconsistencies in the literature highlight the complex and context-dependent nature of these relationships. For instance, Deci et al. (1999) found that extrinsic rewards, such as financial incentives, can sometimes undermine intrinsic motivation. Conversely, Kohn (1993) suggested that such rewards may enhance motivation when intrinsic interest is low. Similarly, while flexible and inclusive work environments are generally associated with positive outcomes, some employees perform better in structured, hierarchical settings. These findings suggest that individual differences and cultural contexts significantly moderate how employees experience and respond to their work environments.

This issue is particularly salient in the Ethiopian banking sector. Although the sector has undergone rapid expansion, it faces unique challenges, including high workloads, bureaucratic inefficiencies, and the need for continuous customer interaction. While some research has explored work environment dynamics in Ethiopia's manufacturing and education sectors (e.g., Abdo, 2017; Mekonen, 2019), studies focusing on the banking industry remain limited. The high-pressure, service-oriented nature of bank work necessitates specific attention to environmental and motivational factors that influence job performance.

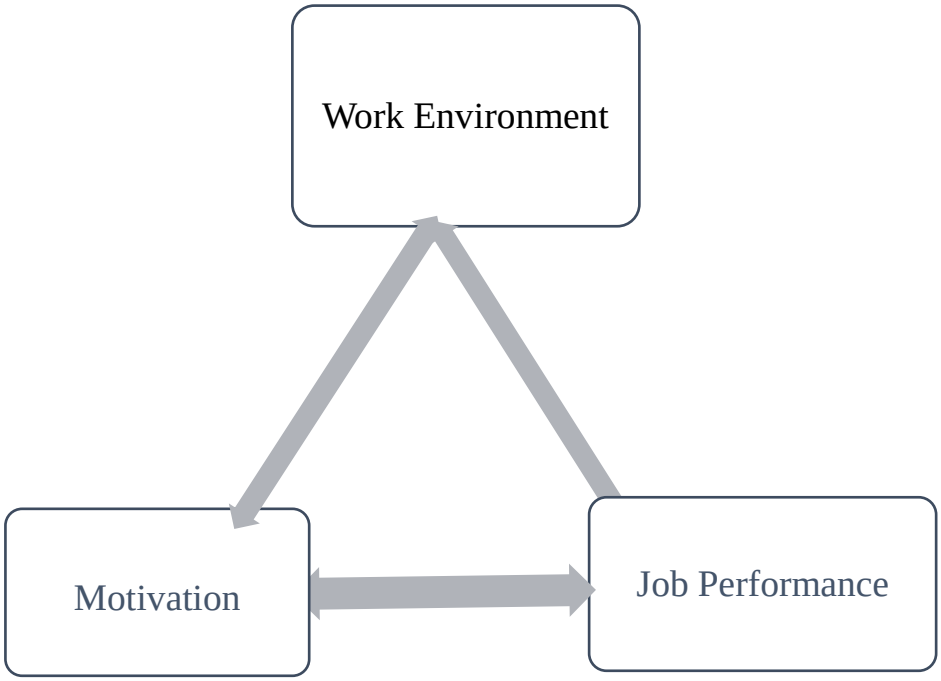
Additionally, demographic variables such as sex, age, education level, and work experience have been found to shape perceptions of the work environment and motivation. Yet, their moderating roles remain underexplored in the Ethiopian context. For example, women in

male-dominated banking environments may face different stressors than men, and generational differences may influence how employees perceive organizational flexibility, leadership, and communication.

This study aims to address these gaps by examining how the work environment influences both motivation and job performance among front-line employees in selected banks in Addis Ababa. It further explores how demographic variables moderate these relationships. By grounding the analysis in the unique socio-cultural and economic landscape of Ethiopia, this study offers context-specific insights that can inform human resource practices, managerial decision-making, and policy development within the banking sector.

Ultimately, the research intends to contribute to the broader literature on organizational behavior in non-Western, collectivist settings and to offer actionable recommendations for enhancing employee motivation and performance in the Ethiopian banking sector

**Figure 1: Conceptual model of the study**



# Chapter Three

# Methods

This chapters mainly focused on the research approach and design that was used, the site and population determination of the study, the sample size and the sample size determination, the data collection instruments used, and a highlight on the techniques that was used to analyze the data collected throughout the study and the ethical consideration that will be taken in the study regarding the study participants.

## 3.1. Research Approach and design

This study employed a convergent parallel mixed-method research design, to investigate the relationships among work environment, motivation, and job performance among frontline employees in selected banks in Addis Ababa. quantitative and qualitative data were collected simultaneously with the aim of providing a comprehensive understanding of the research problems (Creswell & Plano Clark, 2018; Teddlie & Tashakkori, 2009).

Data were collected from frontline employees across selected bank branches in Addis Ababa using structured questionnaires. The key variables work environment, motivation, and job performance were measured using established Likert-scale items. Statistical analyses, including descriptive statistics, Pearson correlation, and multiple regression, were conducted to examine the strength and nature of relationships among the variables (Johnson & Onwuegbuzie, 2004).

The quantitative component involved a survey of 360 employees using validated scale while the qualitative component consisted of a semi structured interviews with 15 participants. Data collected from both the qualitative and quantitative methods were analyzed independently and then merged during the interpretation

The mixed-methods approach enhanced the validity, reliability, and richness of the findings. The quantitative phase identified measurable relationships, while the qualitative phase provided contextual explanations. This design was well-suited to the study's objectives as it allowed for generalizability through statistical analysis and depth of understanding through narrative data. Moreover, it facilitated practical, evidence-based recommendations for improving workplace conditions and employee outcomes in the Ethiopian banking sector.

### 3.2. The study site and population

The study was conducted in selected branches of four commercial banks operating in Addis Ababa, Ethiopia, one public and three private banks. The banks included were the Commercial Bank of Ethiopia (CBE), Awash Bank, Bank of Abyssinia, and Zemen Bank. These banks were intentionally chosen to reflect the differences in customer base, workforce size, years of operation, and organizational structure with the aim of capturing a comprehensive understanding of how various work environments influence employee motivation and job performance.

A 3:1 ratio of private to public banks was intentionally used to reflect the growing prominence of private banks in Ethiopia's financial sector and to ensure more diverse perspectives from privately-owned institutions. The Commercial Bank of Ethiopia (CBE) was selected as the representative of the public sector, given its status as the sole state-owned commercial bank. Among the private banks Awash Bankand Bank of Abyssinia, were chosen due to their scale and institutional maturity while Zemen Bank was included to represent newer and technologically oriented bank**.** These banks also offer a mix of local and internationally oriented organizational practices, making them ideal for investigating workplace conditions in a rapidly evolving financial sector.

Branch selection within each bank was based on stratified sampling. The number of branches and employees sampled from each bank reflected their workforce size in the city. A total of 36 branches were included:

Commercial Bank of Ethiopia (CBE): 10 branches (Ayer Tena, Gofasefer, Jemokuterhulet Condominium, Reppi, Bethel Michael, Commerce, Tegbared, Weyrasefer Adebabay, Leghar, Teklehaymanot) with a total of 140 employees. Awash Bank: 9 branches (Sarbet, Bethel, Jemo, Lebu, Karkore, Lideta, Mexico, Mechare, Torhayloch) with 90 employees. Bank of Abyssinia (BOA): 9 branches (Bisrategabriel, Alembank, Ayertena, Anfo, Bethel, Jemo Michael, Karakore, Bethel Adebabay, Lideta) with 90 employees. Zemen Bank: 8 branches (Jemo, Legehar Sub-branch, Bulgaria, Bisrategabriel, Genet, Bethel, Sarbet, Abinet) with 40 employees.

Furthermore, practical considerations influenced site selection. The chosen branches were geographically closer to the researcher's residence and workplace, which facilitated easier access, reduced transportation constraints, and allowed for effective coordination during data collection. Despite this logistical factor, the selected branches varied in terms of size and customer demographics, ensuring diversity and representativeness in the sample.

### 3.3. Sample and sampling Techniques

#### 3.3.1. Sample determination

The sample size for this study was determined using Cochran's formula (Cochran, 1963, 1975), which is widely used for estimating sample sizes in large populations to ensure representativeness and statistical reliability. This formula is appropriate for estimating proportions with a specified margin of error and confidence level. The formula is as follows:

$$n_0 = \frac{Z^2 . p.(1-p)}{e^2}$$

Where:

- Z=1.96 is the critical value corresponding to a 95% confidence level,
- p=0.5 represents the estimated proportion with maximum variability (used here due to lack of prior data),
- e=0.05 is the desired margin of error.

Based on data from the selected banks in Addis Ababa, there are approximately 814 branches with an average of 10 frontline employees per branch, resulting in a total population size of:

$$N=814\times10=8,140$$

Using Cochran's formula, the initial sample size ($n_0$) was calculated as:

$$n0= \frac{(1.96)^2\times0.5\times(1-0.5)}{(0.05)2} = \frac{3.8416\times0.25}{0.0025} =384.16\approx384$$

Because the population size is finite, the sample size was adjusted using the finite population correction formula:

$$n = \frac{n_0}{1 + \frac{n_0 - 1}{N}} = \frac{384}{1 + \frac{383}{8140}} = \frac{384}{1.047} \approx 367$$

Considering logistical feasibility and potential non-response, the final sample size was rounded to 360 respondents.

**Table 1***: List of the banks selected and number of branches in Addis*

| List of banks | Number of branches in Addis Ababa |
|---|---|
| Awash Bank | 285 |
| Bank of Abyssinia | 152 |
| Commercial bank of Ethiopia | 299 |
| Zemen bank | 78 |
| Total | 814 |

The sample size was allocated proportionally based on the number of branches and estimated frontline employees in each bank (assuming 10 employees per branch).

**Table 2**: *Distribution of sample size across banks*

| Name of banks | Estimated frontline employees | Rounded sample size | Sample With 10% reserve |
|---|---|---|---|
| Awash bank | 2850 | 90 | 99 |
| Bank of Abyssinia | 1520 | 90 | 99 |
| Commercial bank of Ethiopia | 2990 | 140 | 154 |
| Zemen bank | 780 | 40 | 44 |
| Total | 8140 | 360 | 396 |

For the qualitative component, a purposive sample of 15 frontline employees was selected from the four banks to participate in in-depth interviews. This sample size was deemed sufficient to gain rich contextual data on the relationships among work environment, motivation, and job performance.

### 3.3.2. Sampling Techniques

A multistage sampling technique was employed to ensure both representativeness and practicality in selecting study participants.

In the first stage, stratified sampling was used to categorize the banks into two strata: public and private. The Commercial Bank of Ethiopia was classified under the public sector, while Awash Bank, Bank of Abyssinia, and Zemen Bank were grouped under the private sector. This stratification allowed the study to capture potential differences in work environments, organizational cultures, and employee experiences across different types of banking institutions.

In the second stage, branches were selected from each bank using stratified sampling with near equal allocation this approach ensure balanced representation across institutions facilitating comparative analysis while also considering accessibility and logistical constraints.

from the selected branches frontline employees were then chosen through simple random sampling to participate in the quantitative phase of the study. for the qualitative phase of the

study a purposive sampling technique was used to select 15 participants from the quantitative sample who could provide a rich, detailed insights during interviews, to ensure representation across the banks. Six participants were chosen from commercial bank of Ethiopia while three participants each were selected from the three private banks. the distribution reflects the overall sample composition and allows for capturing diverse perspective from both public and private banking sectors.

This multistage sampling approach enabled the researcher to obtain a diverse and representative sample of frontline employees. By combining stratification with random selection, the study minimized sampling bias and enhanced the generalizability and validity of the findings.

## 3.4. Data Gathering Tools

### 3.4.1. Self-Assessment Scale of Job Performance

The Self-Assessment Scale of Job Performance by Queiroga (2009) measures two dimensions: task performance and contextual performance, comprising 20 Likert-scale items ranging from strongly disagree to strongly agree. Reliability was confirmed with Cronbach's alpha of 0.82 (task) and 0.88 (contextual). Confirmatory factor analysis (CFA) supported construct validity (CFI = 0.99) and theoretical distinction of dimensions (Sonnentag & Frese, 2002). Based on pilot study results, items 1, 7, 15, and 18 were removed from the final data collection due to negative item correlations.

### 3.4.2. Motivation at Work Scale (MAWS)

Developed by Gagné et al. (2010), the MAWS consists of 18 items measuring four motivation dimensions: intrinsic motivation, Ammotivation and extrinsic motivation. The scale showed strong reliability (Cronbach's alpha = 0.80) across English and French versions, with CFA confirming the four-factor structure aligned with self-determination theory. Items 11, 14, and 15 were removed after the pilot due to negative correlations. Items 16, 17, and 18 were reverse-scored before analysis.

### 3.4.3 Work Environment Service Scale (WESS)

The WESS by Patrick and Kareem (2021) captures work environment across nine dimensions within 32 items: ethics, autonomy, stress and pressure, work practices, managerial support, commitment, role clarity, social responsibility, and peer cohesiveness. Content validity was ensured through expert reviews and pilot testing with 30 frontline employees in banking. Three

items with negative correlations were removed during data cleaning. Reverse scoring was applied to items 8, 12, 15, 16, and 19.

### 3.4.4. Interview

An open-ended semi structured interview was conducted with the employees from the selected bank branches to gather their in-depth insight in to their perspective toward the work environment they work in, the motivation toward the work they do and their job performance. The interview was developed by the researcher based on the relevant theoretical frameworks that was used in the study, and mainly focused on employees view on the environment they work in, factors influencing their motivation and perception of their performance at their work.

## 3.5. Data Collection Procedures

To gather comprehensive data from employee respondents, the researcher employed both quantitative and qualitative methods. The quantitative data were collected using a structured questionnaire, which included three standardized instruments: the Self-Report Job Performance Scale, the Motivation at Work Scale (MAWS), and the Work Environment Service Scale (WESS). Additionally, demographic information such as age, gender, educational level, and work experience was included in the questionnaire.

For the qualitative component, open-ended interviews were conducted with a purposively selected sample of 15 frontline employees drawn from the four banks. The participants were selected based on their willingness to participate and their experience in frontline customer service roles. The interviews were carried out face-to-face, typically at the participants' workplace during break hours or after their shifts, to minimize disruption to daily operations.

Before beginning each interview, the researcher provided a brief explanation of the study's purpose and obtained verbal consent from the participants. The interviews were guided by a semi-structured interview protocol that covered key areas related to the work environment, motivation, job performance, and the perceived influence of the work environment and motivation on performance. The open-ended format allowed participants to express their views freely and in detail.Each interview lasted approximately 20 to 30 minutes, and, with participants' consent, the conversations were audio-recorded to ensure accuracy.The qualitative data collected through these interviews were subsequently analyzed using thematic analysis.

### 3.6. Translation and validation of tools

A pilot study was first conducted before the data for the main study were collected to test the reliability and the contextual validity of the items The researcher was using back translation for the items in the survey which is once they are translated to the local language (Amharic) they were be translated back to English to see the validation of the items in the local setting and this validation was be measured in 30 front line employees from the selected banks.

### 3.7. Data Analysis Techniques

#### 3.7.1. Descriptive Statistics

Descriptive Statistics (i.e., frequencies, percentage, mean and standard deviation) were used to analyze the data obtained from the demographic characteristics of the employee respondents.

Descriptive statistics was also used to analyze the level of work environment, job Performance and motivation among the employee respondents. The level of motivation and work environment and job performance were categorized in to low, medium, and high based on the Likert scale response.

#### 3.7.2. Correlational Analysis

Correlational analysis was used to assess the strength and relationship between all the key variables in this study work environment, motivation, and the job performance.

Pearson's correlation coefficient was used to measure the degree of linear association between these variables, given that the data was meet the assumption of normality and interval scaling.

The correlational analysis examines how conducive working conditions correlate with the employees' task and contextual levels of job performance, to assess whether intrinsic and extrinsic motivational levels significantly influence employee effectiveness in achieving their performance and to determine whether a supportive work environment fosters a higher level of motivation and among employees.

#### 3.7.3. Multivariate Analysis of Variance (MANOVA)

MANOVA was conducted to assess differences in dependent variables by demographic factors such as sex, education, marital status, and bank typ. Tabachnick, and Fidell (2013) suggest the MANOVA analysis to be used in dealing with two or more dependent variables that are related and to understand the effect of those variables on the independent variable simultaneously that are theoretically and statistically correlated.

### 3.7.4. Thematic Analysis

Thematic analysis was employed to interpret the qualitative data gathered through open-ended interviews with frontline bank employees. This method is particularly well-suited for identifying, analyzing, and interpreting patterns within qualitative data, and it allows for a detailed and nuanced understanding of participants' perspectives regarding their work environment, motivation, and job performance.

The analysis followed a systematic process inspired by Braun and Clarke's (2006) six-phase framework, although the researcher adapted it to fit the study's scope. First, the interview transcripts were read multiple times for familiarization. During this phase, initial impressions and recurrent ideas were noted. Next, the researcher manually coded meaningful segments of the text based on the research questions. Each segment was labeled with descriptive codes that captured important features of the data related to the core concepts of the study.

After coding was done completed based on the constructs from the quantitative data similar codes were grouped together to form preliminary themes. These themes were closely aligned with the constructs from the quantitative phase such as ethical dimensions, autonomy, stress, work practices, and peer cohesiveness, intrinsic motivation, extrinsic motivation ammotivation, task performance and contextual performance. ensuring theoretical consistency.

### 3.8. Ethical consideration

While conducting the study the researcher informs the participants about the goal of the study and that the research was only used for educational purpose. The researcher was also asking for the consent of the employees to participate in the study and the anonymity and confidentiality of their response was maintained, personal information of the respondents including their name was not disclosed without their consent as well. Information regarding the procedures, the potential impacts on the participants was communicated to the participants of the study, personal data of the respondents was securely stored and identifying information was anonymized, informed consent and autonomy from all the participants was obtained by the researcher ensuring their right to withdraw at any time without penalty.

# Chapter Four

## Results

This chapter presents an analysis of results obtained from the collected data by presenting it in frequency tables and figures. The demographic aspects of the participants are summarised using frequency tables. The variables work environment, motivation and job performance are examined and presented in relation with the demographic characteristics of the respondents. Additionally, the relationship among the variables work environment, motivation and job performance is also analysed accordingly.

### 4.1. Demographic Characteristics of Participants

The demographic Characteristic of the participants include gender, age, marital status, educational level, field of study, work experience, and bank type. These background characteristics were analyzed to assess their potential influence on perceptions of work environment, motivation, and job performance.

Of the 360 respondents, 221 (61.4%) were male and 139 (38.6%) were female. The majority held a bachelor's degree (n = 211, 58.6%), while 148 (41.1%) had master's degrees, and only one participant (0.3%) held a diploma. Most respondents (41.7%) were aged between 25 and 29 years, with only 10% aged 36 and above.

Regarding work experience, 80 employees (22.2%) had four years, 65 (18.1%) had six years, 64 (17.8%) had five years, 55 (15.3%) had two years, and 47 (13.1%) had three years of experience. Concerning bank type, the Commercial Bank of Ethiopia had the highest number of participants (n = 140, 38.9%), followed by Awash Bank and Bank of Abyssinia with 90 respondents each (50% combined), and Zemen Bank with 40 respondents (11.1%).

**Table 3:** *Demographic characteristics of participant N=360*

| values | Labels | Frequency(n) | Percentage (%) |
|---|---|---|---|
| Gender | Male | 221 | 61.4 |
| | Female | 139 | 38.6 |
| Age | 23-28 | 157 | 43.6 |
| | 29-34 | 148 | 41.1 |
| | 35-41 | 55 | 15.3 |
| Marital Status | Single | 215 | 59.7 |
| | Married | 143 | 39.5 |
| | Divorced | 3 | 0.8 |
| Educational level | Diploma | 1 | 0.3 |
| | Degree | 211 | 58.6 |
| | Masters | 148 | 41.1 |
| Field of study | Accounting | 85 | 23.6 |
| | Business Administration | 50 | 13.9 |
| | Economics | 40 | 11.1 |
| | Finance | 60 | 16.7 |
| | Marketing | 30 | 8.3 |
| | Project management | 20 | 5.6 |
| | Management | 55 | 15.3 |
| | Logistics and supply chain management | 20 | 5.6 |
| Work experience | 2 -4 years | 182 | 50.6 |
| | 5-7 years | 144 | 40.1 |
| | 8-10 years | 32 | 9 |

| | | | |
|---|---|---|---|
| | 11-12 years | 2 | 0.6 |
| Bank Type | Awash bank | 90 | 25 |
| | Bank of Abyssinia | 90 | 25 |
| | Commercial bank of Ethiopia | 140 | 38.9 |
| | Zemen Bank | 40 | 11.1 |

## 4.2 Perspectives on Work Environment, Motivation, and Job Performance

The first research question in this study focuses on how frontline employees perceive the influence of their work environment and motivation on their job performance. This section presents the findings from the employees' perspectives based on thematic areas derived from both theory and the quantitative analysis. The qualitative analysis was conducted to complement the quantitative findings and is based on responses from 15 employees selected from four different banks.

### 4.2.1 Work Environment

The work environment theme was explored using multiple sub-constructs derived from the quantitative phase: ethical dimensions, autonomy, stress and work pressure, work practices, managerial support, commitment, role clarity, social responsibility, and peer cohesiveness. The qualitative data from 15 frontline employees provided rich insights into these areas, which complement and the understanding from the survey results.

#### 4.2.1.1. Ethical Dimensions and Autonomy

Participants P4, P6, and P12 expressed strong appreciation for ethical leadership in their organizations. P4 stated, "Our supervisors always encourage us to do the right thing, even if it's not the easiest way. This gives me confidence that the organization values integrity." Similarly, P6 noted that adherence to fairness and ethical behavior builds trust with both employees and customers.

Regarding autonomy, P10 remarked, "I am allowed to make decisions when helping customers

without needing to wait for approval every time. This freedom motivates me to do my best." P3 and P9 also reported experiencing a sense of control over their tasks, which they associated with increased motivation and efficiency.

#### 4.2.1.2. Stress and Work Pressure

While many employees acknowledged supportive elements in the workplace, high stress and performance pressure were commonly reported. P2 described, "There is often pressure to meet targets, and sometimes it feels overwhelming, especially during busy periods." Similarly, P9 shared, "When workload piles up and deadlines are tight, I find it difficult to focus, which sometimes leads to mistakes." These sentiments were echoed by P8 and P13, who emphasized the emotional toll of continuous pressure, particularly in high-traffic.

#### 4.2.1.3. Work Practices and Managerial Support

Participants P7 and P11 highlighted the importance of structured work practices and open communication. P7 commented, "Regular meetings with my supervisor help me understand what is expected, and feedback helps me improve." P6 added, "My manager is approachable and provides guidance whenever I am stuck, which makes me feel supported." Other participants, such as P5 and P12, linked frequent feedback and availability of leadership with enhanced motivation and performance.

#### 4.2.1.4. Commitment and Role Clarity

Participants had differing experiences with clarity in job roles. P11 stated, "Knowing exactly what my responsibilities are helps me stay focused and committed." On the contrary, P5 expressed, "Sometimes role overlap causes confusion and makes me less motivated." This discrepancy suggests that while some employees experience clear expectations, others face ambiguity that affects their commitment levels.

#### 4.2.1.5. Social Responsibility and Peer Cohesiveness

P15 noted, "I try to help customers even outside my department's scope because I care about the bank's reputation," reflecting a sense of social responsibility. Similarly, P14 shared,

“My colleagues support each other during tough days, which makes the environment feel like a family.” These insights show how team dynamics and a sense of collective responsibility can serve as buffers against work-related stress and promote positive performance behaviors.

Participant 7 described a strong sense of connection and support among colleagues, reflecting high peer cohesiveness in the workplace. As they put it, “The environment is very welcoming even for new employees and my colleagues are like a family to me.” This statement highlights the inclusive and relational nature of the work environment, suggesting that employees feel emotionally supported and socially integrated within their team.

Participant 14 Have also mentioned that “The team work here is very good whenever someone is struggling others will step in to provide help”

### 4.2.2 Work Motivation

This theme explores intrinsic and extrinsic motivational factors among frontline employees. The qualitative findings highlight how personal fulfillment, recognition, financial incentives, and social support influence employees’ commitment and engagement, complementing the quantitative data on motivation.

#### 4.2.2.1. Intrinsic Motivation

Several participants described internal sources of motivation, such as job satisfaction and a sense of purpose. Participant 15 explained, “Engaging with customers and seeing them satisfied gives me a deep sense of accomplishment. It makes me proud of my work every day.*”* Participant 5 added, *“*When I know I’ve made a difference in someone’s day, it fuels my enthusiasm to keep going even during tough times.*”* These responses indicate that for many frontline employees, motivation is closely tied to the personal significance they attach to their roles.

In addition, Participants 4, 6, 7, 9, 10, 12, and 14 also shared similar views that reflect intrinsic motivation, emphasizing internal satisfaction, pride in their work, and the meaningfulness of their daily interactions and responsibilities.

#### 4.2.2.2. Extrinsic Motivation

External motivators also featured prominently. Participant 12 remarked, “Financial incentives like bonuses are a big part of what drives me to work harder. Knowing my effort will be rewarded motivates me.” Participant 9 noted, “When my supervisors acknowledge my hard work, it pushes me to perform better and take on extra responsibilities.” Likewise, Participant 13 stated, “The opportunity for promotion based on performance keeps me focused on delivering quality work.” These comments underline how rewards, recognition, and growth opportunities reinforce motivation and influence job performance.

In addition to these responses, Participants 10, 11, and 13 also emphasized the role of external factors such as acknowledgment, advancement opportunities, and tangible rewards as significant drivers of their motivation. In contrast, Participants 1, 2, and 8 expressed signs of ammotivation, reflecting a lack of enthusiasm, purpose, or engagement in their roles, which may be linked to the absence or ineffectiveness of both intrinsic and extrinsic motivators.

### 4.2.3 Job Performance

The job performance theme was analyzed through two dimensions: task performance the effectiveness with which employees complete their core job responsibilities and contextual performance, which includes behaviors that contribute to the organizational environment, such as teamwork and helping colleagues. The qualitative data from frontline employees shed light on both dimensions, complementing the survey findings.

#### 4.2.3.1. Task Performance

Most participants reported a strong focus on task performance. Participant 1 mentioned, “I focus on delivering high-quality service to customers and making sure all transactions are done correctly and on time.” Participant 13 said, “Meeting my daily targets and avoiding mistakes are key to how I judge my own performance.” Similarly, Participants 2, 3, 4, 9, and 10 emphasized meeting deadlines, minimizing errors, and maintaining service quality as central to how they evaluate their effectiveness on the job. However, a few also described factors that negatively influence their efficiency. For instance, Participant 8 shared, “When there are conflicts or distractions at work, it becomes hindering.” This reflects how workplace challenges can undermine task performance, despite employees’ intentions to maintain high standards.

#### 4.2.3.2. Contextual Performance

Beyond formal duties, employees discussed their contribution to the wider work environment. Participant 14 stated, “Helping colleagues when they are overwhelmed or sharing information to solve problems makes our team stronger.”Participant 11 noted, “Good communication and collaboration with my teammates boost our overall productivity.”Participant 7 linked motivation with willingness to contribute beyond their tasks: “When I am motivated, I am more willing to go the extra mile, whether it’s staying late or assisting others.” Participants 15, 5, 6, and 12 also described similar behaviors, such as offering help to coworkers, maintaining positive interactions, and actively contributing to a cooperative and supportive work culture. These findings highlight how contextual performance plays a vital role in team success and organizational climate.

### 4.3. Levels of Work Environment, Motivation and Job performance

The second research question in this study concerns the level of work environment, motivation, and job performance. This section presents the findings related to that question. Results from the analysis are presented for each variable separately, as shown in Table 4.

***Table 4*****:** *Mean and standard deviation of work environment (N=360)*

| Work Environment sub dimension | Mean | Std. |
|---|---|---|
| Ethical dimension | 3.58 | 0.51 |
| Autonomy | 2.98 | 1.02 |
| Stress and Work pressure | 2.90 | 0.89 |
| Work Practices | 2.55 | 0.90 |
| Managerial Support | 3.09 | 0.54 |
| Commitment | 3.03 | 1.07 |
| Role Clarity | 3.43 | 0.87 |
| Social Responsibility | 3.24 | 1.19 |
| Peer Cohesiveness | 3.10 | 0.50 |

Table 4 shows that, participants rated the Ethical Dimension of their work environment relatively positively (M = 3.58, SD = 0.51), which falls within the moderate range. This suggests that employees generally perceive ethical practices as present in their workplace. In

contrast, Autonomy (M = 2.98, SD = 1.02) and Stress and Work Pressure (M = 2.90, SD = 0.89) fall into the low category, indicating limited perceived independence and concerns about job-related stress.

Work Practices received the lowest score (M = 2.55, SD = 0.90), also classified as low, reflecting unfavorable views toward operational routines and procedures. Managerial Support (M = 3.09), Commitment (M = 3.03), Peer Cohesiveness (M = 3.10), and Social Responsibility (M = 3.24) were all within the low to moderate range, suggesting room for improvement in organizational support systems and employee engagement.

On the other hand, Role Clarity (M = 3.43, SD = 0.87) was among the higher-rated dimensions, placing it within the moderate category, which implies that most employees understand their responsibilities and job expectations.

These categorizations were made based on percentile-based cutoff scores provided in the WESS validation study by Patrick & Kareem (2021), ensuring alignment with the original scale developers' interpretive framework.

***Table 5:*** *Mean and standard deviation of Motivation (N=360)*

| Motivation Sub dimension | Mean | Std. |
|---|---|---|
| Intrinsic Motivation | 3.74 | 0.49 |
| Extrinsic Motivation | 3.13 | 0.94 |
| Ammotivation | 3.64 | 1.16 |

Table 5 shows that the highest-rated dimension was intrinsic motivation (M = 3.74, SD = 0.49), suggesting that employees are primarily driven by internal satisfaction, interest, or alignment with personal values in their work. Extrinsic motivation was rated somewhat lower (M = 3.13, SD = 0.94), indicating a moderate level of influence from external rewards or pressures such as recognition or financial incentives. Interestingly, the Ammotivation dimension also showed a relatively elevated mean score (M = 3.64, SD = 1.16). This suggests that some

participants may feel uncertain about the purpose of their work or experience disengagement. Although this finding may initially seem inconsistent with the high intrinsic motivation, it may reflect the presence of mixed motivational states among employees a phenomenon acknowledged in Self-Determination Theory (Deci & Ryan, 1985), particularly in complex or high-pressure environments such as banking. The interpretation of these mean scores follows recommended guidelines for Liker scale data analysis (Best & Kahn, 2006).

***Table 6:*** *Mean and standard deviation of Job Performance (N=360)*

| Job performance Sub dimension | Mean | Std. |
|---|---|---|
| Task Performance | 3.80 | 0.52 |
| Contextual Performance | 3.96 | 0.36 |

Table 6 presents the mean scores and standard deviations for the two sub dimensions of job performance: task performance and contextual performance. The findings reveal that participants reported a notably high level of contextual performance, with a mean score of 3.96 (SD = 0.36), indicating that employees frequently engage in discretionary behaviors that extend beyond formal job responsibilities, such as taking initiative, problem-solving, and fostering team success.

Similarly, task performance received a high mean score of 3.80 (SD = 0.52), reflecting employees' effective fulfillment of their core technical and routine duties. Collectively, these results suggest that frontline bank employees perceive their job performance positively across both task-specific and contextual domains. The interpretation of these mean scores aligns with established conventions for analyzing Liker-scale data (Best & Kahn, 2006).

### 4.4. Relationship among Work Environment, Motivation and Job Performance

The third research question examined whether significant relationships exist among work environment, motivation, and job performance. Table 4 presents Pearson correlation coefficients.

***Table 7****: Correlation among work environment, motivation, and job*

| | Motivation | Job performance |
|---|---|---|
| Work environment | .594** | .374** |
| Motivation | - | .497* |

Note. N=360 p < .01 (2-tailed).

Results in Table 7 indicate a strong positive correlation between work environment and motivation (r =.594, p < .01). Work environment also correlates positively with job performance (r =.374, p < .01). Additionally, motivation and job performance are positively correlated (r =.497, p < .01). This relationship suggests that when employees perceive their work environment positively and feel motivated their job performance is likely to improve as well.

### 4.5. Variances Explained in job performance by work environment and motivation

The fourth research question explored the proportion of variance in job performance explained by work environment and motivation through multiple linear regression analysis. Table 5 below displays the regression coefficients.

**Table 8***: Regression Coefficients Effects of Work Environment and Employee Motivation on Job Performance*

| | | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|---|
| | Model | B | Std. Error | β | t | Sig. |
| 1 | Work environment | 1.167 | .153 | .374 | 7.625 | .000 |
| 2 | Work environment | .380 | .177 | .122 | 2.143 | .000 |
| | Motivation score | .755 | .101 | .424 | 7.473 | .000 |
| 3 | Motivation | .883 | .082 | .497 | 10.823 | .000 |

As shown in table 8 the first model shows work environment alone significantly predicts job performance (β = .374, p < .001). in the second model both work environment and motivation were entered and motivation shows a stronger standardized effect (β = .424, p < .001) compared

to work environment (β = .122, p < .001). The third model confirms motivation alone is a strong predictor of job performance (β = .497, p < .001).

**Table 9***: Model Summary and ANOVA Predicting Job Performance*

| | R | $R^2$ | Adjusted $R^2$ | SE of Estimate | df | F | p |
|---|---|---|---|---|---|---|---|
| Work environment | .374 | .140 | .137 | 1.48366 | 1,358 | 58.147 | <.001 |
| Work environment and motivation score | .506 | .256 | .252 | 1.38161 | 2,357 | 61.448 | <.001 |
| Motivation | .497 | .247 | .244 | 1.38852 | 1,358 | 117.129 | <.001 |

Table 9, represent a regression model predicting job performance using work environment and motivation as predictors independently and jointly.

The first model, with Work environment as an individual predictor shows a significant positive relationship with job performance, R=.374, $R^2$=.140 F (1,358) =58.147, p<.001. This indicates that 14% of the variance in job performance is explained by work environment alone.

The second model included both work environment and motivation. The combined predictors accounted for a higher proportion of variance in job performance, R=.506, $R^2$=.256, F (2,357) =61.448, p<.001 which explains that 25.6% of variance

The third model examined motivation as a predictor of job performance alone, motivation accounts for a larger portion of variance in job performance independently than wok environment, R=.497, $R^2$=.247, F (1,358) =117.129, p<.001.

### 4.6. Difference in Work environment, motivation, and job performance with respect of demographic variables

The fifth research question examined whether there are significant differences in work environment, motivation, and job performance based on demographic variables. A multivariate analysis of variance (MANOVA) was conducted to examine the effect of age, gender, educational level, marital status, bank type and work experience on the combined dependent

variables. the results show no significant multivariate main effects for any of the demographic variables, $p > .05$. Indicating that these characteristics did not have a statistically significant relationship with the overall combination of work environment, motivation, and job performance (see Table 10 below and Appendix 4 for detailed MANOVA output).

**Table 10:** *Multivariate analysis of variance (MANOVA) for Demographic variables*

| Factor | Wilks' Lambda | F | P | Partial $\eta^2$ |
|---|---|---|---|---|
| Age | 0.973 | 1.236 | .289 | .027 |
| Gender | 0.983 | 1.012 | .392 | .017 |
| Education Level | 0.978 | 1.066 | .371 | .022 |
| Bank Type | 0.981 | 0.928 | .424 | .019 |
| Work Experience | 0.974 | 1.150 | .321 | .025 |

No statistically significant two-way interaction effects among demographic variables were found. However, a three-way interaction among age, educational level, and work experience was statistically significant, F (3) = 5.43, p = .021, indicating a meaningful combined influence on the dependent variables. Additionally, a four-way interaction involving age group, educational level, bank type, and work experience was also statistically significant, F (3) = 4.39, p = .005, suggesting that the joint combination of these four demographic characteristics has a meaningful impact on work environment, motivation, and job performance.

As a supplementary analysis, a series of one-way ANOVAs were conducted using each demographic variable as an independent factor. However, the ANOVA results showed no statistically significant differences in any of the three dependent variables work environment, motivation, or job performance across the demographic groups.

# Chapter Five

# Discussions

This chapter interprets the major findings of this study based on the main themes of the research questions and the existing body of literature. The data were analyzed and interpreted in relation to the literature review. First, the perspective of the respondents on how work environment and motivation influence job performance. Second the levels of work environment, motivation, and job performance. Third, the relationship between work environment, and motivation and job performance. Fourth the variance of job performance explained by work environment and motivation. Finally, work environment, motivation and job performance described as a function of demographic variables.

## 5.1. Perspectives of frontline employees on Work Environment, Motivation, and Job Performance

Consistent with extant literature, ethical leadership emerged as a foundational element positively shaping employee motivation and performance. Employees' emphasis on supervisors encouraging integrity aligns with findings from prior researches (Brown & Treviño, 2006), which highlights the role of ethical climate in fostering trust and commitment. This suggests that banks that invest in ethical leadership development may benefit from enhanced employee engagement and reduced misconduct, supporting improved performance outcomes.

Autonomy was also a critical contributor to motivation, resonating with Hackman and Oldham's (1976) Job Characteristics Model that identifies autonomy as a core psychological state facilitating intrinsic motivation. Participants' reports of decision-making freedom indicate that when employees perceive control over their work, they exhibit higher motivation, a factor directly linked to better job performance. This reinforces calls for bank management to delegate meaningful authority to frontline staff to empower and engage them effectively.

However, despite these strengths, employees frequently cited stress and excessive work pressure as significant impediments. These findings support the Job Demands-Resources (JD-R) model (Bakker & Demerouti, 2007), which posits that high job demands without adequate resources precipitate strain and reduce performance. The recurrent stress reported during peak

periods signals a need for strategic workload management and resource allocation. This aligns with Tadesse's (2021) study among Ethiopian healthcare workers, where organizational support was shown to mitigate the negative effects of stress and enhance employee performance. Given the demanding nature of frontline banking roles, incorporating stress reduction interventions such as flexible scheduling, targeted support, and resilience training could alleviate pressure and improve employee well-being.

Clear communication and managerial support were highlighted as vital to navigating workplace challenges. Participants' positive descriptions of approachable supervisors and regular feedback suggest that effective leadership behaviors serve as key resources within the JD-R framework, buffering against stress and fostering performance. This finding aligns with Vroom's (1964) Expectancy Theory, emphasizing that employees' motivation hinges on the perceived link between effort, support, and valued outcomes.

Role clarity emerged as another critical determinant of employee commitment and motivation. Confusion arising from overlapping responsibilities undermined motivation for some participants, echoing the well-documented relationship between role ambiguity and job dissatisfaction (Rizzo, House, & Lirtzman, 1970). To mitigate this, banks should prioritize clear job descriptions and ongoing role clarification processes, particularly in dynamic environments where roles may evolve.

The themes of social responsibility and peer cohesiveness further illuminate the social fabric supporting frontline work. Participants' commitment to assisting beyond formal duties reflects organizational citizenship behavior, which can enhance organizational effectiveness (Organ, 1988). Peer support acted as an emotional buffer, consistent with research highlighting the protective role of coworker relationships in stressful workplaces (Chiaburu & Harrison, 2008). These findings suggest that fostering a collaborative and caring workplace culture is critical for sustaining employee motivation and performance.

The findings reveal that motivation among frontline bank employees is shaped by both intrinsic and extrinsic factors. Intrinsic motivation, reflecting personal fulfillment and satisfaction derived from the nature of the work itself, was strongly expressed by participants.

This supports Deci and Ryan's (2000) Self-Determination Theory, which highlights the importance of intrinsic motivation in sustaining engagement and well-being. Employees' pride in helping customers and experiencing personal growth underscores the role of meaningful work as a motivator.

Extrinsic motivation, including financial incentives, promotions, and recognition, also played a significant role. These findings align with Expectancy Theory (Vroom, 1964), where employees are motivated by the expectation that their efforts will lead to valued rewards. However, the balance between intrinsic and extrinsic motivation appears nuanced; excessive reliance on external rewards could undermine intrinsic drives, a concern raised by Kohn (1993). Ethiopian banking employees' emphasis on recognition and advancement mirrors findings from Assefa (2022), emphasizing the culturally embedded significance of social and career rewards.

Furthermore, the presence of ambivalent motivational states such as feelings of amotivation alongside intrinsic motivation suggests a complex motivational landscape. This may be explained by the challenging banking environment, where job demands sometimes overshadow motivational resources, consistent with the JD-R model. Organizations should thus aim to foster environments that nurture intrinsic motivation while providing meaningful extrinsic incentives, ensuring a holistic approach to motivation.

Job performance was understood by participants to encompass both task performance effective completion of core responsibilities and contextual performance, such as teamwork and voluntary cooperation. This dual perspective aligns with Campbell's (1990) model of job performance, which differentiates between these dimensions.

High reported levels of contextual performance suggest a strong culture of cooperation and discretionary effort, essential in dynamic service environments like banking. Such behaviors often serve as vital supplements to formal job duties, enhancing organizational climate and effectiveness.

Task performance, emphasized by employees' focus on accuracy, timeliness, and meeting targets, reflects the critical operational demands of frontline banking roles. Yet

challenges such as workplace distractions and conflict were identified as barriers, echoing existing literature on environmental influences on performance (Borman & Motowidlo, 1993).

The linkage between motivation and job performance was evident; motivated employees were more likely to engage in both task and contextual performance behaviors. This underscores the importance of fostering motivation to drive not only compliance with job tasks but also proactive, supportive behaviors that contribute to organizational success.

## 5.2. Levels of Work Environment, Motivation, and Job Performance among Frontline Employees

The quantitative findings of this study reveal a complex picture of the workplace experiences of frontline bank employees in Addis Ababa. While certain dimensions suggest relatively favorable perceptions, others highlight systemic weaknesses that could undermine sustained motivation and performance.

The overall level of perceived work environment falls within the moderate range, but the disaggregated results expose important variations. The highest-scoring dimension ethical standards (M = 3.58) suggests that employees perceive a foundational level of integrity and fairness in organizational practices. This aligns with Brown and Treviño's (2006) ethical leadership model, which associates perceived ethics with employee trust and commitment.

However, several dimensions fell into the low or borderline low range, including autonomy (M = 2.98), stress and work pressure (M = 2.90), and work practices (M = 2.55). These findings point to a work environment where employees feel constrained in their decision-making authority, overburdened by demands, and dissatisfied with operational procedures. According to the Job Demands–Resources (JD-R) model (Bakker & Demerouti, 2007), such an imbalance between demands and resources often leads to strain and diminished motivation.

Further, managerial support (M =3.09), peer cohesiveness (M = 3.10), and commitment (M = 3.03) were scored only marginally above the low threshold, indicating that while interpersonal relationships and leadership are not necessarily weak, they are not robust enough to serve as reliable performance enablers. These patterns align with Tadesse (2021), who

reported that organizational support played a critical role in buffering stress and enhancing employee effectiveness in the Ethiopian banking sector.

Only role clarity (M = 3.43) emerged as a relatively stronger dimension, indicating that while job responsibilities are understood, the surrounding environment may not be conducive enough to support employees in effectively fulfilling those roles.

Motivation results paint a similarly nuanced picture. Intrinsic motivation was the highest-rated dimension (M = 3.74), suggesting that employees find personal meaning, pride, and satisfaction in their work. This aligns with Self-Determination Theory (Deci & Ryan, 1985), which emphasizes the role of intrinsic factors such as purpose and self-fulfillment in driving sustained effort.

However, extrinsic motivation was only moderate (M = 3.13), indicating that external reinforcements like recognition, promotions, and financial rewards are not consistently perceived as strong motivators. This is consistent with Herzberg's Two-Factor Theory, which posits that hygiene factors such as salary and policies do not inherently motivate, but their absence can lead to dissatisfaction.

The elevated level of amotivation (M = 3.64) is particularly noteworthy. It signals a segment of employees who may feel disconnected from their work, uncertain about its value, or disillusioned with institutional support. This juxtaposition of high intrinsic motivation and high amotivation suggests that, while many employees remain self-driven, a significant proportion experience motivational conflict possibly due to the pressures of the environment or unmet expectations. This echoes findings by Hauser (2014), who noted that inadequate support for intrinsic drivers often leads to stagnation in overall motivation levels.

In contrast to the moderate levels observed in work environment and motivation, job performance was rated consistently high across both subdimensions. Contextual performance (M = 3.96) exceeded task performance (M = 3.80), indicating that employees not only fulfill their core responsibilities but also actively engage in discretionary efforts such as assisting colleagues, solving problems, and contributing to a collaborative work culture. This aligns with Campbell's (1990) performance framework, which highlights the significance of both in-role and extra-role behaviors in determining overall job effectiveness.

These findings suggest that, despite motivational and environmental challenges, employees maintain strong performance likely due to internalized professional values and organizational norms. However, this sustained output amid suboptimal conditions may not be sustainable in the long term. As noted by Wright and Cropanzano (2000), performance maintained under persistent strain often comes at the expense of well-being and organizational commitment.

### 5.3. The relationship among Work Environment, Motivation and Job Performance

The findings of this study revealed a positive correlation between work environment, motivation, and job performance, suggesting that a supportive and well-structured work setting plays a significant role in enhancing employee motivation and performance. This aligns with Herzberg's Two-Factor Theory (1959), which identifies positive interpersonal relationships and favorable working conditions as key contributors to increased motivation among employees.

When employees feel socially safe, supported, and valued, both their intrinsic and extrinsic motivation are more likely to increase. This is consistent with Deci and Ryan's (2001) argument that organizational and social support enhance motivation, particularly in roles like front-line banking where employees represent the public face of the institution. In such environments, teamwork and social cohesion become crucial for fostering motivation and improving job-related outcomes.

Supporting this, a study by Pradana and Riyanto (2022) found that both work environment and motivation have a positive and significant effect on employee performance, reinforcing the current findings.

Additionally, a significant positive relationship was observed between work environment and job performance, indicating that employees who perceive their work environment favorably tend to report higher levels of job performance. This supports the Job Demands-Resources (JD-R) Model, which posits that a positive work climate, supportive leadership, and strong collaboration enhance employee engagement and effectiveness. This finding is particularly expected in service-oriented sectors like banking, where interpersonal interaction, teamwork, and consistent communication are integral to performance outcomes. The work of Choudhary et al.

(2013) similarly confirms that a well-structured work environment, strengthened by teamwork, enables employees to focus on productivity, efficiency, and overall performance.

A positive correlation was also found between motivation and job performance, in support of the Self-Determination Theory by Deci and Ryan (2000). According to this theory, motivated employees are more likely to invest effort and deliver high-quality work, especially when they believe their performance leads to meaningful rewards and contributes to organizational success. This is echoed in the study by Zhang et al. (2022), which found that in public health settings, a supportive work environment significantly enhances motivation by fostering resilience and organizational commitment.

In the context of the present study, many participants who reported higher motivation even within moderately supportive environments also rated their job performance more favorably. This reinforces the idea that internal drive and personal engagement are essential determinants of job performance, even when external conditions are not optimal.

### 5.4. Proportion of variance in Job Performance by Work Environment and Motivation

This section examines how much of the variance in job performance can be explained independently and jointly by work environment and motivation. The first regression analysis reveals that the work environment alone accounts for 14.1% of the variance in job performance ($\beta = .374$, $t(358) = 7.625$, $p < .001$), indicating a moderate effect size. This finding is consistent with the Job Demands-Resources (JD-R) model, which emphasizes that a supportive work environment characterized by ethical leadership, managerial support, and peer cohesiveness can significantly enhance employee performance by reducing job strain and enabling engagement.

The second regression model, which includes both work environment and motivation, explains 25.6% of the variance in job performance ($R^2 = .256$, $F(2,357) = 61.45$, $p < .001$). This suggests that motivation adds significant explanatory power beyond the influence of the work environment alone. The model highlights how motivational drivers such as goal commitment, recognition, and personal fulfillment directly contribute to job performance, either reinforcing or compensating for environmental conditions.

In the third model, motivation alone explains 24.7% of the variance in job performance ($R^2 = .247$), with a standardized coefficient of $\beta = .497$ ($t = 10.83$, $p < .001$). This indicates that motivation is a stronger predictor of job performance than the work environment when considered independently in this context. This underscores the pivotal role of motivation in performance, particularly in service-oriented and demanding sectors like banking.

Vroom's Expectancy Theory (1964) supports this finding, asserting that employees are more likely to perform well when they perceive that their effort will lead to valued outcomes. In this study, both intrinsic motivators (such as personal satisfaction and purpose) and extrinsic motivators (such as promotions and recognition) were influential, enabling employees to sustain performance even when faced with suboptimal working conditions.

These results align with the findings of Ahmed and Din (2009) in Malaysia and Dobre (2013) in Romania, both of which emphasized that a well-motivated workforce tends to be more productive and committed. Likewise, in contexts like Ethiopia, where employees may work under resource constraints or high demands, motivational factors such as ambition, incentives, and acknowledgment of contributions help to sustain performance levels.

Overall, the findings clearly indicate that while a conducive work environment contributes to performance, motivation plays an even more critical role, particularly when environmental factors fall short. This highlights the need for organizations to invest not only in improving work conditions but also in strengthening employee motivation to achieve optimal performance outcomes.

### 5.5. Differences in Work Environment, Motivation, and Job Performance with respect to Demographic Variables

This section reports the findings from the multivariate analysis of variance (MANOVA) and one-way ANOVA tests conducted to examine whether demographic variables such as age, gender, educational level, bank type, and work experience have statistically significant effects on work environment, motivation, and job performance.

At the multivariate level, none of the individual demographic variables exhibited a significant main effect on the three dependent variables. Likewise, most of the two-way and three-way interactions among these demographic factors were statistically non-significant. However, a notable exception emerged in the form of a four-way interaction involving age, educational level, bank type, and work experience, which was found to be statistically significant. This suggests that employee perceptions of their work environment, motivation, and job performance are not shaped by single demographic factors in isolation, but rather by their combined and interdependent influence.

This finding indicates that demographic characteristics operate in a multifaceted and integrated manner, highlighting the complexity of human behavior in organizational settings. It reinforces the principle of intersectionality, as described by Cox (1993), who emphasized that individual and organizational attributes interact dynamically to shape workplace outcomes. Employees may interpret and respond to their work environment and organizational demands differently depending on their unique combination of demographic profiles.

Further supporting this interpretation, a three-way interaction between age, educational level, and work experiencewas found to significantly influence motivation. This result is consistent with Super's (1980) career stage theory, which proposes that employees' motivational priorities evolve over time based on their career phase and accumulated experience. For instance, early-career employees may focus on learning and advancement, while more experienced individuals may prioritize stability and recognition. This is in line with prior findings from Ng and Feldman (2010) and Joo et al. (2019), which highlight how motivation and job performance can be shaped by the interplay of multiple demographic characteristics.

Univariate analysis further confirmed these multivariate outcomes. While most individual and lower-order interactions did not show significant effects, a three-way interaction between age group, gender, and bank type was found to significantly predict motivation ($F(1,356) = 5.426$, $p = .021$). This emphasizes that employee motivation is best understood through the lens of combined demographic profiles, rather than by analyzing individual factors in isolation.

Although the study initially hypothesized that demographic variables might exert either individual or collective influence on work environment, motivation, and job performance, the findings indicate that their effects are more pronounced when considered jointly. This underscores the importance of a context-sensitive approach to understanding employee outcomes. These complex interaction effects echo the findings of Wang et al. (2011), who asserted that demographic influences on motivation must be evaluated in light of organizational context and culture.

Overall, these findings align with previous studies, including Nawoselng'ollan and Roussel (2017) in the Kenyan banking sector, which reported no significant standalone effects of gender or age on motivation. Similarly, Yousaf et al. (2015) found that education and experience were not strong predictors of performance. These results collectively highlight the necessity of treating demographic variables as interconnected dimensions, which, when combined, have the potential to shape employee perceptions and performance outcomes in meaningful ways.

# Chapter Six

## Summary, Conclusions and Recommendations

## 6.1. Summary

This study examined the relationship among work environment, motivation, and job performance among frontline employees working in selected branches of four major banks in Addis Ababa: Awash Bank, Bank of Abyssinia, Commercial Bank of Ethiopia, and Zemen Bank. Using a convergent mixed methods design, the study integrated both quantitative and qualitative data to provide a comprehensive understanding of how workplace conditions and motivational dynamics shape employee performance outcomes in the banking sector.

The findings revealed that the work environment plays a vital role in influencing employee motivation and job performance. Key factors such as ethical leadership, autonomy, managerial support, and effective communication emerged as central to a positive work environment. Conversely, high levels of stress, lack of recognition, limited autonomy, and role ambiguity were identified as major challenges that hinder motivation and reduce engagement. These conditions impact not only individual well-being but also collective performance outcomes.

Motivation was found to be influenced by both intrinsic and extrinsic factors. Employees reported that personal pride in their work, meaningful tasks, and opportunities for growth were critical intrinsic motivators, while financial rewards and recognition from supervisors served as extrinsic motivators. Interestingly, although motivation and the work environment were rated as moderate, job performance was relatively high across the sample. This suggests that frontline bank employees demonstrate a high degree of professionalism and resilience, often performing well despite existing organizational challenges.

Statistical analyses confirmed a significant positive correlation among the three main variables. Regression results showed that both work environment and motivation significantly predicted job performance, with motivation having a stronger predictive effect.

## 6.2. conclusion

This study concludes that the work environment significantly shapes employee motivation and job performance among frontline bank employees in Addis Ababa. Importantly, the findings go beyond simple associations to illuminate how specific environmental factors such as ethical leadership, managerial support, and autonomy influence motivation and foster both task-related and contextual job performance.

The results underscore that while employees exhibit strong performance, much of this appears to be driven by intrinsic motivation and personal commitment, often in spite of environmental shortcomings such as high stress and limited autonomy. This suggests that current levels of performance may not be sustainable unless systemic improvements are made to the organizational climate. Leaders and HR professionals should prioritize not only structural and policy-based enhancements but also psychological factors such as recognition, clarity, and support.

The predictive strength of motivation further signals that internal drivers including goal commitment, perceived purpose, and reward expectations are critical levers for performance. As such, interventions aiming to boost employee performance should adopt a dual approach: improving work conditions while nurturing meaningful, motivating experiences.

Although individual demographic factors did not show standalone predictive power, the significant combined effects highlight the importance of adopting intersectional approaches to HR planning. Tailoring strategies to the specific profiles and experiences of employee subgroups may yield more equitable and effective results.

In conclusion, creating a psychologically safe, ethically grounded, and motivating work environment is not only a matter of employee well-being but a strategic imperative for organizational success. By recognizing the interdependence between environmental support and motivational dynamics, organizations can foster sustained high performance and resilience among their workforce.

## 6.3. Recommendations

- **Enhance Employee Autonomy**

Banks should delegate greater decision-making authority to frontline staff by developing structured guidelines that empower employees to handle routine operational tasks without constant supervisory approval.

- **Improve Workload Distribution and Scheduling**

Financial institutions are advised to reassess workload distribution, ensure adequate staffing during peak hours, and implement flexible scheduling or rotation systems to reduce burnout and maintain performance.

- **Strengthen Recognition and Reward Systems**

Regular and structured employee recognition programs should be introduced, combining symbolic rewards (e.g., certificates, public acknowledgment) with tangible incentives such as bonuses and promotions to enhance motivation.

- **Develop Supervisory Leadership and Communication**

Supervisors should receive training in leadership, emotional intelligence, and inclusive communication, while management should promote participatory approaches that make employees feel respected and involved in decision-making.

- **Clarify Roles and Expectations**

Job descriptions and performance expectations must be regularly updated and clearly communicated, supported by ongoing supervisor-employee check-ins to align tasks and address ambiguities.

- **Establish Monitoring and Feedback Mechanisms**

Banks should institutionalize periodic assessments, such as quarterly or bi-annual surveys, to evaluate the work environment, employee motivation, and job performance, using the findings to guide strategic improvements.

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## Appendix I English version questionnaire

**Addis Ababa University**

**College of Educational and Language studies**

**School of Psychology**

My Name is Blen Getachew I'm a social psychology master's program student in Addis Ababa University, I'm currently doing my research on work environment, motivation, and job performance among frontline employees in selected banks in Addis Ababa. The purpose of this questionnaire is to assess the impact of work environment among the motivation and performance of the employees in the selected banks.

I kindly ask you to complete this questionnaire honestly and voluntarily by assuring you that the information that you will provide will only be used for academic purposes and your response will be kept private and anonymous.

Please adhere to the guideline and respond to all questions.

Thank you for your valuable time and participation.

**Demographic characteristics:** Please read all the statements carefully and please put a ✓ sign on the box and write the number of your choice only on the space provided

1. Your Sex: Male ☐ Female ☐

2. Your Age in Years: _____

3. Bank type Awash Bank ☐ Bank of Abyssinia ☐ Commercial bank of Ethiopia ☐ Zemen bank ☐

4. Your work experience in years: _____.

5. marital status: single ☐ married ☐ divorced ☐ widowed ☐

6. Maximum level of Education attained _____.

7. Field of study in your terminal educational level (diploma, degree, MA): _____

**Part I: Instruction**: The following items are about your opinion on performance on your job. Please read each statement carefully and put a ✓ mark in the box that aligns with your opinion the most using the options: Strongly Disagree, Disagree, Neutral, Agree and Strongly Agree.

| No. | Items | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|---|---|---|---|---|---|---|
| Task performance | | | | | | |
| 1 | I do my job according to what the bank expects from me. | | | | | |
| 2 | I plan the execution of my job by defining actions, deadlines and priorities. | | | | | |
| 3 | I plan actions according to my tasks and organizational routines | | | | | |
| 4 | I execute my tasks foreseeing their results. | | | | | |
| 5 | I seize opportunities that can improve my results at work. | | | | | |
| 6 | I execute my tasks according to its deadlines. | | | | | |
| 7 | I properly perform routine tasks | | | | | |
| 8 | I use my theoretical/ practical knowledge to carry out my work. | | | | | |

| Context performance | | | | | | |
|---|---|---|---|---|---|---|
| 9 | I try to update my technical knowledge to do my job. | | | | | |
| 10 | I take initiatives to improve my results at work. | | | | | |
| 11 | I work hard to do the tasks designated to me. | | | | | |
| 12 | I execute my job according to organizational structure and policies | | | | | |
| 13 | The performance of my work contributes to the achievement of the bank mission and objectives | | | | | |
| 14 | I do my job with economy of resources | | | | | |
| 15 | I establish contact with other people or teams to achieve the bank's goal | | | | | |
| 16 | I adapt my routine to changes in the bank's goals | | | | | |

**Part II: Instruction:** The following items are about your opinion on Motivation towards your job. Please read each statement carefully and put a ✓ mark on the box that aligns with your opinion the most using the options: Strongly Disagree, Disagree, Neutral, Agree and Strongly Agree.

| No. | Items | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|---|---|---|---|---|---|---|
| Intrinsic motivation | | | | | | |
| 1 | I enjoy this work very much | | | | | |
| 2 | I have fun doing my job | | | | | |
| 3 | I feel satisfied when I am successful at doing difficult tasks in my job | | | | | |
| 4 | The job I'm doing fits with my personal values. | | | | | |
| 5 | This job is part of the way I have chosen to live my life. | | | | | |
| 6 | What I do in my work is in harmony with my personal values. | | | | | |
| 7 | I consider it important to put effort into this job. | | | | | |
| 8 | Putting effort in this job aligns with my personal values. | | | | | |
| 9 | Putting effort in to this job has personal significance to me. | | | | | |
| 10 | I want to be very good at this work otherwise I would be disappointed. | | | | | |
| 11 | This job makes me feel proud of myself. | | | | | |
| Extrinsic motivation | | | | | | |
| 12 | Only if I put enough effort in to my job other will reward me financially. | | | | | |
| Ammotivation | | | | | | |
| 13 | I don't like this job because I really feel that I'm wasting my time at work. | | | | | |
| 14 | I don't know why I'm doing this job it's pointless work. | | | | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| 15 | I do little because I don't think this work is worth putting effort into. | | | | | |

**Part III: Instruction:** The following items are about your opinion on the work environment that you work in. Please read each statement carefully and put a ✓ mark on the box that aligns with your opinion the most using the options: Strongly Disagree, Disagree, Neutral, Agree and Strongly Agree.

| No. | Items | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|---|---|---|---|---|---|---|
| Ethical dimension | | | | | | |
| 1 | My manager engages in ethical practices | | | | | |
| 2 | My manager's behavior reinforces my integrity | | | | | |
| 3 | My co-workers engage in ethical practices which influences my integrity | | | | | |
| 4 | The grievance handling mechanisms in this bank is effective | | | | | |
| 5 | Employees can function independent of manager's supervision | | | | | |
| Autonomy | | | | | | |
| 6 | Managers generally do not interfere with the decision of the employees concerning their work | | | | | |
| 7 | Employees here have a great deal of freedom to execute their work | | | | | |
| 8 | Employees are provided with a good environment to try out new ideas | | | | | |
| Stress and work pressure | | | | | | |
| 9 | There is always a constant pressure on the employees to keep working | | | | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| 10 | There is too much of stress because of the work involved | | | | | |
| 11 | There are too many aggressive deadlines to meet | | | | | |
| 12 | There is an imbalance between personal life and work life because of work pressure | | | | | |
| 13 | Too much is expected of employees within a short time frame | | | | | |
| Work practices | | | | | | |
| 14 | Management wants to avoid risks in trying out new ideas | | | | | |
| 15 | When employees come in late, they have to compensate by staying late | | | | | |
| Managerial Support | | | | | | |
| 16 | Managers recognize and give credit for the effort of the employees put in | | | | | |
| 17 | Managers aids employees in planning systematically for their career growth | | | | | |
| 18 | There is a lot of investment in resources supporting innovation and researches | | | | | |
| Commitment | | | | | | |
| 19 | Employees speak highly of their job to outsiders | | | | | |
| 20 | Employees feel proud to be part of this bank | | | | | |
| Role clarity | | | | | | |
| 21 | Employees are unclear about what is expected of them | | | | | |
| 22 | Time is wasted because of inefficiencies in process | | | | | |
| 23 | The responsibilities of each employee are clearly defined | | | | | |
| 24 | There is discrepancy between job description and expectations from supervisors | | | | | |
| Social responsibility | | | | | | |
| 25 | Qualified disabled employees are hired | | | | | |
| 26 | Opportunities to perform charitable acts are high | | | | | |
| 27 | Employees are trained regarding fire safety and other | | | | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| | precautions while at work | | | | | |
| Peer cohesiveness | | | | | | |
| 28 | Employees take a positive personal interest in colleagues work related issues | | | | | |
| 29 | Employees willingly take time off from their busy schedule to help colleagues deal with work related issues | | | | | |

# Appendix II: English Version Interview Questions

Interview Guide for Employee respondents on Work Environment, Motivation and Job performance:

The purpose of this interview is to collect information from the employee respondents on work environment, motivation and job performance and the influence of work environment and motivation on job performance.

A) On Work Environment

1. How would you describe the social and psychological aspects of the environment you work in? For instance..

2. What role do team dynamics and collaboration play in your day to day work experiences?

3. How does management practices, leadership styles, feedback and communication influence your experience in the work place?

B) On Work Motivation

4. What drives you to stay committed and engaged in your role as a frontline employee?

5. How does interpersonal relationships and organizational support impact your level of motivation?

6. How do you perceive the role of psychological and social factors including recognition, teamwork, and leadership in shaping your job performance?

C) On Job Performance

7. Do you believe that your demographic background which are age, sex, and work experience affects your experience of the social and psychological work environment, motivation, or job performance? If so? How?

D) The Influence of Work Environment on Work Motivation

8. Do you feel supported and valued in your current work environment? How does this affect your motivation?

9. How does recognition from your supervisors or peers influence your willingness to go above and beyond at work?

E) The Influence of Work Environment on Job Performance

10. How do interactions with your colleagues and supervisors influence your performance at work?

11. How do organizational policies, such as work schedules or performance evaluations, impact your ability to meet expectations?

F) The Influence of Work Motivation on Job Performance

12. How do external rewards, such as bonuses or promotions, influence your job performance?

13. How do you sustain your motivation during challenging tasks or times of high pressure?

# Appendices III Amharic version questionnaire

**አዲስአበባ ዩኒቨርስቲ**

**የስነ ትምህርት እና ባህርይ ጥናት ኮሌጅ**

**የ ስነ-ልቦና ትምህርት ክፍል**

**የስራ አካባቢ፣ የስራ ተነሳሽነት እና የስራ አፈጻጸም መጠይቅ**

ብሌን ጌታቸው እባላለሁ በአዲስአበባ ዩኒቨርስቲ የማህበራዊ ስነ ልቦና የማስተርስ ፕሮግራም ተማሪ ነኝ፡ በ አሁኑ ወቅት በ አዲስ አበባ በሚገኙ ባንኮች ውስጥ በ አገልግሎት መስመር ላይ በ ቀጥታ ከደንበኞች ጋር የሚገናኙ ሰራተኞች መካከል በስራ አካባቢ፣በስራ ተነሳሽነት እና በ ስራ አፈጻጸም ላይ ለዚ ጥናት ሲባል በ ተመረጡ ባንኮች እና የ ባንክ ቅርንጫፎች ላይ ጥናቴን እየሰራሁ እገኛለሁ የዚህ መጠይቅ አላማ በተመረጡት ባንኮች ውስጥ ባሉ ሰራተኞች ተነሳሽነት እና አፈጻጸም መካከል ያለውን የስራ አካባቢ ተጽእኖ ለመገምገም ነው.

ከ እርስዎ የተገኘው መረጃ ለዚህ ጥናት ብቻ የሚውል እና ሚስጥራዊነቱን በጠበቀ መልኩ እንደሚገለጽ ለማረጋገጥ እወዳለሁ በመሆኑም በዚህ መጠይቅ ላይ እንዲሳተፉ እና ይህን መጠይቅ በ ታማኝነት እና በ ፈቃደኝነት እንዲሞሉ በ ትህትና እጠይቃለሁ

እባክዎ ለ እያንዳንዱ መጠይቅ የተቀመጠውን መመሪያውን ይከተሉ እና ለ ሁሉም ጥያቄዎች ምላሽ ይስጡ

ስለ ጊዜዎ እና ተሳትፎዎ እናመሰግናለን

**ግላዊ መረጃ**

መመሪያ፡ የሚከተሉት ጥያቄዎችግላዊ መረጃዎችን የሚመለከቱ ናቸው። እባኮትን እያንዳንዱን ጥያቄ በጥንቃቄ አንብቡ እና ከሀሳብዎ ጋር በጣም የሚስማማው ላይ የ ✓ ምልክት ወይም በተቀመጠው ባዶቦታላ መልስዎን ያስፍሩ ።

1, ጸታ ወንድ ☐ ሴት ☐

2, እድሜ _____

3, የሚሰሩበት ባንክ አዋሽ ባንክ ☐አቢሲንያ ባንክ ☐ የኢትዮጲያ ንግድ ባንክ ☐ ዘመን ባንክ ☐

4, የ ስራ ልምድ _____.

5, የጋብቻ ሁኔታ ያላገባ ☐ ያገባ የተፋታ☐ በሞት የተለየ ☐

6, የትምህርት ደረጃ _____.

7, አሁን ላይ ያሉበት የትምህርት ደረጃ እና የተማሩበት ዘርፍ(ዲፕሎማ፣ዲግሪ፣ማስተርስ) _____.

**ክፍል አንድ:መመሪያ፡** የሚከተሉት ጥያቄዎች በስራዎ አፈጻጸም ላይ ያለዎትን አስተያየት የሚመለከቱ ናቸው። እባኮትን እያንዳንዱን ጥያቄ በጥንቃቄ ካነበቡ በሳጥኑ ላይ ከሚከተሉት ምርጫዎች ከሀሳብዎ ጋር የሚስማማው ላይ የ ✓ ምልክት ያድርጉ፡ በጣም አልስማማም፣አልስማማም፣ገለልተኛ፣እስማማለሁ፣እስማማለሁ።

| ተራ.ቁ | ጥያቄዎች | በጣም አልስማማም | አልስማማም | ገለልተኛ | እስማማለሁ | በጣም እስማማለሁ |
|---|---|---|---|---|---|---|
| የ ተግባር ስራ አፈጻጸም | | | | | | |
| 1 | በስራዬን ላይ ሊጠቅሙኝ የሚችሉ የስራ እውቀቶችን ከጊዜው ጋር ለማዘመን እሞክራለሁ። | | | | | |
| 2 | ስራዬን የምሰራው ባንኩ ከኔ በሚጠብቀው መሰረት ነው። | | | | | |
| 3 | ስራዬን የምሰራው የምሰራቸውን ስራዎች ቀነ-ገደቦች እና ቅድሚያ የምሰጣቸውን ነገሮች አሰቀድሜ በማቀድ ነው። | | | | | |
| 4 | የስራ ተግባሮቼን ከስራዬ እና ከባንኩ ጊዜ ጋር በማመዘን እቅዳለሁ። | | | | | |
| 5 | ስራዬን አሻሽዬ ለመስራት ሀላፊነት እወስዳለሁ። | | | | | |
| 6 | የተሰጠኝን ስራ በአግባቡ ለመወጣት ጠንክሬ እሰራለው። | | | | | |
| 7 | ስራዎቼን ስሰራ የሚመጡትን ውጤቶችን በማሰብ ነው። | | | | | |
| 8 | በሥራ ላይ ለውጥ ሊያመጡ የሚችሉ እድሎችን እጠቀማለሁ። | | | | | |
| የ ስራ አውድ አፈጻጸም | | | | | | |
| 9 | የተሰጡኝን ሥራዎች በተቀመጠልኝ የጊዜ ገደብ ሰርቼ አጠናቅቃለው። | | | | | |
| 10 | በባንኩ የስራመዋቅር እና ፖሊሲዎች መሰረት ስራዬን እፈጽማለሁ። | | | | | |

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| 111 | የሥራ አፈጻጸሜ ለባንኩ ተልዕኮ እና ዓላማዎች ስኬት አስተዋጽኦ ያደርጋል። | | | | | |
| 12 | የተሰጡኝ ነገሮች አቻቸዬ ስራዬን በአግባቡ እሰራለው። | | | | | |
| 13 | የባንኩን ግብ ለማሳካት ከሌሎች ሰዎች እና የስራ ቡድኖች ጋር ግንኙነት እፈጥራለሁ። | | | | | |
| 14 | የዕለት ተዕለት የሥራ ልማዶቼን የባንኩን ግብ ሊያሳካ በሚችል መልኩ አደርጋለለሁ። | | | | | |
| 15 | የእለትተለት ስራዎቼን በአግባቡ አከናውናለሁ። | | | | | |
| 16 | ስራዬን ለማከናወን የትምህርት/የተግባር እውቀቴን እጠቀማለሁ። | | | | | |

**ክፍል ሁለት፡መመሪያ፡** የሚከተሉት ጥያቄዎች በስራ ተነሳሽነት ላይ ያለዎትን አስተያየት የሚመለከቱ ናቸው። እባኮትን እያንዳንዱን ጥያቄ በጥንቃቄ ካነበቡ በሳጥኑ ላይ ከሚከተሉት ምርጫዎች ከሀሳብዎ ጋር የሚስማማው ላይ የ ✓ ምልክት ያድርጉ፡ በጣም አልስማማም፣አልስማማም፣ገለልተኛ፣እስማማለሁ፣እስማማለሁ።

| ተራ.ቁ | ጥያቄዎች | በጣም አልስማማም | አልስማማም | ገለልተኛ | እስማማለሁ | በጣም እስማማለሁ |
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| ውስጣዊ ተነሳሽነት | | | | | | |
| 1 | ስራዬን በጣም እወደዋለሁ። | | | | | |
| 2 | ሥራዬን በመሥራቴ ደስ ይለኛል። | | | | | |
| 3 | በ ስራዬ ላይ ያሉ ከባባድ ስራዎችን በ ሚገባ ካጠናቀኩ የ ደስታ ስሜት ይሰማኛል | | | | | |
| 4 | የምሰራው ስራ ከግል አላማዬ ጋር አብሮ ይሄዳል። | | | | | |

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| 5 | ይህን ስራ የመረጥኩት የህይወት አላማዬን እንደሳካ ስለሚያስችለኝ ነው። | | | | | |
| 6 | የምሰራው ስራ ላይ ያሉ ተግባሮች ከግል አላማዬ ጋር አብሮ ይሄዳል። | | | | | |
| 7 | በስራዬ ላይ የምችለውን ሁሉ ማድረግ እንዳለብኝ ይሰማኛል። | | | | | |
| 8 | ስራዬ ላይ ጥረት ማድረግ ከግል አላማዬ ጋር አብሮ ይሄዳል። | | | | | |
| 9 | ስራዬ ላይ ጥረት ማድረግ ለኔ የ ግል ደስታ ይሰጠኛል። | | | | | |
| 10 | ስራዬን በአግባቡ ከስራው ባንኩ ተሸላሚ ያደርገኛል። | | | | | |
| 11 | ስራዬ በ ራሴ እንድኮራ ያደረገኛል። | | | | | |
| ውጫዊ ተነሳሽነት | | | | | | |
| 12 | ጊዜዬን እያባከንኩ ስለሚመስለኝ ስራዬን አልወደውም | | | | | |
| ለ ስራ ተነሳሽነት ማጣት | | | | | | |
| 13 | የምሰራውን ስራ የማልወደው ጊዜዬን እያባከንኩ ስለሚመስለኝ ነው። | | | | | |
| 14 | ይህን ስራ ለምን እነደምሰራ ጥቅሙ አይገባኝም ። | | | | | |
| 15 | እዚህ ስራ ላይ ጠንክሬ መስራት አለብኝ በዬ አላስብም። | | | | | |

**ክፍል ሶስት፡ መመሪያ፡** የሚከተሉት ጥያቄዎች እርስዎ በሚሰሩበት አካባቢ ላይ ያለዎትን አስተያየት የሚመለከቱ ናቸው። እባኮትን እያንዳንዱን ጥያቄ በጥንቃቄ ካነበቡ በሳጥኑ ላይ ከሚከተሉት ምርጫዎች ከሀሳብዎ ጋር የሚስማማው ላይ የ ✓ ምልክት ያድርጉ፡ በጣም አልስማማም፣አልስማማም፣ገለልተኛ፣እስማማለሁ፣እስማማለሁ።

| ተራ.ቁ | **ጥያቄዎች** | በጣም አልስማማም | አልስማማም | ገለልተኛ | እስማማለሁ | በጣም እስማማለሁ |
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| የ ስነ-ምግባር ልኬት | | | | | | |
| 1 | የስራ አለቃዬ በ ስነምግባር ተግባራት ላይ ይሳተፋል። | | | | | |

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| 2 | የአለቃዬ ባህሪ የእኔን ታማኝነት የሚያጠናክር ነው። | | | | | |
| 3 | የስራ ባልደረቦቼ በስነ ምግባር በመሰስራታቸው ለስራዬ ታማኝ እንድሆን ያደርገኛል። | | | | | |
| 4 | ሰራተኞች ቅሬታ በሚኖራቸው ጊዜ ባንኩ በአግባቡ የሚፈታበት ሁኔታ አለ። | | | | | |
| 5 | ሰራተኞች ከአለቆቻቸው ከትትል ውጪ በአግባቡ ስራቸውን መስራት ይችላሉ። | | | | | |
| የ ግል አስተዳደር | | | | | | |
| 6 | በባንኩ ውስጥ ያሉ ሰራተኞች ስራቸውን በሚሰሩበት ጊዜ አለቆቻቸው ጣልቃ አይገቡም። | | | | | |
| 7 | ሰራተኞች ስራቸውን በአግባቡ ለመስራትየሚያስችል ትልቅ ነጻነት አላቸው። | | | | | |
| 8 | ሰራተኞች አዳዲስ ሀሳቦችን ለመሞከር የሚያስችል ጥሩ የስራ ሁኔታ አላቸው። | | | | | |
| የ ስራ ላይ ውጥረት እና ጫና | | | | | | |
| 9 | ሰራተኞች ሁልጊዜ ስራቸውን በ ደንብ እንዲሰሩ የሚደረግ ግፊት አለ። | | | | | |
| 10 | በስራው ምክንያት የሚፈጠረር ከፍተኛ ጭንቀት አለ። | | | | | |
| 11 | ስራን ለመጨረስ በጣም ብዙ አስጨነቂ የስራ ቀነ-ገደቦች አሉ። | | . | | | |
| 12 | በስራ ጫና ምክንያት በግል ህይወት እና በ ስራ ህይወት መካከል አለመመጣጠን አለ። | | | | | |
| 13 | በአጭር የጊዜ-ገደብ ውስጥ ከ ሰራተኞች ብዙ ይጠበቃል። | | | | | |
| የ ስራ ላይ ልምዶች | | | | | | |
| 14 | የስራ አመራሮች አዳዲስ ሀሳቦችን በመሞከር የሚፈጠሩ ያልታሰቡ ነገሮችን ማስወገድ ይፈልጋሉ። | | | | | |
| 15 | ሰራተኞች ከስራ ሰዐት አርፍደው ሲመጡ ዘግይተው በመስራት የባከነውን ጊዜ ማካካስ አለባቸው። | | | | | |
| የ አለቆች ድጋፍ | | | | | | |
| 16 | የስራ አለቆች ለሰራተኞች የስራ ጥረት እውቅና ይሰጣሉ። | | | | | |
| 17 | የስራ አለቆች ሰራተኞቻቸው ስለስራ እድገታቸው ስልታዊ በሆነ መንገድ እንዲያቅዱ | | | | | |

| | | | | | | |
|---|---|---|---|---|---|---|
| | ያግዛሉ። | | | | | |
| 18 | አዳዲስ ፈጠራዎች እና ጥናቶችን ለሚሰሩ ሰዎች በኢንቨስትመንት ይደገፋሉ። | | | | | |
| የ ስራ ቁርጠኝነት | | | | | | |
| 19 | ሰራተኞች ስለስራቸው ለሌሎች ሰዎች በኩራት ይናገራሉ። | | | | | |
| 20 | እዚህ ባንክ ውስጥ የሚሰሩ ሰራተኞች የዚህ ባንክ አባል በመሆናቸው ኩራት ይሰማቸዋል። | | | | | |
| የ ስራ ሚና ግልጽነት | | | | | | |
| 21 | ሰራተኞች ከነሱ ምን እንደሚጠበቅባቸው በ ግልጽ የተቀመጠ ነገር የለም ። | | | | | |
| 22 | በ ስራ ሂደት ላይ ፍጥነት ባለመኖሩ ምክንያት ጊዜ ይባክናል። | | | | | |
| 23 | የ እያንዳንዱ ሰራተኛ የስራ ሃላፊነቶች በ ግልጽ የተቀመጡ ናቸው። | | | | | |
| 24 | ለሰራተኞች በሚቀመጠው እና በ ቀረብ አለቆቻቸው በ ስራ ላይ ከነሱ በ ሚጠበቀው መካከል ልዩነት አለ። | | | | | |
| ማህበራዊ ሃላፊነት | | | | | | |
| 25 | ለስረው ብቁ የሆኑ አካል ጉዳተኞችሰራተኞች ይ ቀጠራሉ። | | | | | |
| 26 | የበጎ አድራጎት ተግባረት ላይ ለመሳተፍ ያሉት እድሎች ከፍተኛ ናቸው። | | | | | |
| 27 | ሰራተኞች ከእሳት አደጋ እንዲሁም ሌሎች በስራ ላይ ሆነው ሊያጋጥሙ በሚችሉ አደጋዎች ላይ በቂ ስልጠና ይወስዳሉ። | | | | | |
| የ ስራ ባልደረቦች እገዛ | | | | | | |
| 28 | ሰራተኞች የ ስራ ባልደረቦቻቸው ለሚገጥማቸው ከስራ ጋር የተያያዙ ጉዳዮች አውንታዊ ምላሽ ይሰጣሉ። | | | | | |
| 29 | ሰራተኞች የ ስራ ባልደረቦቻቸው ከስራ ጋር የተያያዙ ጉዳዮች ሲገጥሙዎቸው ከተጨናነቁበት ጊዜ ላይ ቀንሰው ይረድዋቸዋል። | | | | | |

# Appendix IV: Amharic version Interview Questions

## ቃለ መጠይቅ

**በስራ አካባቢ፣ ተነሳሽነት እና የስራ አፈጻጸም ላይ ለሰራተኛ ምላሽ ሰጪዎች የቃለ መጠይቅ መመሪያ:የዚህ ቃለ መጠይቅ አላማ ከሰራተኛው ምላሽ ሰጪዎች በስራ አካባቢ, ተነሳሽነት እና የስራ አፈፃፀም እና የስራ አካባቢ ተፅእኖ እና ተነሳሽነት በስራ አፈፃፀም ላይ መረጃን ለመሰብሰብ ነው**

### በስራ አካባቢ ላይ ያሉ ጥያቄዎች

1. እርስዎ የሚሰሩበትን ባንክ ማህበራዊ እና ስነ-ልቦናዊ ገጽታዎች እንዴት ይገልጹታል?
2. በዕለት ተዕለት የሥራ ልምድዎ ውስጥ የቡድን አወቃቀር እና ትብብር ምን ሚና ይጫወታሉ?
3. ከበላይ አመራሮች ጋር ያለው የስራ ሒደት፣የመሪነት ሙኔታ፣ አሰስተያየት እናግንኙነተቶች በስራዎ ላይ በምን ሁኔታ አስተዋጽዎ አለው?

### በስራ ተነሳሽነት ላይ ያሉ ጥያቄዎች

4. ከደንበኞች ጋር አገልግሎት አእንደሚሰጥ ሰራተኛ ሁልጊዜም በቁርጠኝነት ስራዎ ላይ እንዲቆዩ እና እንዲሳተፉ የሚገፋፋዎት ምንድን ነው?
5. ከስራ ባልደረቦች ጋር ያሎት የስራ ግንኙነቶች እና ድርጅታዊ ድጋፍ በስራ ተነሳሽነትዎ ላይ ምን ተጽዕኖ ያሳድራሉ?
6. የስነ-ልቦና እና የማህበራዊ ጉዳችን የሚመለከቱእንደ እውቅና እና የቡድን ስራ የመሳሰሉት ነገሮች የስራ አፈጻጸም በመቅረጽ ረገድ ምን ሚና ይጫወታሉ?

### የ ስራ አፈጻጸም ላይ ያሉ ጥያቄዎች

7. ዕድሜ፣ ጾታ እና የስራ ልምድ በማህበራዊ እና ስነ-ልቦናዊ የስራ አካባቢ ልምድ፣ ተነሳሽነት ወይም የስራ አፈጻጸም ላይ ተጽእኖ ያሳድራል ብለው ያምናሉ? ከሆነስ? እንዴት?

### በ ስራ መነሳሳት ላይ የስራ አካባቢ የስራ አካባቢ ተጽእኖ

8. አሁን በ ሚሰሩበት የስራ ቦታ ድጋፍ እና የመከበር ስሜት ይሰማዎታል ? ከሆነስ በእርስዎ የስራ ተነሳሽንት ላይ ምን ተጽእኖ ያሳድራል?

9. ከቅርብ አለቃዎ ወይም ከስራ ባልደረባዎ እውቅና ሲሰጥዎ በ ፍቃደኝነት ከሚጠበቅቦት በላይ ለመስራት ተጽእኖ ይኖረዋል?

**በስራ አፈጻጸም ላይ የስራ አካባቢ ተጽእኖ**

10. ከስራ ባልደረቦችዎ እና ከቅርብ አለቃዎ ጋር ያለዎት ግንኙነት በስራ አፈጻጸም ላይ ተጽእኖ የሚያሳድረው እንዴት ነው?

11. የ ባንኩ ፖሊሲዎች ለምሳሌ የስራ መርሀ ግብሮች ወይም የአፈጻጸም ግምገማዎች ወዘተ የሚጠበቅቦትን የማሳካት ችሎታዎ ላይ እንዴት ተጽእኖ ያሳድራሉ?

**በስራ አፈጻጸም ላይ የስራ ተነሳሽነት ተጽእኖ**

12. እንደ የስራ ጉርሻ እና የስራ እድገቶች ያሉ ሽልማቶች በ ስራ አፈጻጸምዎ ላይ በምን ሁኔታ አስተዋጽዎ አላቸው?

13. በ አስቸጋሪ የስራ ጊዜያት ወይም ከፍተኛ ጫና በሚፈጠረበት ጊዜ የስራ ተነሳሽነትዎን እንዴት ይጠብቃሉ?

## Appendix V: Pilot Study Report

### Introduction

This report presents the findings and implications of a pilot study conducted as a preliminary step to the main research investigating the role of the work environment and employee motivation on job performance among front-line employees in selected bank branches located in Addis Ababa. The primary purpose of the pilot study is to test the feasibility and reliability of the research instruments, refine the data collection procedures, and identify potential challenges that could arise during the main study

This report outlines the purpose of the pilot study, its relationship to the main study, characteristics of the participants, techniques used in the data analysis procedure, and the implications of its findings for the subsequent phases of the research.

### Purposes of the Pilot Study

The pilot study aims to assess the feasibility, reliability, and validity of the research design, methods, and data collection tools before conducting the full-scale study on the relationship between work environment, motivation, and job performance among front-line employees in Ethiopian banks. A sample of 30 front-line employees were used to ensure that the proposed research questions, study approach, design, data collection instruments, and analysis techniques are suitable for the main study.

The pilot study will also follow a parallel mixed-methods approach (quantitative and qualitative).and determine whether this design is practical and whether adjustments are needed in integrating the two data collection methods.

The pilot study has been able to test the reliability and validity of the research instruments, Job Performance Scale Motivation at Work Scale (MAWS), the work environment Scale and Semi-structured interview guide.

4 branches one from each bank were selected to conduct the pilot study the selected branches were from the same bank that the main study will be conducted but different from the branches selected and specified for the main study.

**Relation of the Pilot Study and the Main Study Participants**

Both studies will be conducted within commercial banks in Addis Ababa, the work environment, employee roles, and banking culture will be consistent in both phases as the environment where both the pilot study and the main study will be conducted are similar. Both studies will focus on front-line employees including of both customer service officers, tellers

Bot h the pilot and the main studies are conducted in Awash bank, bank of Abyssinia, Commercial bank of Ethiopia and Zemen bank, different branches had been chosen for each phase. For the purpose of the pilot study Kechene branch, Sengatera branch, Torhayloch branch and Mexico branch are chosen respectively.

The pilot study was conducted on 30 frontline employees from selected branches in Addis Ababa the sample size of 30 Participants was evenly distributed in terms of gender which is 50% male and 50% Female participants were employed across four different branches of the selected banks26.7% from Awash bank Kechene branch, 23.3% from Sengatera Bank of Abyssinia branch, 30% from Torhayloch commercial bank of Ethiopia branch and 20% from Mexico Zemen bank branch. In terms of educational level 53.3% have a bachelor's degree, while the rest 46.7% have master's degree. The sample size was chosen using a non-probability purposive sampling technique to select the frontline employees highly engaged in customer service operations in which the samples assure they are closely related to the targets chosen for the main study

**Characteristics of the Pilot Study Participant**

**Table 1**

*Demographic characteristics of participants*

| Variable | Categories | Frequency(n) | Percentage (%) |
|---|---|---|---|
| Gender | Male | 15 | 50% |
| | Female | 15 | 50% |
| Bank type | Awash Bank | 8 | 26.7% |
| | Bank of Abyssinia | 7 | 23.3% |
| | CBE | 9 | 30% |
| | Zemen Bank | 6 | 20% |
| Educational Level | Bachelor's Degree | 16 | 53.3% |
| | Master's Degree | 14 | 46.7% |
| Marital status | Single | 15 | 50% |
| | Married | 14 | 46.7% |
| | Divorced | 1 | 3.3% |
| Field of study | Accounting and finance | 11 | 36.7% |
| | Business Management | 1 | 3.3% |
| | Economics | 4 | 13.3% |
| | Logistics and supply chain management | 1 | 3.3% |
| | Management | 4 | 13.3% |
| | Marketing Management | 6 | 20% |
| | MBA(Finance) | 1 | 3.3% |
| | MBA(Management) | 1 | 3.3% |
| | Project Management | 1 | 3.3% |

Most of the respondents have an academic background of accounting and finance ranging in (36.7%) followed by marketing management (20%) next will be economics and management both with a percentage of (13.3%) and the other fields which are business Management,

coordination and supply chain management, MBA, and project management all have a percentage of 3.3% individually.

The age of the respondents ranges from 23 to 36 years with mean age of 28.10 years (SD=3.54) the age of the selected branches that the respondents worked on varied between 5 to 12 years with an average of 7.87 years (SD=2.84) and the work experience of the respondents in the selected banks range from 1 to 7 years with a mean of 3.63 years (SD=1.40).

**Techniques of Pilot Study Data Analyses**

The pilot study data was analyzed using both descriptive and inferential statistical techniques in SPSS to assess the reliability and validity of the measurement scales. Descriptive statistics, including means, standard deviations, and frequency distributions, were computed to summarize respondents' demographic characteristics and key study variables. Reliability analysis was conducted using Cronbach's Alpha to evaluate the internal consistency of the scales. To examine relationships between key variables, Pearson's correlation analysis was performed to assess the strength and direction of associations between work environment, employee motivation, and job performance. These analyses provided initial insights into data patterns and informed necessary refinements for the main study.

**Reliability**

**Work Environment Scale Reliability**

**Table 2:** *Reliability statistics of work environment*

| Cronbach's Alpha | N of Items |
|---|---|
| .966 | 32 |

The scale has a Cronbach's Alpha of **.**966, indicating that, as a whole, the items consistently measure the same underlying construct.

Most items show strong correlations (often above .70) with the total score, suggesting they contribute well to the overall construct.

However, some items i.e. WE_9, WE_17, and WE_18 shows a negative correlation at WE_9 at -.650, WE_17 at -.620, and WE_18 at **-.**183)**.** Removing this item is essential in main study as it may lead a better reliability with in the work environment scale and a better correlation in the work environment scale and the other scales as well.

**Job Performance Reliability**

**Table 3:** Reliability statistics of job performance

| Cronbach's Alpha | N of Items |
|---|---|
| .915 | 20 |

JP_1 has a correlation of .121, JP_7 is at .346, JP_15 shows .304 and JP_18 has .218 These values are noticeably lower than those for the majority of the items, which generally have moderate to high correlations. Which in turn could weaken the observed correlations with other scales, work environment and motivation removing these items, will make the result more precise, potentially resulting in stronger and more meaningful correlations with other scales. In the main study, a review and possible revision of these lower-performing items (JP_1, JP_7, JP_15, and JP_18) has been done and these scales have been omitted.

The JP scale demonstrates excellent reliability overall, the presence of a few items with low item-total correlations suggests room for improvement. Addressing these issues in the main study can lead to a more precise measure of job performance, which in turn may strengthen the observed relationships with other scales, improving the overall quality of the research findings.

**Motivation Scale Reliability**

**Table 4:** Reliability statistics of motivation

| Cronbach's Alpha | N of Items |
|---|---|
| .859 | 18 |

Even though the overall motivation at work scale shows a reliability of .859 there are some items specifically MOT_11, MOT_14, and MOT_15 that have very low or even negative corrected item-total correlations (MOT_11: .055; MOT_14: -0.218; MOT_15: -0.166). These low or negative correlations indicate that these items are not aligning well with the overall construct measured by the scale

A more accurate measure of motivation will likely produce clearer and stronger correlations with other scales. This improvement will help in understanding the true relationships among the constructs and in drawing more definitive conclusions in the main study.

Negative or low item-total correlations in the MOT scale can indeed affect its correlation with other scales by reducing the accuracy of the motivation measurement. Addressing these issues in the main study will help ensure that the motivation construct is measured more precisely, thereby enhancing the validity of any observed relationships with other variables.

**Table 6:** Correlation among work environment, motivation and job performance

| | Correlation | |
|---|---|---|
| | motivation | performance |
| work environment | .504** | .237 |
| motivation | 1 | .135 |
| performance | .135 | 1 |

The pilot study involved only 30 participants, which limits the statistical power to detect significant relationships especially for subtler effects such as those between work environment or motivation and job performance. A larger sample in the main study would provide greater power, reduce the margin of error, and increase the generalizability of the findings. The lower correlation results likely stem from the inclusion of some items within each scale that do not reliably measure their intended constructs. These problematic items reduce measurement which in turn weakens the observed relationships among the scales. Addressing item revision, proper or removal of misaligned items in the main study could lead to stronger and more accurate correlations.

**Qualitative Analysis**

The interview responses were reviewed and patterns emerged related to leadership, teamwork, and work pressure and career growth.

After reviewing the response key codes were identified as,

1. Supportive leadership and management

Employees feel more motivated and engaged when managers recognize their work, provide them with feedback, and allow autonomy while lack of recognition in some banks reduces motivation.

2. Work pressure and job stress

High workloads, strict deadlines and work life imbalance are major concerns affecting job performance, employees in high pressure banks often struggle with stress and burnout while work life balance affects long term job satisfaction.

3. Teamwork and workplace relationships

Strong team work and communication improve job performance, while competition and lack of collaboration create stress among employees.

Banks that promote team work see better job satisfaction and motivation.

One of the respondents' codes 12 from Bank of Abyssinia answered "we work as a team to handle high customer volume which makes the job easier" while other respondent from Zemen bank code 30 responds that "I sometimes feel isolated because there is more competition than collaboration most times in our branch"

4. Incentives and career growth opportunities

Employees are motivated by financial rewards, promotions and career development, but slow promotions reduce engagement. Financial incentives boost performance while slow promotions demotivate younger employees and banks that lack career development programs see lower employee retention.

Code 1 From Awash bank describes that “bonuses push me to work harder but they are not always consistent” while other respondent from CBE code 16 Responds that “since promotions are based on seniority young employees often feel demotivated”.

Implications of the Pilot Study for the Main Study

The pilot study offers several implications for strengthening the main study examining the impact of the work environment and employee motivation on job performance among front-line bank employees in Addis Ababa. Although the overall reliability of the instruments was strong there are problematic items, which may introduce error in observed relationships among the scales.

The correlation analysis further indicates that while there is a moderate, statistically significant positive relationship between overall work environment and employee motivation ($r = 0.504$, $p = 0.004$), the relationships between work environment and job performance ($r = 0.237$, $p = 0.206$) and between motivation and job performance ($r = 0.135$, $p = 0.476$) were weak and not statistically significant. These lower-than-expected correlations might be partially due to the limited statistical power stemming from the small sample size ($N = 30$). Thus, increasing the sample size in the main study will be essential to enhance the precision of the estimates and the generalizability of the results.

Additionally, qualitative findings from the pilot, such as themes of supportive leadership, work pressure, teamwork, and incentives, offer valuable context to the quantitative results.

The pilot study generally implies that the main study should Re-examine and possibly revise or remove items with poor item-total correlations to enhance measurement precision and

increase the sample size to improve statistical power and detect subtler relationships among variables.

By addressing these issues, the main study can achieve more robust and accurate findings, ultimately offering clearer insights into how work environment and motivation affect job performance in the banking sector.

# Appendices VI: Three-way and Four- way interaction effects of demographic variable

*Three-way interaction Effects of Demographic Variables on Work Environment, Motivation, and Job Performance*

| Source | Dependent Variable | Type III Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| Age group * Gender * Education Level | Work environment | .006 | 1 | .006 | .023 | .880 |
| | Job Performance scale | .044 | 1 | .044 | .076 | .784 |
| | Motivation score | .089 | 1 | .089 | .228 | .633 |
| Age group * Gender * Bank Type | Work Environment | .587 | 1 | .587 | 2.365 | .126 |
| | Job Performance scale | 2.157 | 1 | 2.157 | 3.702 | .056 |
| | Motivation score | 2.125 | 1 | 2.125 | 5.426 | .021 |
| Age group * Gender * Experience | Work Environment | .463 | 2 | .231 | .932 | .395 |
| | Job Performance scale | .248 | 2 | .124 | .213 | .809 |
| | Motivation score | .081 | 2 | .040 | .103 | .902 |
| Age group * Education Level * Bank Type | Work Environment | .036 | 2 | .018 | .072 | .930 |
| | Job Performance scale | .360 | 2 | .180 | .309 | .735 |
| | Motivation score | .116 | 2 | .058 | .148 | .863 |
| Age group * Education Level * Experience | Work Environment | 1.827 | 3 | .609 | 2.453 | .064 |
| | Job Performance scale | 3.951 | 3 | 1.317 | 2.261 | .082 |
| | Motivation score | 2.657 | 3 | .886 | 2.262 | .082 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Age group * Bank Type * Experience | Work Environment | 2.832 | 7 | .405 | 1.629 | .128 |
| | Job Performance scale | 5.799 | 7 | .828 | 1.422 | .198 |
| | Motivation score | 3.465 | 7 | .495 | 1.264 | .270 |
| Gender * Education Level * Bank Type | Work Environment | .371 | 3 | .124 | .498 | .684 |
| | Job Performance scale | 1.707 | 3 | .569 | .977 | .405 |
| | Motivation score | 1.606 | 3 | .535 | 1.367 | .254 |
| Gender * Education Level * Experience | Work Environment | 1.721 | 6 | .287 | 1.155 | .332 |
| | Job performance scale | 4.722 | 6 | .787 | 1.351 | .236 |
| | Motivation score | 3.104 | 6 | .517 | 1.321 | .249 |
| Gender * Bank Type * Experience | Work Environment | 2.781 | 13 | .214 | .861 | .595 |
| | Job Performance scale | 7.868 | 13 | .605 | 1.039 | .415 |
| | Motivation score | 4.932 | 13 | .379 | .969 | .483 |
| Education Level * Bank Type * Experience | Work Environment | 1.411 | 14 | .101 | .406 | .972 |
| | Job Performance scale | 2.256 | 14 | .161 | .277 | .996 |
| | Motivation score | 1.649 | 14 | .118 | .301 | .993 |

*Multivariate Tests Effects of Demographic Variables on Work Environment, Motivation, and Job Performance*

| Effect | Wilks' Lambda | F | df | Sig. |
|---|---|---|---|---|
| Age group | .999 | .054[b] | 3.000 | .984 |
| Gender | .988 | .873[b] | 3.000 | .456 |
| Educational level | .986 | .494[b] | 6.000 | .813 |
| Bank type | .945 | 1.381 | 9.000 | .193 |
| Experience | .892 | .934 | 27.000 | .562 |
| Age group * Gender | .977 | 1.666[b] | 3.000 | .175 |
| Age group * Education Level | .997 | .223[b] | 3.000 | .880 |
| Age group * Bank Type | .991 | .214 | 9.000 | .993 |
| Age group * Experience | .965 | .658 | 12.000 | .792 |
| Gender * Education Level | .987 | .933[b] | 3.000 | .426 |
| Gender * Bank Type | .951 | 1.227 | 9.000 | .276 |
| Gender * Experience | .880 | 1.353 | 21.000 | .135 |
| Education Level * Bank Type | .975 | .625 | 9.000 | .776 |
| Education Level * Experience | .933 | .721 | 21.000 | .813 |

| | | | | |
|---|---|---|---|---|
| Bank Type * Experience | .813 | .815 | 57.000 | .831 |
| Age group * Gender * Education Level | .997 | .193[b] | 3.000 | .901 |
| Age group * Gender * Bank Type | .971 | 2.141[b] | 3.000 | .096 |
| Age group * Gender * Experience | .976 | .865[b] | 6.000 | .520 |
| Age group * Education Level * Bank Type | .973 | .998[b] | 6.000 | .426 |
| Age group * Education Level * Experience | .918 | 2.103 | 9.000 | .028 |
| Age group * Bank Type * Experience | .917 | .905 | 21.000 | .585 |
| Gender * Education Level * Bank Type | .945 | 1.390 | 9.000 | .189 |
| Gender * Education Level * Experience | .934 | .838 | 18.000 | .656 |
| Gender * Bank Type * Experience | .856 | .889 | 39.000 | .665 |
| Education Level * Bank Type * Experience | .869 | .741 | 42.000 | .886 |
| Age group * Gender * Education Level * Bank Type | 1.000 | | .000 | . |

| | | | | |
|---|---|---|---|---|
| Age group * Gender * Education Level * Experience | 1.000 | | .000 | . |
| Age group * Gender * Bank Type * Experience | .993 | .247[b] | 6.000 | .960 |
| Age group * Education Level * Bank Type * Experience | .943 | 4.392[b] | 3.000 | .005 |