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ADDIS ABABA UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

**ASSESSING THE EFFECT OF MOTIVATION ON JOB SATISFACTION AND
EMPLOYEES PERFORMANCE: CASE OF COMMERCIAL BANK OF
ETHIOPIA**

BY
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JUNE, 2020
ADDIS ABABA, ETHIOPIA

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A THESIS SUBMITTED TO SCHOOL OF COMMERCE, IN PARTIAL FULFILMENT
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APPROVED BY BOARD OF EXAMINERS

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DECLARATION

I Ruth Getahun Sherefa, declare that this thesis is my original work, prepared under the guidance of Abdurezak Mohammed (PHD). All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

Ruth Getahun Signature

Addis Ababa University, School of Commerce, Addis Ababa June, 2020

ENDORSEMENT

This thesis has been submitted to Addis Ababa University, School of Commerce for examination with my approval as a university advisor.

Advisor Signature

Addis Ababa University, School of Commerce, Addis Ababa June, 2020

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Ruth Getahun

LIST OF ACRONYMS

BBO Banking Business Officer

CBE Commercial Bank of Ethiopia

HR Human Resource

SBBO Senior Banking Officer

SPSS 25 Statistical Software Package for Social Science Version 25

ABSTRACT

The aim of this research paper is to assessing the effect of motivation on Job satisfaction and lead to Employee Performance by the case organization, Commercial Bank of Ethiopia. Motivational factors (Salary and Benefit, Promotion, Recognition, Work Content, and Working Condition) are assessed in order to find motivation effect on job satisfaction. The study takes job satisfaction as a mediator between motivation and employee performance. The study was conducted based on the data gathered from sixteen branches of commercial bank of Ethiopia. A mixed research approach was used to answer the research questions that emerged through the review of existing literature and the experiences of the researcher in respect to effect of motivation on job satisfaction and lead to employee performance. The study statistically analyzed data obtained from the survey questionnaire. A research framework developed based on Herzberg Two Factor Theory and modified by the researcher is used to guide the study. The result of the study indicated that job satisfaction is highly lead employees to performance in other word job satisfaction is a significant and strong mediator between motivation and employee performance but related to motivation employees are not satisfied and motivated with the current procedure carried out by the bank. It revealed that they are mostly not satisfied with the promotion, recognition and work content practice of the bank. The study suggests different measures include: drafting and implementing clear and appropriate career advancement procedures, providing proper and timely recognition as part of the system, the basis of motivational procedures taken up by the organization should follow the interest of employees, and shaping and implementing appropriate motivational techniques in order to satisfy its employees and to get high employee performance In order to achieve organizational objectives.

Key words: Motivation, Job Satisfaction, Employee Performance, Salary and Benefit, Promotion, Recognition, Work Content, and Working Condition

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

Workers in any organization need something to keep them working. Employee motivation is one of the major issues faced by every organization. Understanding what motivates employees is one of the key challenges for managers (Armstrong, 2006). Motivation is the internal and external factors that lead an individual to engage in goal-related behavior (Robbins, 2002). Motivation can affect the intensity, direction, and persistence a person shows in working toward a goal. Intensity is concerned with how hard a person tries. High intensity is unlikely to positively affect job performance unless the effort is channeled in a direction that is useful and persistence is a measure of how long a person can maintain his or her effort. Motivated individuals stay with a task long enough to achieve their goal (Robbins, 2002).

Increasing motivation and raising levels of commitment and engagement are key organization imperatives (Lawyer, Boudreau, & Mohrman, 2006). In order to increase HR's contribution to organizational effectiveness in the future, organizations must rethink its basic value, proposition, structure, services, and programs in order to address how it can add value in its human resources (Lawyer, Boudreau, & Mohrman, 2006). People have always been important to organization, because they provide inspiration, creativity, vision, and motivation that keep and also maintain an organization alive. They provide the skills and competencies required to make an organization work. And of course they provide the labor that produces the goods and services that an organization supplies. They are a major and often the most important resource that an organization has. Giving close attention to how individuals can best be motivated through such means as incentives, rewards, leadership and, importantly, the work they do and the organization context within which they carry out that work is necessary (Armstrong, 2006).

Management should extend good workable environment and use different strategies and skill to motivate workers to be more efficient and to have higher performance and job satisfaction. If workers are motivated and satisfied in their job; they will exert high effort to the organization goal and try to be creative by developing new mechanism of doing their job to improve their

performance. Management should also maintain good and sustainable performance using different extrinsic and intrinsic motivation factor. The challenge for today's management is to administer motivational programs which will encourage employees to improve their work performance and productivity. Managers of companies in the financial services industries are therefore adopting various kinds of motivational packages not only to retain employees but also help them to achieve competitive advantage in the all market.

The motivation of a banks' employee plays a major role in achieving high level of satisfaction among its customers (Petcharak, 2002). Commercial banks play important roles in worldwide economies and their employees are the best sources of delivering good services to their customers. Excellent services provided and offered by employees can create a positive perception and ever lasting image in the eyes of banks' customers. Commercial Bank of Ethiopia is one of the financial service industries and the largest government owned commercial bank in Ethiopia. The bank provides a variety of integrated services ranging from deposit, credit, trade services, card banking, and foreign banking to the new and modern internet and mobile banking services. Now a day, CBE carries a comprehensive banking business such as, providing different types of loans for borrowers, Internet Banking, Mobile Banking, ATM/Visa Card, Interest Free Banking, different types of saving deposits, providing local and foreign money transfer and facilitating domestic and international trade in and between the country with the help of its 1456 (one thousand four hundred fifty six) branches as of June 30, 2019 and around 22,908 (twenty two thousand nine hundred eight) employees all over the country (CBE, 2018/19). Commercial Bank of Ethiopia (CBE) faces a number of challenges related to human resource like many banking industries; one of the challenges is motivation. Therefore this study is conducted with the aim of assessing the extent to which motivation has effect on job satisfaction and lead to employee performance by taking commercial bank of Ethiopia as study unit.

In this study, the researcher used relevant theories in the field of motivation related to job satisfaction and employee performance and assess whether or not these theories are in check with actual human resource situations and also try to find the mediation effect of job satisfaction between motivation and employee performance with in Commercial Bank of Ethiopia.

Motivational factors like Salary and Benefit, Promotion, Recognition, Work content, and Working condition are applied to assess the motivation.

1.2. Background of the Organization (Commercial Bank of Ethiopia)

Commercial Bank of Ethiopia (CBE) is the leading and pioneer bank to introduce modern banking to the country which was established in August 1942 G.C. (CBE, 2018/2019). Since its establishment it has made a lot of developments and currently it has more than 1456 branches stretched across the country. It is leading African bank with an asset of 711.96 billion birr as of June 30 2019. CBE plays a significant role in the economic progress and development of the country. Since its creation up to 1963 GC CBE combined official and private functions acting at the same time as a Central Bank of Issue and the only important deposit Bank operating in the country. Now a day, CBE carries a comprehensive banking business such as, providing different types of loans for borrowers, Internet Banking, Mobile Banking, ATM/Visa Card, Interest Free Banking, different types of saving deposits, providing local and foreign money transfer and facilitating domestic and international trade in and between the country with the help of its 1456 (one thousand four hundred fifty six) branches as of June 30, 2019 and around 22,908 (twenty two thousand nine hundred eight) employees all over the country.

The vision of Commercial Bank of Ethiopia (CBE) is to become a world- class commercial bank by year 2025 and its mission is: “Being committed to best realizes stakeholders’ value through enhanced financial intermediation by deploying the best professional and technology” (CBE, 2018/19).

CBE, which is determined to become a world class bank, is rendering state-of-the-art and reliable and consistent service of its millions of customers. The bank is implementing different strategies to improve its organizational efficiency in order to deliver quality service. And, it is striving to outstanding the market competition. Aiming to improve organizational performance, it has been adapting different business strategies. The strategies of the bank focus on the interest of public it serves. In order to improve its service delivery and meet its vision, it is therefore needed to enhance the human power capacity. As a result it has been integrating its strategic objectives with employee’s objectives, which is intended to deliver successful results in an organization by improving the performance and developing the capabilities of teams and individual employees.

1.3 Statement of the Problem

Organizations are placed in order to achieve some set goals and to achieve these goals and objectives, motivated human resource is the most important one. Motivation is crucial for organizations to function; without motivation employees will not put up their best and the company's performance would be less efficient (Halepota, 2005). Motivating employees requires a profound understanding of individual differences, human nature and perceptions (Armstrong, 2006). Understanding the meaning of motivation or what motivation is will help managers to decide what actions have to take to motivate their employee as much as the organization needed. Most employers today would like to have their employees motivated, but do not understand what truly motivates them. In order to solve these challenges, companies should create a strong and positive relationship with its employees and direct them towards task fulfillment. If the employees are not satisfied with their jobs and not motivated to fulfill their tasks and achieve their goals, the organization cannot attain success.

Employees want to earn reasonable salaries, as money represents the most important incentive, when speaking of its influential value (Sara, 2004). According to this statement, pay has a major effect in establishing employees' diligence and loyalty, and is a key motivator for employees. But there are many contradicting ideas, studies have shown that pay does not boost productivity on the long term and money does not improve performance significantly (Whitley, 2002).

In the case of many organizations in Ethiopia, we can observe that implementation of appropriate motivational strategies and techniques are very much neglected. This lack of appropriate motivational strategies and techniques may lead to a higher level of turnover rate, absenteeism, job dissatisfaction and other related issues, which are all directly related to productivity of employees or employee performance. And when employees are not productive and not using their full potential, it will highly affect the profitability of the organization.

Service industry jobs have human business nature, so it's all about selecting people who are properly or correctly suited to excel in a customer service environment and then improve the skill level of those workers to help meet new market demands and lead to continuous improvement of a service organization's performance. As the banking industry is a major service

industry which plays a fundamental role in the economic development of any nation, it needs to have well motivated and committed employees so that it's possible to achieve its stretched goals and objectives. CBE is one of the largest banking industries in our country and creating motivated and proficient employees is one of its strategic goals by 2025. In the current competitive market environment among local organizations and the need for national and international competitiveness calls for improved performance of each individual and teams working together to achieve organizational goals. Without having a high performing employee and units it will be difficult for organizations to compete with national and international market.

From the researchers' judgment as employee of CBE for more than six years, I observed a wide array of problems related to motivation and also job satisfaction which can lead to employee performance. Most of employees are not interested on their job and majority of them think that they are not a good fit for the job they are doing but most of employees in the bank have direct contact with customers all the time. As a result of this they fail to deliver accurate customer service with full respect to customer, and obviously this is followed by high levels of customer compliant which have a great effect on the bank.

Recently, the bank has made attractive salary revision including different allowance packages and develops new structure which is aimed to motivate employees for higher level of performance and job satisfaction. However, authorities in the bank are claiming that the new salary and benefit adjustments are not helping the bank to motivate employees as per the expectations made in advance. Employee motivation plan is a difficult task to many managers because it is exposed to many expected or unexpected errors if it is not carefully administered. Careless handing of employee motivation plan leads to poor decision regarding motivational issues, which has an adverse effect on employee performance and job satisfaction. Thus this research is tried to assess the extent to which motivation has effect on job satisfaction and lead to employee performance by taking salary and benefit, promotion, recognition, work content and working condition as quantitative testing variables in order to measure motivation.

1.4 Research Questions

In today's work place where issues such as competition, technology, downsizing, reengineering and others are dominant, organizations must do more than pay well. They need to create a comprehensive human resource model that provides a dynamic, rewarding and empowered environment to the employees so that they would be able to meet the expectations of customers and other stakeholders of the company.

Organizations could be more efficient if the employees had an invested interest in the future of the company but that is possible if employers understand what truly motivates employees. This research is conducted to assess the extent to which motivation has effect on job satisfaction and lead to employee performance by addressing the following basic questions throughout the research:

- Q1. What is the relation between motivation and job satisfaction?
- Q2. What is the relation between job satisfaction and employee performance?
- Q3. What techniques are used to motivate employees in the company?
- Q4. What is employee's perception towards the five motivational variables (salary and benefit, promotion, recognition, work content, and working condition) of the organization?

1.5 Hypothesis

Based on the problem statement and research questions of the study the following hypothesis will formulate:

- There is positive relation between motivation and job satisfaction.
- There is positive relation between job satisfaction and employee performance.
- There is positive relation between salary and benefit, promotion, recognition, work content, work condition and motivation.

1.6 Objective of the Study

1.6.1 General Objective

The main objective of this study is to assess the extent to which motivation has effect on job satisfaction and lead to employee performance in case of commercial bank of Ethiopia.

1.6.2 Specific Objectives

The specific objectives of the study are the following;

1. To examine the effect of motivation on job satisfaction.
2. To find out the relationship between job satisfaction and employee performance.
3. To identify the techniques used to motivate employees in the company.
4. To evaluate employee's perception towards the five motivational factors (salary and benefit, promotion, recognition, work content, and working condition) in the organization.

1.7 Significance of the Study

The study is expected to generate the following benefits:

1. It assesses and creates a good understanding of the current motivational factors that is practiced in Commercial Bank of Ethiopia to increase job satisfaction and gain high employee performance.
2. It creates great value too many organizations to have a good understanding about effect of motivation on job satisfaction and also the relationship between job satisfaction and employee performance.
3. It improves the awareness of managers in motivating the workforce and expected to contribute to the existing body of knowledge and literature.
4. It improves the practice of managers in the area of motivation in order to increase job satisfaction and also it can improve policy makers practice in the area of motivation.
5. It is also used as a source of document by providing useful information for researchers who will be interested to conduct further study on the area under investigation.
6. It gives support in alerting the Human resource managers of CBE to maximize on their strength and correct their weakness through managing process to achieve their objectives.

1.8 Scope of the Study

The study is narrowed to the matter of assessing the extent to which motivation has effect on job satisfaction and lead to employee performance in case of Commercial Bank of Ethiopia (CBE). CBE has 1456 branches as of June 2019, so it is also bordered to branch outlets and offices located in Addis Ababa so as to make information being easily and precisely available. The researcher addressed sixteen branches from the two different districts namely south and west districts under Addis Ababa city branches. These sixteen bank branches are selected due to time constraint face by the researcher to cover the whole population. It is difficult to involve the whole population in a research study because it consumes time and resource. Thus, selecting a representative sample out of the population is important. The sixteen bank branch consists of 536 employees and it is considered as a research population. The representative population (224 employees) selected out of the research population. The researcher only assesses the extent to which motivation has effect on job satisfaction and lead to employee performance and only taking five motivational factors namely, salary and benefit, promotion, recognition, work content and work condition of the organization to evaluate motivation.

1.9 Limitation of the Study

This study required availability of sufficient resources like time, budget, and also other resource, and due to limited time and budget the researcher give, the researcher is not focus on other branches, so that the finding and conclusions are more general. In addition, the willingness of selected employees to give adequate information for conducting the study is another limitation. Another challenge for this study is lack of the experience of the researcher and the current situation faced in our country and all over the world which is COVID.

1.10 Definition of Terms

Motivation: Motivation is defined as a willingness of an individual to put forth high levels of effort toward organization goals while simultaneously satisfying his or her needs (Armstrong, 2006).

Employee Work Motivation: refers to the driving force by which employees try to deliver their service (Robbins & Judge, 2013). It is also a set of energetic forces that originate both within as well as beyond an individual's being, to initiate work-related behavior, and to determine its form, direction, intensity, and duration (Robbins & Judge, 2013).

Job Satisfaction: describes how much an individual's pleased, comfortable or satisfied with his or her job. Job satisfaction can be defined as the extent of positive feelings or attitudes that individuals have towards their job (Chandan, 1994).

Benefits: include both monetary and non-monetary reimbursements to the employees such as pension benefits, medical benefits etc (Armstrong, 2009).

Promotion: refers to opportunities that organizations offer for advancement. It creates the opportunity for personal growth, increased levels of responsibility and an increase on social standing (Robbins & Judge, 2013).

Recognition: refers to acknowledgement of an individual's contribution showing appreciation and reward individuals for an accomplishment of task (Robbins & Judge, 2013).

Work Content: task identity, task variety, task significance, autonomy and feedback (Robbins, 2002).

Working Condition: includes working hours, relationship with coworkers and quantity of work and availability of resources (Robbins, 2002).

CHAPTER TWO

Review of Related Literatures

2.1 Theoretical Literature Review

2.1.1. Motivation

Just like any other word, variety of definitions can be found for the concept of motivation. However, for this research purpose it is important to focus on those that are related to the work place motivation. The word motivation is originally imitative from the Latin word mover; its meaning is to move. Guay et al. (2010) discuss that motivation mentions to the drive essential behavior. Motivation is the internal feeling that encourages an individual to involve in specific manners and thought that motivation it could be observed from two sides (Spector, 2003). Motivation is an interesting, challenging, necessary and complex area of Human Resource Management studies which is rapidly shifting both in terms of its nature, understanding, functions, purpose, as well as method of application. It is generally agreed that managers need employees to work with respect to organizational strategies. These employees do not only have to show up at work but more importantly they need to be motivated to perform their duties. Because the definition of motivation is so complex, it would seem that solution to motivational problems also would be complex and beyond the capability of managers. People who are well motivated take action that they expect will achieve their clearly defined goals (Armstrong, 2006).

A vast array of literature exists examining the concept of motivation within organizations. Experts have not yet agreed on a single definition of motivation (Reid & Parsons, 1995). Perhaps this is because every person is motivated differently. Motivation is defined as a willingness of an individual to put forth high levels of effort toward organization goals while simultaneously satisfying his or her needs (E. Lightfoot, 2002). Different things motivate different people. One may motivated by praise. Others are motivated by knowing they did a good job. Still others are highly motivated by being able to cross off all of the items on their to-do list at the end of each week. Work motivation may be regarded as a set of internal and external forces that initiate work-related behavior, and determine its form, direction, intensity and duration (Pinder, 1998).

The concept relates to the work context specifically, and includes the influence on work behavior of both environmental forces, and those inherent in the person.

Motivation is a set of psychological processes that causes the arousal, direction, and persistence of individual's behavior towards attaining a goal (Robinson & Judge, 2013). According to this definition, motivation has three pillars: arousal, direction, and persistence. Arousal is the intensity of the behavior, direction indicates whether the behavior is in accordance with organizational goals, and persistence entails lastingness of the behavior. The only way to infer motivational processes is to analyze streams of behavior caused by environmental or inherited factors which can be observed through their effects on abilities, beliefs, knowledge and personality.

Even if there are many definitions about motivation, there are some features of motivation that are common for most definitions. It can be observed from the examples presented above that when authors describe motivation they mention an action or behavior that is directed and sustained as a result of motivation. In other words motivation is usually described as an invisible force that pushes people to behave in a certain way.

2.1.2. Theories of Motivation

There will be different categories of motivation theories, but for this research purpose the researcher try to summarize two categories of motivational theories namely; content theories (Need-based theories) and process theories.

2.1.2.1. Content Theory

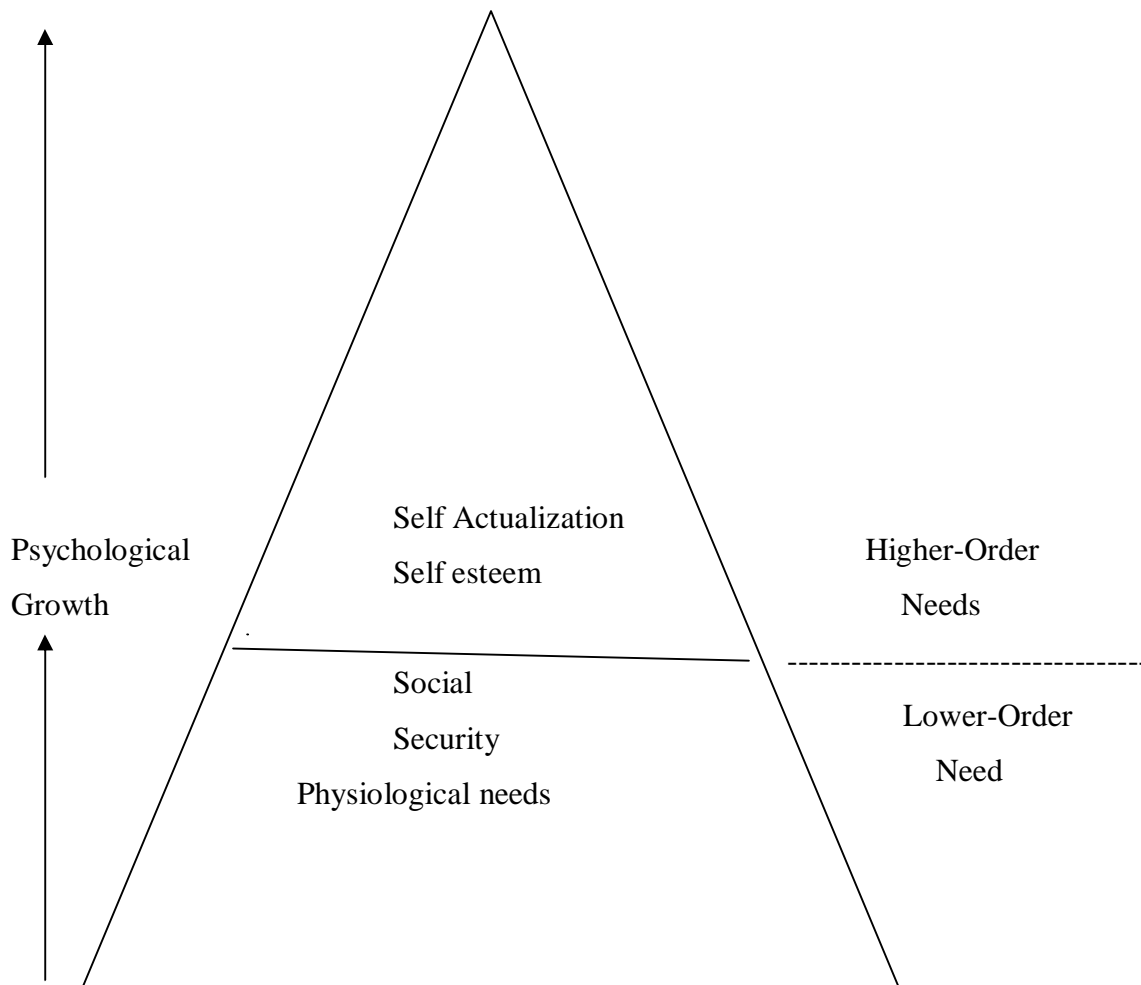
Content theory of motivation states that unsatisfied needs create tension and disequilibrium (Armstrong, 2006). In order to gain balance individuals identify goals and behavioral path ways that make them to satisfy their needs. The content theories are characterized by emphasis on what motivates people. They concern with individual goals and needs which are said to be the same for every person. Although, they assume that all people possess a similar set of needs, they differ in defining those needs. The content theories focus on the factors within the person that

strengthen, direct, sustain, and stop behavior. The four important content theories of motivation are:-

2.1.2.1.1. Maslow's Hierarchy of Needs

Hierarchy theory is developed in 1940 by Dr. Abraham Maslow. His basic proposition is that people are wanting beings, they always want more, and what they want depends on what they already have. He believed that all individuals have a set of hierarchy of needs, which they want to be satisfied.

Figure 2.1 Maslow's Hierarchy of Needs



Source: www.maslowneedtheory.com

All are starts at the bottom of the pyramid and works to achieve the goals of the next layer working to the top sector. No one is able to move on to the next level of the pyramid until the needs of the first level are met. Once they move to the next level, those needs must be met and if they are not, then it is possible to fall back down the pyramid.

The physiological need, which is the first level needs are thought to be the most basic needs and include the need for food, water, and shelter. These needs represent the ground of a theory. The next step is security, which means that the person's surroundings are not threatening to them or their family. If the environment seems to be safe, then it means that there is a sense of certainty and stability in the surroundings. This could be achieved by creating a retirement package, securing job position, insurance and other. The third level is social needs, which is one's desire to be accepted by one's peers and to develop friendship and the need to feel a sense of belonging or to be loved and also feel as though they are a part of the group and included in the work. The fourth level is explained as self-esteem needs. These needs focus on one's desire to have a positive self image and to receive recognition, attention, and appreciation from others for one's contribution. In order to fully understand this level, the person must have a high image of them and encompass self-respect. The final stage is self-actualization, which defined as someone being all they can be and they have met each of the previous stages. In this particular level, the person's talents are being completely utilized. Maslow believes that no one is ever completely self-actualized. People are always striving to be better and use their talents in new ways.

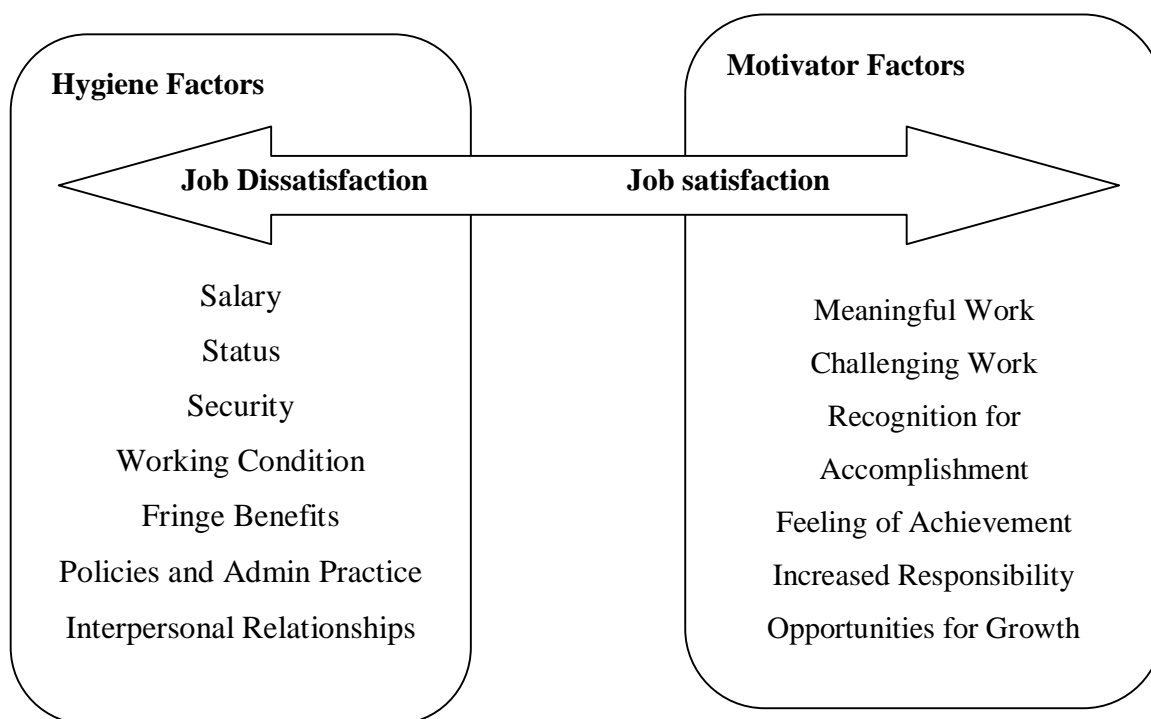
2.1.2.1.2. Herzberg's Two-Factor Theory

Frederick Herzberg's believed that there are two equally important groups of factors relevant to motivating staff. He suggested that hygiene factors or dissatisfies do not actually motivate, but needs to be at least satisfactory if they are not happen they lead to de motivate people. The theory developed from research concerns hygiene factors, which are necessary for the employee to experience but do not motivate them to work. The explanation for hygiene factors could be a person's relationship with the environment in which one operates.

According to Herzberg, the factors leading to job satisfaction are separate and distinct from those that lead to job dissatisfaction. As a result, such characteristics as salary, status, security,

working condition, fringe benefits, policies and administration practice and interpersonal relationships have been characterized by Herzberg as hygiene factors. When they are enough, people will not be dissatisfied; however neither will be satisfied. If we want to motivate people on their jobs, Herzberg suggested emphasizing on including meaningful work, challenging work, recognition for accomplishment, increased responsibility and opportunities for growth. These are the characteristics that people find intrinsically rewarding. (Robbins and Judge, 2010)

Figure 2.2 Herzberg’s Motivator-Hygiene Theory



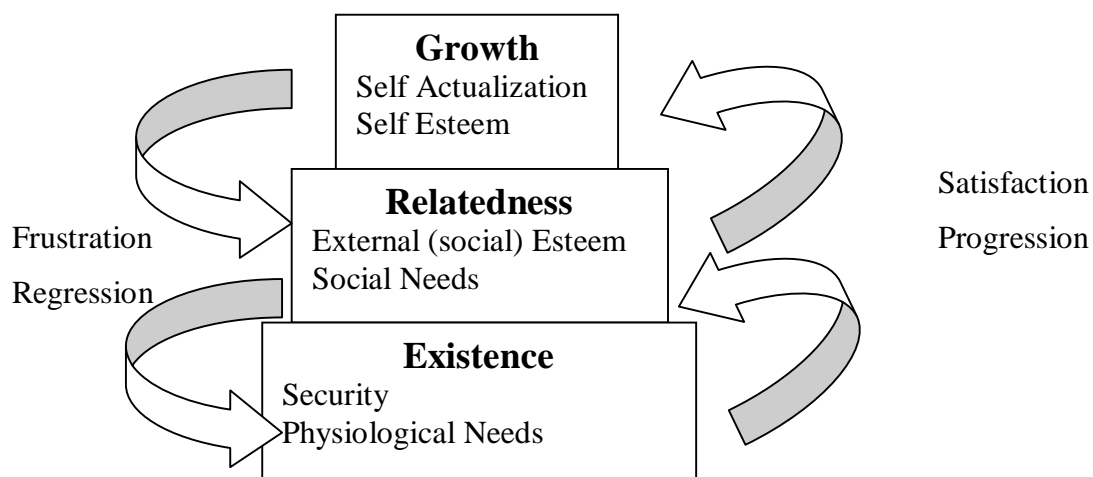
Source: www.herzbergmotivator-hygienemodel.com

In general Herzberg’s major contributions were first it is important to argue that work content or job design was important. His model also appealing easy to understand and it explained well why hygiene factors did not increase motivation.

2.1.2.1.3. Alderfer's ERG Theory

As Banacha, 2016 states in his paper even though Alderfer agrees with Maslow in the arrangement of individual needs hierarchy, he proposed three sets of need hierarchy. Clayton P. Alderfer proposed the ERG (Existence, Relatedness, and Growth) Theory of motivation in 1972. His study was based on empirical research in organizational settings. The first group (existence) is closely related to Maslow's physiological needs and partly to security needs (only physical security). Existence needs are concrete in nature and are usually limited. The second relatedness needs basically consist of the interpersonal security needs, the need for prestige and esteem from others. Satisfying relatedness needs requires development of relations and interactions with other people. The last group of needs in Alderfer's theory contains growth needs. Although, growth needs are corresponding to Maslow's self-esteem and self-actualization needs there are some key differences in a point of view of those two authors. Maslow said that self-actualization consist of a fulfillment of unique, innate potentials; whereas Alderfer's growth needs contain desire to interact with environment by investigating, exploring and mastering it. Based on ERG theory, managers who focus exclusively on one need at a time do not effectively motivate their employees.

Figure 2.3: ERG Model



Source: www.ERGmodel

2.1.2.1.4. McClelland's Three Needs Theory

McClelland's theory states the three basic motivating need, these are associated with learning concepts: the needs for achievement, the need for affiliation, and the need for power. The main subject of McClelland's theory is that these needs are learned through coping with one's environment. As a result of the learning process, individuals develop unique configurations of needs that affect their behavior and performance. (Banacha, 2011)

According to McClelland (1961), achievement-motivated people are those individuals who have an imbibed desire to always improve upon their status and such individuals are people who focus on getting things done and have the potential of becoming managers but most often are not able to live up to expectation because they are mostly job oriented; they work by using their full capacity. There is option of that such only job-oriented people, lack interpersonal or human skills which are necessary to be successful. Even if people may have the competence and ability to be fruitful or productive, they tend to require a high need of affiliation towards their job, and if this is not present, then effective management cannot be achieved.

To sum-up, each of the four content theories try to clarify behavior from a significantly different angle. None of the theories has been accepted as the sole basis for clearing up motivation; however, each of the theories can provide the manager with some understanding of behavior and help them to create motivations which affect job satisfaction in the work place.

2.1.2.2. Process Theory

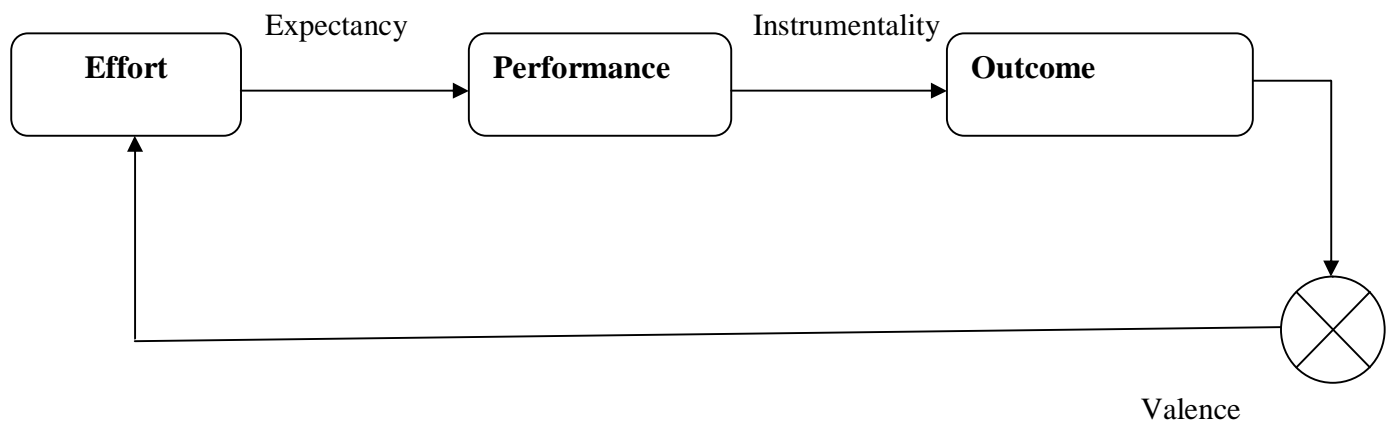
Unlike to content theory process theories of motivation are concerned with answering the questions of how individual behavior is energized, directed, maintained, and stopped. The main concern is how motivation occurs and tries to explain how and why peoples' behavior is directed to certain choices. The focus of all process theories is put on "the role of individual's cognitive processes in determining his or her level of motivation" (Fincham & Rhodes, 2005). Different process theories of motivation are there but for this research paper the following theories have been selected.

2.1.2.2.1 Expectancy Theory

Expectancy theory is one of the most popular explanations of motivation which developed by Victor Vroom (1984). Vroom has propagated Expectancy theory based on employee expectancy. He believes that employee is motivated to exert high level of efforts when they believes that their efforts will lead to good performance and therefore organizational rewards that will satisfy achievement of personal goals. The focus of the theory has three elements (Kondalkar, 2007)

1. **Valence:** Vroom notes that Valence is the importance or value that the individual places on the outcome. Valence is positive if the individual wants to acquire or achieve the outcome and negative if what the individual will like to avoid. If the individual does not place much value on the outcome, then their level of effort might change Thus effort is directly proportional to the outcome.
2. **Instrumentality:** Instrumentality is deals with what you get from what you deliver; that is, receiving a valued outcome after one delivers an expected performance.
3. **Expectancy:** deals with the probability that an outcome will be achieved; that is, putting in more effort will result in an increase in reward.

Figure 2.4 Vroom's Expectancy Model



Source: www.vroomsexpectancymodel

Management should recognize individual goal pattern and lay down performance criteria and reward system. The key is to understand of an individual's goal linkage between efforts and

performance, between performance and rewards, and between rewards and individual goal satisfaction.

2.1.2.2.2 Equity Theory

Equity theory said that employees compare their job inputs and outcomes with those of others, inputs include effort, experience, education, competence, and creativity and outcomes include salary levels, raises, recognition, challenging assignments, working conditions with those of others (Kondalkar, 2007). We perceive what we get from a job situation (the outcomes mention above) in relation to what we put into it (the inputs mentioned above), and then we compare our outcome-input ratio with the outcome-input ration of relevant others.

Recent research has been directed at redefining what is meant by equity, or fairness. Historically, equity theory focused on distributive justice, or the perceived fairness of the amount and allocation of rewards among individuals. But people also care about procedural justice- the perceived fairness of the process used to determine the distribution of rewards and also they care about interactional justice-the quality of the interpersonal treatment received from a manager.

Equity theory demonstrates that for most employees, motivation is influenced significantly by relative rewards, as well as by absolute rewards however, some key issues are unclear. For instance, how do employees handle conflicting equity signals, such as when unions point to other employees handle conflicting equity signals, such as when unions point to other employee groups who are significantly better off, while management argues how much things have superior than other? How do employees define inputs and outcomes? How do they combine and weigh their inputs and outcomes to arrive at totals? Despite these problems, equity theory continues to offer some important insights in to employee motivation (Kondalkar, 2007)

2.1.2.2.3 Goal-setting Theory

The goal-setting theory emphasizes that a goal serves as a motivator. It is important for any goal to be clear, meaningful, and challenging. The ability of a person can limit his or her efforts to accomplish goals. If a manager sets a difficult goal and a person lacks the ability to accomplish it, there will not be accomplishment. As goals are accomplished and evaluated, rewards are

distributed based on the performance received. If the rewards are preferred as discussed in expectancy theory, employees are likely to be satisfied and motivated. (Banca, 2011)

Goal-setting is an important management tool for enhancing employee performance. Certain aspects of goal setting need to be subjected to scientific examination. One such area centers on individual differences and their impact on the success of goal-setting programs. Factors like personality, career progression, training background, and personal health are important individual differences that should be considered when implementing goal setting programs. Ongoing examination to monitor attitudinal and performance consequences are needed when implementing goal setting programs. Goal setting can be very influential technique for motivating employees, especially when used correctly, carefully monitored, and actively supported by managers, goal setting can improve performance. However, neither goal setting nor other technique can be used to correct every problem. (Robbins and Judge, 2010)

Generally Goal setting theory suggests that goal setting processes with the following characteristics can increase motivation:

- Goal are challenging but realizable
- Goal are specific
- They are seen as fair and reasonable
- Individuals, participate fully in goal setting

2.1.3. Motivational Factors

Employees are the most important assets of an organization especially in service industry like banks. The organizations with more motivated employees tend to be more effective than organizations with fewer motivated employees. There is no definite way to motivate employees equally; some motivational factors may be sound for a given situation and employees than others. Many motivational factors are there in order to motivate employees in the work place and can be used to encourage job satisfaction and lead them to employee performance, for the purpose of this study the following motivation factors are selected from Herzberg's Two Factors Theories:

2.1.3.1. Salary and Benefits

Salaries do play a significant role in determining of motivation which has effect on job satisfaction. Pay is an instrument in fulfilling so many needs. Money facilities food, shelter, and clothing and provides the means to enjoy valued leisure interest outside of work. Employee salary must ensure him the social status and should be able to fulfill the expectations. According to Herzberg theory, in order to prevent dissatisfaction, management needs to continue to observe competitors salaries and keep their staff's salaries in line with at least competitors. Managers should understand what motivate their employees and should develop and handle proper motivational factors as organizational level.

Benefits include both monetary and non-monetary reimbursements to the employees. Armstrong (2009) defines benefits as indirect pay and includes such as pensions, sick pay, various types of loans, insurance, company cars and annual vacation.

2.1.3.2. Promotion

Promotional opportunities have a reasonable effect on job satisfaction by getting motivation in the work place. It involves a competitive selection process, and results in the employee's movement in to a different role in a superior pay band. If it is done reasonably or fairly it enhance employee motivation and competitiveness. Promotion contributes significantly to the satisfaction or dissatisfaction of employees.

2.1.3.3. Recognition

Employee recognition may have many different ways-through saying thank you, giving praise, providing opportunities, or showing respect. Recognition schemes assist appreciation to be shown to individuals for their achievements either informally on a day-to-day basis or through formal recognition arrangements. They can take place quietly between managers and individuals (Armstrong, 2009). Recognition of work is the strength of mind for securing good work. It is one of the most powerful motivators to get job satisfaction and receive employee performance in the work place.

2.1.3.4. Work content

The content of the work itself plays a very major role in determining how satisfied employees are with their jobs. The content of the work should be encouraging and exciting and have variety in built in it so that it is not unexciting. Positive feedback from the job and autonomy has been considered to be important for motivation of employees (Kondalkar, 2007). He also adds that too tough or job having too little challenge brings frustration and feeling of failure hence the job should be moderately tough so that the individual has to stretch his ability, imagination and skills. In general, job with a moderate amount of variety produce the most job satisfaction than others.

2.1.3.5. Working Condition

Work environment may include health and safety in the physical work environment the physical layout of the work place and employee's emotional or psychological experience of the work place. The latter includes employee involvement in decision making, extent of and promotion of and respect for diversity, encouragement of a balance between life and work, as well as organizational culture. The employees desire good working condition because they direct them to greater physical comfort. The working conditions are important to employees because that can influence life outside of work, because if people are required to work for long hours or over time, they will have very little left for their families, friends and recreation outside work (Kondalkar, 2007).

2.2. Empirical Review

There are numerous studies conducted on issues related to employee motivation, job satisfaction and also performance both employee and also organizational performance. Something that motivates or satisfy one person may not motivate or satisfy the other.

The research made on the impact of employee motivation on organizational performance; these were conducted by two researchers Nadema & Majed, (2015). The study was made on Hayat University at Iraq aimed on analyzing the drivers of employee motivation to high levels of organization performance. In the research the impact of employee motivation on organizational performance are explained or researched by five independent and one dependent variable. The independent variables are empowerment, job enrichment, leadership, promotional opportunities and reward factors and the dependent one is organizational performance. As a result the researchers concluded that when these motivation factors are not obtained, employees have a tendency to express their dissatisfaction through poor performance and non-commitment to their actions.

Boamah Richard (2014) conducted a study on the effect of motivation on employees' performance in education directorate examined the effect of motivation on employees to identify factors that motivate employees; to determine the employees' performance and to assess the effect of motivation on the employees' performance. The study has exposed that promotion and opportunity for advancement are the main motivation factors and the study has also naked that motivation level is low in the area of wages and salaries. It was recommended that Ghana Education Service should consider as a matter of necessity, the need to make upward adjustment in wages and salaries which will go a long way to reduce the high incidence of labor turnover.

Patcharak (2002) has also conducted a study on employees of Saint Paul hotel. The title of the study was assessment of motivation. The motivating variables such as salary, job security, flexible hour, advancement, work environment and benefit were used to execute the study. The result indicated that these factors had significance and positive relationship with work motivation. Especially salary and work content had strong relationship with work motivation.

A study by Elshaday (2016), pointed out that Hafiza, Shah, Humera Jamsheed (2011) indicate there is significant and positive relationship between extrinsic rewards and employee motivation but organizations are not offering right amount of financial rewards (extrinsic rewards) to their employees. Pay is a significant factor which affects employee motivation.

A study by Ali and Mohammed (2012) pointed out that there is positive impact of financial rewards on employee's motivation and satisfaction and Ovidiu-Iliuta (2013) conduct a study on relation of employee motivation and organizational performance. Both researchers are researched on motivation but the first related to satisfaction and the second related to organizational performance. Ali and Mohammed revealed that, financial rewards lead to employee's motivation. It is also discovered that new entrants in to an industry are highly motivated and the working conditions, environment and superior's behavior plays a vital role in determination of their satisfaction level. On the other hand Ovidiu-Iliuta (2013) shows that employee participation and empowerment do not only enhance efficiency, growth, and innovation but they also increase employee motivation and trust in the organization. If employee feel respected for their work and are involved in decision making, their enhanced enthusiasm and motivation will lead to a better productivity and loyalty.

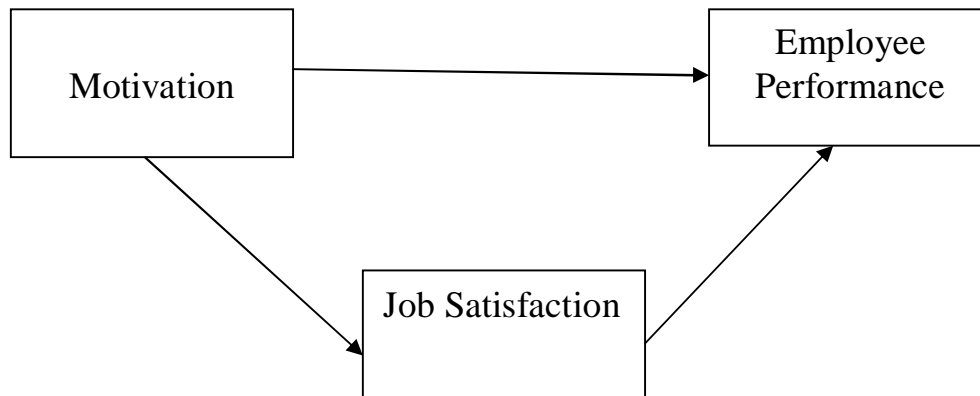
Kahn (2010) researched on the influence on payment, recognition, promotion on employee work motivation. The final result shows that there is strong relationship between reward and employee motivation. This study has greatly contributed in revealing the fact that different tactics and policies would have different motivational impact on varied people.

2.3. Conceptual Framework

In this research paper; five motivational factors that have effect on Job Satisfaction is used to assess the motivational factors in the case of Commercial Bank of Ethiopia. These motivational factors are adopted from Herzberg's two factor theories, namely Salary and Benefits, Promotion, Recognition, Work Content and Working Condition.

The following figure is the research map which shows the expected relationships among the variables, for this study purpose Motivation is takes as Independent Variable; Job Satisfaction takes as Mediating Variable and Employee Performance also takes as Dependent Variable.

Figure 2:5 Conceptual Frameworks



Source: www.mediation variable and modified by the researcher (2020)

According to the above figure we can see the effect of motivational factors on job satisfaction and this job satisfaction will have a direct effect on employee performances. Those motivational factors have a significant relationship with job satisfaction.

CHAPTER THREE

Research Design and Methodology

3.1) Research Approach

Research approach is the general framework for the study that links, knowledge claims, strategies of enquiry and specific methods. The research approach implicitly reflects the researcher attitude as to how knowledge is constructed and also commands what method will be employed in the study (Creswell, 2009). There has been widespread debate in recent years within many of the social sciences regarding the relative merits of quantitative and qualitative strategies for research. The positions taken by individual researchers vary considerably, from those who see the two strategies as entirely separate and based on alternative views of the world, to those who are happy to mix these strategies within their research projects (Hughes, 1997).

There are three basic types of research approaches, quantitative, qualitative, and mixed approach. Quantitative research consists of those studies in which the data concerned can be analysed in terms of numbers and its main characteristic is its objectivity. Research can also be qualitative, that is, it can describe events, persons and so forth scientifically without the use of numerical data and its main characteristic is; it is attitudinal. Quantitative research is more directly on its original plans and its results are more readily analyzed and interpreted. Qualitative research is more open and responsive to its subject. These approaches are different in terms of their philosophical assumptions as well as techniques used in data collection, analysis and interpretation (Creswell, 2009). Both types of research are valid and useful. They are not mutually exclusive. It is possible for a single investigation to use both methods (Mixed approach).

The selection of one over the other approach to conduct of the study is based on the research problem or issue or concern that needs to be addressed, the researcher's own personal experience and with the support of the audiences (Creswell, 2009). In collecting and analyzing data as will be discussed in the following section the core argument for a mixed methods approach is that the combination of both forms of data provides a better understanding of a research problem than

either quantitative or qualitative data by itself. When deciding the approach to be taken to the research, a further consideration to the purposes and research questions is given, bearing in mind that the way questions are asked influences what needs to be done to answer them.

To sum up, In order to achieve the objective of this study and answer the research questions, the researcher is used both qualitative and quantitative approach (mixed approach) and try to assess the effect of motivation on job satisfaction which leads to employee performance by taking Commercial Bank of Ethiopia as a case study.

3.2) Research Design

The function of a research design is to ensure that the evidence obtained enables us to answer the initial question as unambiguously as possible (David de Vaus, 2001). The purpose of this study is to assess the effect of motivation on job satisfaction which leads to employee performance within Commercial Bank of Ethiopia. In order to satisfy this purpose, the researcher is applied descriptive and multiple regression research design using the fact that a descriptive research design helps us to understand and summarize the data and also regression analysis help us to analyze mediator variable. Descriptive research design is used to collect numerical data from large population. In addition to this by using descriptive research method it is easy to use various forms of data as well as incorporating human experience which enabled the researcher to look the study in so many various aspects and can provide bigger overview about the subject matter (Creswell, 2007).

3.3) Research Population

The study area for this research is sixteen branches from the two districts of Commercial Bank of Ethiopia. These selected branches are all found in the capital city, Addis Ababa. These 16 bank branches are selected due to time constraint face by the researcher to cover the whole population. It is difficult to involve the whole population in a research study because it consumes time, resource and so on. So, selecting a representative sample out of the population is important. The sixteen bank branch consists of 536 employees and it is considered as a research population. The representatives also selected out of this population.

3.4) Sampling and Sampling Techniques

According to (Sekaran, 2003) sampling is “the process of selecting a sufficient number of elements from the population, so that a study of the sample and an understanding of its properties or characteristics would make it possible for us to generalize such properties or characteristics to the population elements.” Sampling essentially involves a system of selecting a population representation from the general population depending on the objective of the study, availability of money, time, and effort in gathering research data (David, 2005). Or Sampling is the process of choosing smaller and more manageable number of study units from a defined study population. Based on this definition, we may define sampling as a way of identifying, selecting, and gathering data from the individuals that will represent population in order to attain the purpose of research with the proper utilization of money, time, and effort. Commercial Bank of Ethiopia is the biggest organization to the country which was established in 1942. Since its establishment it has made a lot of developments and currently it has more than 1456 branches stretched across the country. The samples are drawn from the total collection of all members or population about which this study wishes to draw conclusions.

Sample size determination is the act of choosing the number of observations or replicates to include in a statistical sample. The sample size is an important features of an empirical study in which the goal is to make inferences about population from sample (Barlett, 2001). In choosing the research participants, a stratified simple random sampling technique is applied that enabled the researcher to answer the research questions and to meet the research objectives. Since each stratum is more homogeneous than the total population, we are able to get more precise estimates for each stratum and by estimating more accurately each of the component parts, we get a better estimate of the whole (Kothari, 2004).

In short, a stratified sampling result is more reliable and exhaustive information. Under this method, the researcher categorized the staff of Commercial Bank of Ethiopia according to their already obtainable branches, then to select the appropriate sample under each stratum simple random sampling is used. Random sampling is a process of selecting sample cases of subset of sample cases from a population giving all the sampling units equal chances of being included as

a sample (David, 2005). In distributing the questionnaires; sixteen branches which are located in Addis Ababa city under the two districts namely, south and west districts is consider.

Sample Size Determination

Cochran's sample size formula for categorical population is used.

$$N_0 = z^2 * (p) (1-p) / e^2, \quad n_1 = n_0 / (1 + n_0 / \text{population})$$

Where, n_0 = Sample error size,

Z= standard normal distribution which is 1.96 (a confident interval of 95% sample estimates,)

P= sample proportion of successes (0.5), thus the variance of P* (1-P) gives the maximum possible sample size = 0.25,

e= Acceptable margin of error for proportion being estimated which is 0.05 % (error the researcher is willing to accept)

$$N_0 = z^2 * (p) (1-p) / e^2$$

$$N_0 = (1.96)^2 * (0.5) (1-0.5) / 0.05^2$$

$$N_0 = \mathbf{384}$$

Therefore; for a population of **536**, the required sample size is calculated as follows:

$$n_1 = n_0 / (1 + n_0 / \text{population})$$

$$n_1 = 384 / (1 + 384 / 536)$$

$$n_1 = \mathbf{224}$$

Proportionate Sampling: - Sizes based on their proportion in the population

In this study paper, since each CBE branch varies in its number of employees, the number of subjects taken from each is proportionate to the size of the branch. By considering the sample size obtained from the above formula, the proportion or the strata sample size is determined for each branch based on the following equation:

$$n_h = (N_h / N) * n$$

Where,

n_h - is the sample size for stratum h;

N_h - the population size for stratum h;

N -is the total population size;

n -is the total sample size.

Table 3.1 List of Sample Branches

No.	Branch Names	Number of Employees	Sample Size
1.	Gara bolo	34	14
2.	Jemo Kutir Hulet	13	5
3.	Furi Adebabay	15	6
4.	Tewekel	11	5
5.	Mexsico	48	20
6.	Gofa Sefer	68	28
7.	Hiwot Amba	26	11
8.	Jemu	49	20
9.	Alemgena	36	15
10.	Sebeta	66	28
11.	Kenteri	20	8
12.	Wolete	28	12
13.	Mekannisa	37	16
14.	Lebu Varnero	22	9
15.	Ertu	30	13
16.	Lebu	33	14
Total		536	224

3.5) Source and Method of data collection

3.5.1 Source of data collection

To address the research objectives in the research process both primary and secondary source of data was utilized as per their necessity. To organize the primary data, the researcher used adapted close and open ended questioners. Whereas, secondary data is obtained by investigation of related document in order to understand the subject matter, different published and unpublished documents will review by the researcher i.e. website, annual and quarterly report of the bank ,

magazines, brochures, Medias and other documents that are related to the topic and other material found in the library.

3.5.2 Method of Data collection

Data collection is the process of gathering and measuring information on targeted variables in a recognized systematic fashion, which then enables one to answer relevant questions and evaluate outcomes. The goal for all data collection is to capture quality evidence that then translates to rich data analysis and allow the building of a convincing and credible answer to questions that have been posed. To address the research objectives the main data collection method that is employ in this study is mainly focus on the primary source of data that is questionnaires, both open and close ended questionnaires was deploy as data collection method of the study. The questionnaire method as instrument of data collection is used because it provides wider coverage to the sample and also facilitates collection of a large amount of data. The questionnaire contains close and open ended questions and it will administer by the researcher. In addition, a related survey document, magazines, annual reports, brochures, Medias and other documents undertaken at different time in different process of the bank also review and used as a source document. Basically, the data will collect by using questionnaires for 16 (sixteen) branch employees. A five point Liker scale that has five different levels of conformity; strongly agree, agree, neutral, disagree, and strongly disagree is used to tackle the main questions regarding the effect of motivational factors on job satisfaction which leads to employee performance within CBE and other questionnaires also questioned to know respondents background and opinion on different research related issues.

3.6) Data Analysis Method

Analysis of data is a process of inspecting, cleaning, transforming, and modeling data with the goal of discovering useful information, suggesting conclusions, and supporting decision making. The data collect from close ended questionnaires will analyze with descriptive statistics and also regression analyzing using Statistical Package for Social Science (SPSS version 25). Frequencies, arithmetic mean, standard deviation, Pearson correlation, percentage, ANOVA result, stand. Error, beta and other is computed to generate the required result and at last the

mediation result also interpreted and also the data gained from open ended questions, and document review will be analyzed contextually as per the research basic questions.

3.7) Validity and Reliability

3.7.1. Validity

To make sure the research is valid; the study is used reliable sources such as published books and recent articles written by highly praised authors in the motivation field. Several measures are employed to ensure that the results are free from material errors starting from the design of the questionnaire to interpretation of the results. The questionnaire will present in a suitable manner by making minor modification to be applicable on the current scenario. The questionnaire is forwarded to my advisor and as soon as appraisal is gathered, the survey questionnaire is distributed to stated sample population.

3.7.2. Reliability

Reliability of the primary data is very important because the study mainly depend upon the respondent's opinion. Research instruments are structured using easy and clear language to ensure respondents have a clear understanding of what each questions are meant to ask and sequence of questions are requested to increase the probability of consistent respond.

3.8) Ethical Considerations

Respondents who are involved in the study entitle the right of privacy and dignity of treatment. Respondents were informed about the purpose of the study and their privacy and dignity also maintained and also respondents were not required to mentions their name and identification number in the questionnaire. Willingness of the participants in the data gathering process was a prerequisite for the study. Information obtained from respondents is handled confidentially. And also confidential information of the bank is disclosed and the collected data is used for the purposes of this study only.

CHAPTER – FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

Under this chapter the data that was gathered from open and close ended questionnaire that was distributed to the sixteen bank branches of CBE is analyzed and interpreted.

4.1. Response Rate

As explained in the methodology part of this thesis, for 536 population 224 sample size was taken and questionnaire was distributed accordingly. However, out of the total sample size only 178 responses were collected making the response rate 79% which is acceptable to make this study accurate and generalize.

4.2. Respondents Profile

Presentation of respondents profile gives readers a chance to analyze the background information of respondents. It also helps person who reads this paper to assess mix in terms of age and sex, respondents.

Table 4.1: Frequency Distribution of Demographic Variables

Respondents profile			
Demographic Characteristics	Category	Frequency	Percentage
Gender	Male	117	65.7%
	Female	61	34.3%
Age	18-28	85	47.8 %
	29-39	75	42.1 %
	40-50	16	9.0 %
	Over 50	2	1.1 %
Education Status	College Diploma	12	6.7 %
	Degree	122	68.5 %
	Masters	44	24.7 %
	PHD	0	0 %
	< 2 years	36	20.2 %

Work Experience in CBE	2-5 years	55	30.9 %
	5-10 years	63	35.4 %
	>10 years	24	13.5 %
Current Position	Managerial Position	34	19.1 %
	Banking Business Officer	81	45.5 %
	Senior Banking Business Officer	35	19.7 %
	Others	28	15.7 %

Source: Researcher's Survey, 2020

The above table 4.1 indicates respondent's profile that properly filled and returned the questionnaire. As depicted on the table the distribution of respondents based on gender is 61 (34.3%) of the total respondents are females working in the bank. The percentage of male respondents constitutes the largest part 117 (65.7%) of the total sample. Indeed, the number of female respondents' participated in the study is almost proportional, given the total number of female employees in commercial bank of Ethiopia.

The distribution of respondents based age category revealed that majority (47.8%) of the respondents fall within the age range of 18-28 years. The remaining respondents, 42.1%, 9.0% & 1.1% fall with the age of 29-39, 40-50 & >50 years respectively. This indicates that the bank consists young generation that have a capacity of doing things effectively.

Respondents profile regarding their educational status revealed that majority (68.5%) of respondents are BA degree holders and the remaining (24.7%) & (6.7%) are Post graduates and diploma holders respectively, no PHD holder respondents are found. From this, one can easily understand that the people taken as subjects of the study are capable of understanding and answering the questions provided to them.

Distribution of respondents with regard to years of service in the bank shown us that majority of the respondents (35.4%) are served the bank for 5-10 years and the remaining 30.9%, 20.2%, & 13.5% have a service year of 2-5 years, < 2 years & >=10 years respectively.

Table 4.1 also represents the distribution of current job position of respondents that ranges from Managerial position to others. (45.5%) which is the majority of the respondents are BBO (Banking Business Officer). The second highest percentage is 19.7% representing the SBBO (Senior Banking Business Officer). The remaining 19.1% and 15.7% of the respondents are Managerial position and others respectively.

4.3. Descriptive Analysis of Employee Responses

In order to grasp the general perception of respondents on the issue of motivational factors, the researcher has included the measures stated the frequency, percentage, mean, and standard deviation for each response which is again analyzed and interpreted.

4.3.1. Salary and Benefits

Table 4.2: Employees Response on Salary and Benefits

Particular	Level of Agreement	Frequency	Percentage	Mean	Std Deviation
I feel am being paid a fair amount for the work I do	Strongly Agree	31	17.4%	2.4888	1.1059
	Agree	77	43.3%		
	Neutral	29	16.3%		
	Disagree	34	19.1%		
	Strongly Disagree	7	3.9%		
	Total	178	100%		
I earn the same salary and benefits with others doing the same job in the bank	Strongly Agree	31	17.4%	2.6798	1.1950
	Agree	58	32.6%		
	Neutral	39	21.9%		
	Disagree	37	20.8%		
	Strongly Disagree	13	7.3%		
	Total	178	100%		

I feel that the existing salary and benefit motivates me to perform well	Strongly Agree	27	15.2%	2.81	1.158
	Agree	41	23.0%		
	Neutral	66	37.1%		
	Disagree	27	15.2%		
	Strongly Disagree	17	9.6%		
	Total	178	100%		
Salary and benefit increments are made based on the performance results of employees	Strongly Agree	21	11.8%	3.4326	1.3270
	Agree	26	14.6%		
	Neutral	31	17.4%		
	Disagree	55	30.9%		
	Strongly Disagree	45	25.3%		
	Total	178	100%		
Performance related incentives improve my work motivation	Strongly Agree	56	31.5%	2.4494	1.3447
	Agree	49	27.5%		
	Neutral	29	16.3%		
	Disagree	25	14.0%		
	Strongly Disagree	19	10.7%		
	Total	178	100%		

Source: Researcher's Survey, 2020

As shown on table 4.4, the respondents are asked to give answers to five questions related to salary and benefit practice of the bank. The first question being employees perception of fair payment for the amount of work they do; 43.3% of the respondents agree that they are paid a fair amount for the works they do adding to that, 17.4% of the respondents strongly agree to the idea of fair payment. 16.3% of the respondents are neutral and 19.1% and 3.9% of the respondents disagree and strongly disagree with the statement of being paid a fair amount for the work done.

The mean (2.49) and SD (1.11) show that more than half of the respondents agree that they are being paid a fair amount for the work they perform this is because of recently adjustment is made related to salary and benefit in the bank after few year request.

Respondents were asked to rate their agreement/ disagreement on the subject of earning the same salary and benefit with others doing the same job in the bank. 32.6% of the respondents agree that they are being paid the same salary with others doing the same job in the bank and 17.4% also strongly agree to the statement. 21.9% are neutral and 20.8% and 7.3% of the respondents disagree and strongly disagree on being paid the same salary and benefit with others doing the same job within the bank. The mean and SD with a respective score of 2.68 and 1.19 conform that employees agreement as to being paid the same salary to others doing the same job within the bank. Employees expect fairness and equity when being rewarded to behave in a certain way that is parallel to organizational goals. Employees should have the perception of being paid the same salary as to those doing the same job, if not employees may reduce their effort to perform their job due to their unsatisfied need.

Respondents are questioned to rate their perception if the existing salary and benefit motivates them to perform well. 37.1% respondent are neutral and 23.0% and 15.2% of the respondent agree and strongly agree respectively as to being motivated by the existing salary and benefit. 15.2% of the respondents disagree to being motivated and 9.6% strongly disagreed to it. The mean (2.81) and SD (1.158) shows that the majority of the respondents believe that the existing salary and benefit are motivated to perform well in the bank.

In order to know their perception about the salary and benefit increment basis of the bank, the respondents were asked if they agree that salary and benefit increments are made based on the performance results of employees. The majority of the respondent which is 30.9% of the respondents was disagreed to the statement and 25.3% strongly disagreed. And only 11.8% and 14.6% of the respondents agree and strongly agree to the statement. The remaining 17.4% are neutral. The mean and SD for this question shows 3.43 and 1.33 value respectively showing that employees disagreement to the statement. If organization's salary and benefit increments are not based on the performance of employees, employees won't be motivated to expert more effort to

their work because a reward is not going to follow and according to expectancy theory individuals make choices based on their perceived expectancy that certain rewards will follow. In addition, in the open ended questioners part employees were asked the challenges they faced as a result of motivational implementation in the bank and many respondents raise the issue of performance relate benefit and respondents said that the banks benefit are not given based on employee performance rather it is based on branch performance but in the branch every employees may have different performance but equally benefited this is one of the main challenge faced by respondents.

The respondents were asked if performance related incentive motivates them to improve their work. 31.5% of the respondents strongly agree that performance related incentive will motivate them and adding to that 27.5% of the respondents agrees to the statement and only 14.0% and 10.7% of them disagree and strongly disagree. The majority of the respondents which is evident by the mean 2.45 and SD 1.34 stated that performance related incentives motivate them. Even if the bank makes adjustment in its salary and benefit and the respondent were answer being paid a fair salary there is problem related to motivation as one can see easily from the table above because of the salary and benefit the bank give is not based on employee performance.

4.3.2. Promotion

Table 4.3 Employees Response on Promotion

Particular	Level of Agreement	Frequency	Percent age	Mean	Std Deviation
There are opportunities to advance a better position	Strongly Agree	29	16.3%	2.7809	1.2677
	Agree	60	33.7%		
	Neutral	29	16.3%		
	Disagree	41	23.0%		
	Strongly Disagree	19	10.7%		
	Total		178		

Everyone has an equal chance to be promoted	Strongly Agree	21	11.8%	3.1798	1.2850
	Agree	38	21.3%		
	Neutral	39	21.9%		
	Disagree	48	27.0%		
	Strongly Disagree	32	18.0%		
	Total	178	100%		
Promotions are performance related	Strongly Agree	19	10.7%	3.1854	1.2233
	Agree	39	21.9%		
	Neutral	33	18.5%		
	Disagree	64	36.0%		
	Strongly Disagree	23	12.9%		
	Total	178	100%		
There are good promotion opportunities for employee's within the bank	Strongly Agree	27	15.2%	3.1404	1.2745
	Agree	27	15.2%		
	Neutral	43	24.1%		
	Disagree	56	31.5%		
	Strongly Disagree	25	14.0%		
	Total	178	100%		
The organization's promotion policy is clearly communicated to all employees	Strongly Agree	23	12.9%	3.2978	1.291
	Agree	25	14.0%		
	Neutral	41	23.0%		
	Disagree	54	30.3%		
	Strongly Disagree	35	19.7%		

	Total	178	100%		
Promotion is very important to improve my work motivation	Strongly Agree	78	43.8%	2.0674	1.2194
	Agree	47	26.4%		
	Neutral	27	15.2%		
	Disagree	15	8.4%		
	Strongly Disagree	11	6.2%		
	Total	178	100%		

Source: Researcher's Survey, 2020

With the aim of understanding CBE employee's perception on promotion a series of six questions were asked and the result is presented for each items.

When asked whether they believe that there are opportunities to advance to a better position within the bank, the majority 33.7% and 16.3% of the respondents agree and strongly agree to the statement. 23.0% and 10.7% of the respondents disagree and strongly disagree that there are opportunities to advance to a better position while the rest 16.3% of the respondents are neutral. The mean and SD with a score of 2.78 and 1.27 respectively showing that a greater number of respondents believe that there are opportunities to advance to a better position within the bank.

The second question is asking if everyone has an equal chance to be promoted. 27% of the respondents disagree to the statement and adding to that 18% strongly disagree to the statement. 21.3% of the respondents agree to the statement and adding to that 11.8 % of the respondents strongly agree. The majority of the respondents which is evident from the mean 3.18 indicate that not everyone has an equal chance to be promoted. If fairness is not perceived in the promotion process, it will lead to workplace de motivation. Employees' expect fairness when being rewarded, if not it may lead to a negative workplace attitude directly affecting employee performance and job satisfaction and also the productivity of the organization as a whole.

The third question is asking employees their perception of performance being the basis of promotions in the bank. 36% of the respondents don't agree that performance is the basis for promotion and 12.9% are strongly disagreeing. 21.9% and 10.7% believe that performance is the

basis of promotion and the remaining 18.5% are neutral. The mean score and SD shows 3.18 and 1.22 respectively showing that the majority of the respondents have a perception that promotions are not given with the basis of performance implying that promotional practice of the organization is not performance related.

31.5% of the respondents disagree that there are good promotion opportunities within the bank and 14% strongly disagree to the statement. 15.2% of the respondents were agreed and strongly agree to the statement. The remaining 24.1% of the respondents are neutral. The mean 3.14 and SD 1.27 also indicates that more than half of the respondents don't have a positive perception on the career advancement opportunities within the bank. Employees perform well when they have the perception that a reward will follow, if this expectation is not met employees may not exert their full potential to get expected employee performance for the work they perform and may lead higher number of unmotivated employees within the bank. Even if the opportunity is there in the bank if there is no good promotion opportunities job satisfaction will affect which lead to low employee performance. In addition if there is no good promotion opportunities to advance to a better position, employees may lose their motivation to put more effort in their job. Employees need to perceive that their efforts for the contribution to the productivity of the organization will help them in-turn forward a reward of one form.

For the statement 'The organization's promotion policy is clearly communicated to all employees' 30.3% were disagree and adding to that 19.7% of the respondents strongly disagree. Only 14% and 12.9% agree and strongly agree to the statement. The mean and SD score show the value of 3.29 and 1.29 respectively signifying that a greater majority of the respondents don't believe that the organization's promotion policy is clearly communicated to all employees showing that the organization doesn't have a clear communication policy with in the bank. Communication of the promotion policy of an organization plays a significant role in the work morale and job satisfaction of employees. Employees perform well when they know what will follow and also when they are satisfied on the job they do. Accordingly if the promotion policy is not communicated, they wouldn't know their career advancement procedure which is important in motivating employees and play a great rule to employee performance.

Last of all, respondents were asked if promotion is very important to improve their work motivation; 43.8% strongly agree that promotion plays a significant role in improving their work motivation. The second highest 26.4% agree to the statement showing how promotion is important in motivating employees to put up their best. Only 8.4% and 6.2% of the respondents were disagreed and strongly disagree to the statement. The mean 2.06 and SD 1.22 is the score showing that employees of CBE are highly motivated and satisfied through promotion. The respondents indicated that promotion is important to improve motivation which have direct effect on their job satisfaction and lead to good employee performance. This signifies that promotion is a high work place motivational factor for employees of CBE.

4.3.3. Recognition

Table 4.4 Employees Response on Recognition

Particular	Level of Agreement	Frequency	Percentage	Mean	Std Deviation
I receive recognition from my near manager for work well done	Strongly Agree	33	18.5%	3.2978	1.4443
	Agree	23	12.9%		
	Neutral	24	13.5%		
	Disagree	54	30.3%		
	Strongly Disagree	44	24.7%		
	Total	178	100%		
I get credit for the work I done	Strongly Agree	19	10.7%	3.3202	1.2504
	Agree	27	15.2%		
	Neutral	45	25.3%		
	Disagree	52	29.2%		
	Strongly Disagree	35	19.7%		
	Total	178	100%		
	Strongly	41	23.0%	2.6011	1.2682

The acknowledgment I get for my accomplishment will make me exert more	Agree				
	Agree	54	30.3%		
	Neutral	33	18.5%		
	Disagree	35	19.7%		
	Strongly Disagree	15	8.4%		
	Total	178	100%		
I receive feedback on making progresses	Strongly Agree	33	18.5%	3.1461	1.4423
	Agree	35	19.7%		
	Neutral	22	12.4%		
	Disagree	49	27.5%		
	Strongly Disagree	39	21.9%		
	Total	178	100%		
Recognition is very important to improve my work motivation	Strongly Agree	66	37.1%	2.3371	1.3406
	Agree	43	24.2%		
	Neutral	29	16.3%		
	Disagree	23	12.9%		
	Strongly Disagree	17	9.6%		
	Total	178	100%		

Source: Researcher's Survey, 2020

In order to measure the perception toward recognition, respondents were asked to rate whether they receive recognition from their near manager for work well done and 30.3% of respondents disagree that they receive recognition from their near manager for work well done while 12.9% and 18.5% of respondents argue and strongly agree that they do receive recognition from their near manager and 13.5% of respondents were neutral. 24.7% of respondents strongly disagree that they get recognition for their work well done. The mean 3.29 and SD 1.44 shows that more

than half of the respondent stated that they don't receive recognition from their near manager for work well done.

As presented on table 4.6, 29.2% and 19.7% of the respondents disagree and strongly disagree respectively that they get credit for the work they do while 15.2% agree that they get credit for the work they do. Again 25.3% remain neutral. The mean and SD value 3.32 and 1.25 respectively signify that more than half of the respondents disagree that they get credit for the work they perform.

The third question is asking employees their argument about if acknowledgement they get for accomplishment will make them exert more. 30.3% and 23.0% of the respondents agree and strongly agree respectively that the acknowledgement they get for accomplishment will make them exert more while 19.7% and 8.4% of the respondents disagree and strongly disagree respectively on the statement, getting acknowledgement for accomplishment will not make them exert more and the remaining 18.5% of the respondents are neutral. The mean and SD value of 2.60 and 1.26 respectively signify that the majority of the respondents would be motivated if they get acknowledgement for the accomplishment.

For the statement ' I receive feedback on making progress' 27.5% were disagree and adding to that 21.9% of the respondents strongly disagree. Only 19.7% and 18.5% agree and strongly agree to the statement. The mean and SD score show the value of 3.15 and 1.44 respectively signifying that a greater majority of the respondents don't receive feedback on making progress. Feedback plays a significant role in the work morale and job satisfaction of employees in order to enhance employee's performance.

Last of all, respondents were asked if recognition is very important to improve their work motivation; 37.1% strongly agree that recognition plays a significant role in improving their work motivation and job satisfaction. The second highest 24.2% agree to the statement showing how recognition is important in motivating employees to put up their best and increase employee performance. Only 12.9% and 9.6% of the respondents were disagreed and strongly disagree to the statement. The mean 2.34 and SD 1.34 is the score showing that employees of CBE are highly motivated and satisfied through recognition. The respondents indicated that recognition is

important to improve motivation which have direct effect on their job satisfaction and lead to good employee performance.

In general, the recognition practice of the organization is very lacking and needs a crucial change. More than half of the respondents believe that they don't receive recognition for the work they perform from their near manager. There is also a very lacking praise giving practices in the organization. All the cases presented above indicate that there is a big gap filling procedure that the case organizations have to do regarding recognition. Whether formal or informal, recognition programs acknowledge employee contributions immediately after the fact, usually without predetermined goals or performance levels that the employee is expected to achieve. It is vital that an organization understands what types of recognition are most meaningful to its teams and individual employees to get job satisfaction and enhanced employee performance and have to apply consistently and equitably.

4.3.4. Work Content

Table 4.5 Employees Response on work content

Particular	Level of Agreement	Freque ncy	Percent age	Mean	Std Deviat ion
I am interested in my work	Strongly Agree	27	15.2%	3.4551	1.4422
	Agree	28	15.7%		
	Neutral	13	7.3%		
	Disagree	57	32.0%		
	Strongly Disagree	53	29.8%		
	Total	178	100%		
My job has variety	Strongly Agree	33	18.5%	3.1966	1.4528
	Agree	35	19.7%		
	Neutral	15	8.4%		
	Disagree	54	30.3%		

	Strongly Disagree	41	23.0%		
	Total	178	100%		
I am trained related to my work	Strongly Agree	35	19.7%	2.76	1.414
	Agree	65	36.5%		
	Neutral	18	10.1%		
	Disagree	27	15.2%		
	Strongly Disagree	33	18.5%		
	Total	178	100%		
I have certain degree of autonomy in my work	Strongly Agree	33	18.5%	3.2640	1.4470
	Agree	30	16.9%		
	Neutral	11	6.2%		
	Disagree	65	36.5%		
	Strongly Disagree	39	21.9%		
	Total	178	100%		
My work has great value in my branch	Strongly Agree	67	37.6%	2.22	1.308
	Agree	57	32.0%		
	Neutral	17	9.6%		
	Disagree	21	11.8%		
	Strongly Disagree	16	9.0%		
	Total	178	100%		

Source: Researcher's Survey, 2020

With the aim of gathering employee's perception, a series of five questions were included in the questionnaire distributed with the specific concept of work content. The first question enables us to understand the level of interest the respondents have in their work. 32.0% and 29.8% of the

respondents disagree and strongly disagree respectively of being interested in their work. 15.7% and 15.2% of the respondents agree and strongly agree that they are interested in their work while the remaining 7.3% of the respondents remain neutral. The mean and SD value of 3.45 and 1.44 respectively show that more than half of the respondents are not interested in their work.

On the other hand, respondents were asked the level of variety in their job. The majority of the respondents 30.3% of the respondents disagree that there is a variety in their job while the second highest percentage 23.0% strongly disagree to the statement of having variety in their job. 19.7% and 18.5% of the respondent agree and strongly agree respectively as to having variety in their job while the remaining 8.4% of them are neutral. The mean and SD value of 3.19 and 1.45 respectively show that employees don't have variety in the work they perform.

The majority of the respondents 36.5% of the respondents agree that they are trained related to the work they perform and 19.7% of the respondents strongly agree to the statement. While 10.1% of the respondents are neutral, 15.2% and 18.5% of the respondents disagree and strongly disagree respectively for the statement of being trained related to their work. The mean and SD value of 2.76 and 1.41 respectively show that the organization trains its employees for the work they perform.

In order to know the level of autonomy in the respondents work, the question of work autonomy was raised. The majority of the respondents 36.5% of the respondents disagree that they have certain degree of autonomy in their work. Adding to that percentage, 21.9% of the respondents strongly disagree to the statement. 6.2% of them are neutral to the statement and the remaining 16.9% and 18.5% of the respondents fall in to the agreeing and strongly agreeing segment of the answers respectively. The mean and SD value of 3.26 and 1.45 respectively shows that the organization does not give its employee the benefit of autonomy in their work.

To finish, significance of the respondents to their corresponding branches were assessed. The majorities percentages are 37.6% and 32.0% measuring for strongly agree and agree respectively that their work has a great value in their branches. 11.8% don't think that their work has that

much of significance to their branches while 9.6% remain neutral. The mean and SD value of 2.22 and 1.31 signify that employees of the bank contribute to the overall success of the bank.

Largely, the work content of the case organization needs a great deal of improvement. The majority in every category except being trained show disagreement to the bank's procedure. The majority of the respondents were agreeable only to the training procedure of the case organization. Employees need to be interested and satisfied in the work they perform in order to perform well. Lack of autonomy will also induce employee lack of motivation and job satisfaction to get high employee performance and also employees need to feel a sense of ownership in the work they perform but as seen in the numbers above, this is not provided by the bank.

4.3.5. Work Condition

Table 4.6 Employees Response on Work Condition

Particular	Level of Agreement	Frequency	Percent age	Mean	Std Deviation
I have the necessary equipment and supplies to perform my job	Strongly Agree	21	11.8%	3.3427	1.3193
	Agree	34	19.1%		
	Neutral	23	12.9%		
	Disagree	63	35.4%		
	Strongly Disagree	37	20.8%		
	Total	178	100%		
I have good working relationship with my near managers	Strongly Agree	35	19.7%	3.2303	1.5062
	Agree	33	18.5%		
	Neutral	13	7.3%		
	Disagree	50	28.1%		
	Strongly Disagree	47	26.4%		

	Total	178	100%		
I have good working relationship with my colleagues	Strongly Agree	71	39.9%	2.1742	1.3140
	Agree	57	32.0%		
	Neutral	15	8.4%		
	Disagree	18	10.1%		
	Strongly Disagree	17	9.6%		
	Total	178	100%		
	The amount of work expected from me is reasonable	Strongly Agree	49		
Agree		46	25.8%		
Neutral		35	19.7%		
Disagree		33	18.5%		
Strongly Disagree		15	8.4%		
Total		178	100%		
My working hours are reasonable		Strongly Agree	47	26.4%	2.6011
	Agree	57	32.0%		
	Neutral	20	11.2%		
	Disagree	28	15.7%		
	Strongly Disagree	26	14.6%		
	Total	178	100%		

Source: Researcher's Survey, 2020

As shown in table 4.8; 35.4% of the respondents disagree that the organization offers them the necessary equipment and supplies to do their job and 19.1% of the respondents agree with the statement that they have the necessary equipment and supplies to perform their job while 12.9% of the respondents are neutral. The mean and SD value of 3.34 and 1.32 respectively show that

the organization don't provide employees with the necessary equipment and supplies to perform their job.

When looking into working relationships; 28.1% and 26.4% of the respondents disagree and strongly disagree that they have a good relationship with their near manager, 7.3% of the respondents are neutral to the issue and 18.5% of the respondents stated that they have a good relationship with their near manager. The mean and SD value of 3.23 and 1.50 respectively implies that near managers don't necessarily have a good relationship with employees for the most part.

On the other hand, respondents were asked to rate their working relationship with colleagues, 39.9% of respondents believe that they have good relationship with their colleagues and 10.1% of the respondents disagree to the statement and 8.4% of respondents are neutral. The mean and SD value of 2.17 and 1.31 indicates that majority of respondents perceive that there is good relationship among employees of the organization.

In order to check the reasonability of work expected from them, respondents were asked to express their level of agreement whether the amount of work expected from them is reasonable accordingly, 27.5% of respondents perceive that the work expected from them is reasonable, 18.5% disagree that it is reasonable and 19.7% of respondents are neutral to the statement. The remaining 8.4% and 25.8% of the respondents fall in the strongly disagree and agree category of the answers respectively. The mean and SD value of 2.54 and 1.29 show that the organization does not over work its employees. The work expected from employees is reasonable.

Similarly, 32.0% of the respondents specified that their working hours are reasonable while 15.7% of the respondents disagree with the statement and the remaining 11.2% of respondents are neutral. The mean and SD value of 2.6 and 1.4 shows that respondents believe that the working hours expected from employee are reasonable.

Generally, as the result indicated majority respondents are satisfied particularly with their working relationship with their colleagues but not so much with their near managers.

Maintaining a strong employer and employee relationship can be the key to the ultimate success of an organization, the results are advantageous. It is known that if a strong relationship is in place employees will be more satisfied, productive, more efficient, and more motivated to perform their work with more effort. The other factors; having reasonable amount of work expectation from the case organization and having a reasonable working hours show a positive sign indicating that the respondents have general agreement with that aspect of the working condition. Having the necessary equipment and supplies to perform their job is another problem raise by employees.

4.4. Multiple Regression analysis of Employee Responses

In order to grasp the general perception of respondents on the issue of effect of motivation on job satisfaction which leads to employee performance, the researcher has included the measures stated the frequency, percentage, mean, standard deviation, Pearson correlation, coefficients beta and ANOVA result for each response which is again analyzed and interpreted.

Note: 1= Very high, 2= High, 3= To Some extent, 4= Note at all

Table 4.7: Employees Opinion on motivation, job satisfaction and employee performance

Particular	Level of Agreement	Frequency	Percentage	Mean	Std Deviation
Motivation: To what extent motivation has effect on your job satisfaction	Very high	71	39.9%	1.8820	0.8847
	High	67	37.6%		
	To some extent	30	16.9%		
	Not at all	10	5.6%		
	Total	178	100%		
Job satisfaction: To what extent job satisfaction lead to employee performance	Very high	93	52.2%	1.6798	0.8595
	High	59	33.1%		
	To some extent	16	9.0%		
	Not at all	10	5.6%		
	Total	178	100%		
Employee performance: To	Very high	89	50.0%	1.6236	0.7433
	High	73	41.0%		

what extent your performance relate to your satisfaction	To some extent	10	5.6%		
	Not at all	6	3.4%		
	Total	178	100%		

Source: Researcher's Survey, 2020

With the aim of gathering respondent's perception, three questions were also included in the questionnaire distributed with the specific concept of effect of motivation on job satisfaction which leads to employee performance. Respondents were asked the extent motivation has effect on job satisfaction of employees. Of the respondents, 39.9% said the effect of motivation on their job satisfaction is very high, 37.6% replied motivation has high effect on their job satisfaction of employees and 16.9% of respondents said to some extent and only 5.6% said not at all that motivation has effect on their job satisfaction. The mean and SD value show 1.88 and 0.88 respectively indicating that many respondents believe that motivation has a great effect on job satisfaction.

Respondents were also asked to indicate the extent of job satisfaction lead to perform well. Of the respondents, 52.2% said job satisfaction is very highly lead to employee performance, 33.1% replied job satisfaction highly lead to employee performance and 9.0% of respondents said to some extent and only 5.6% said not at all. The mean and SD value show 1.68 and 0.86 respectively indicating that many respondents believe that job satisfaction very highly lead to employee performance.

Finally respondents were asked the extent of their performance relate to their satisfaction. Of the respondents, 50.0% said their performance is very highly related to their satisfaction, 41.0% replied their performance is highly related to their satisfaction and 5.6% of respondents said to some extent and only 3.4% said not at all their performance is related to their satisfaction. The mean and SD value show 1.62 and 0.74 respectively indicating that many respondents believe that their performance is highly related to their satisfaction.

Table 4.8: Regression analysis ANOVA results

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	111.916	2	55.958	368.063	.000 ^b
	Residual	26.606	175	.152		
	Total	138.522	177			

Source: Researcher’s Survey, 2020

a. Dependent Variable: **Employee performance**: extent your performance relate to your satisfaction

b. Predictors: (Constant), **Motivation**: extent motivation has effect on job satisfaction, **Job satisfaction**: extent job satisfaction lead to employee performance.

The ANOVA output table describes the overall variance accounted for in the model. The F value (368.06) and the small significance value level (0.000) indicate that the predictor variables are not contributing equally to the overall employee performance. Moreover, the significance level (0.000) is less than 0.05. Thus the stated variable motivation and job satisfaction have an effect on employee performance, as is indicated by the F statistics.

Table 4.9: Correlation matrix of motivation, job satisfaction and employee performance (n= 178)

		Motivation: extent motivation has effect on job satisfaction	Job satisfaction: extent job satisfaction lead to employee performance	Employee Performance: extent your performance relate to your satisfaction
Motivation: extent motivation has effect on job satisfaction	Pearson Correlation	1	.894**	.869**
	Sig. (2-tailed)		.000	.000
	N	178	178	178
Job satisfaction: extent job	Pearson Correlation	.894**	1	.933**

satisfaction lead to employee performance	Sig. (2-tailed)	.000		.000
	N	178	178	178
Employee Performance:	Pearson Correlation	.869**	.933**	1
extent your performance relate to your satisfaction	Sig. (2-tailed)	.000	.000	
	N	178	178	178

Source: Researcher's Survey, 2020

Correlation is significant at the 0.01 level (2-tailed).

The correlation coefficients for each path, that is, the links between each of the variables, is statistically significant. Note the particularly strong association between job satisfaction and employee performance. These results indicate that, at the bivariate level, each of the conditions necessary to test for the possible role of a mediator has been met. In addition, when analyzing the data of 178 sample respondents yield that, Pearson correlation coefficient of (0.894) which is significant at the 95 % confidence level. And job satisfaction of employees is positively correlated (0.894). The correlation implies that motivation has a positive and high effect on job satisfaction. Pearson correlation coefficient of (0.869) implies that motivation has a positive and high effect on employee performance. At last, Pearson correlation coefficient of (0.933), which is significant at the 95 % confidence level. The correlation implies that job satisfaction has a positive and very high effect on employee performance.

Table 4.10: Coefficient matrix of motivation and job satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.046	.068		.669	.505
	Motivation: extent motivation has effect on job satisfaction	.868	.033	.894	26.428	.000

Source: Researcher's Survey, 2020

a. Dependent Variable: **Job Satisfaction:** extent job satisfaction lead to employee performance

The raw regression coefficient for the association between motivation (IV) and job satisfaction (the mediator) is .87 and the standard error for this raw regression coefficient (labeled ‘Std. Error’) is .033.

Table 4.11: Coefficient matrix of motivation, job satisfaction and employee performance

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients		
1	(Constant)	.219	.046		4.734	.000
	Motivation: extent motivation has effect on job satisfaction	.144	.050	.171	2.895	.004
	Job satisfaction: extent job satisfaction lead to employee performance	.675	.051	.781	13.223	.000

Source: Researcher’s Survey, 2020

a. Dependent Variable: **Employee Performance:** extent your performance relate to your satisfaction

The raw regression coefficient for the association between satisfaction and employee performance is .67; the standard error for this regression coefficient is .05. These variables have positive relationship if motivation increases, employee performance will increases at 0.144 rates. And the two variables are positively correlated with $r=0.171$. These variables have positive relationship if satisfaction increases, employee performance will increases at 0.675 rates. And the two variables are positively correlated with $r=0.781$. The result on the above Table 4.11 also shows, job satisfaction and motivation has effect on employee performance are found significantly related to overall employee performance level and they have no equal contribution to employee performance level, as is seen in the standardized coefficient column.

The standardized coefficient beta values indicated shown above indicates motivation and job satisfaction has a unit effect on overall employee performance. For example, from the table above, a 0.171 motivation has a unit effect on overall employee performance; a change in 0.781

job satisfaction has a unit effect on employee performance. This shows that both motivation and job satisfaction has effect on employee performance but that of job satisfaction is highly leads to employee performance.

4.5. Mediation reporting result

Model : 4
 Y : employee
 X : motivati
 M : jobsatis

Sample
 Size: 178

OUTCOME VARIABLE:

jobsatis

Model Summary

R	R-sq	MSE	F	df1	df2	p
.8937	.7987	.1495	698.4486	1.0000	176.0000	.0000

Model

	coeff	se	t	p	LLCI	ULCI
constant	.0457	.0683	.6687	.5045	-.0891	.1804
motivati	.8683	.0329	26.4282	.0000	.8034	.9331

OUTCOME VARIABLE:

employee

Model Summary

R	R-sq	MSE	F	df1	df2	p
.9366	.8772	.0686	625.1701	2.0000	175.0000	.0000

Model

	coeff	se	t	p	LLCI	ULCI
constant	.2192	.0463	4.7338	.0000	.1278	.3106
motivati	.1436	.0496	2.8952	.0043	.0457	.2415
jobsatis	.6751	.0511	13.2229	.0000	.5744	.7759

OUTCOME VARIABLE:

employee

Model Summary

R	R-sq	MSE	F	df1	df2	p
.8686	.7546	.1364	541.0575	1.0000	176.0000	.0000

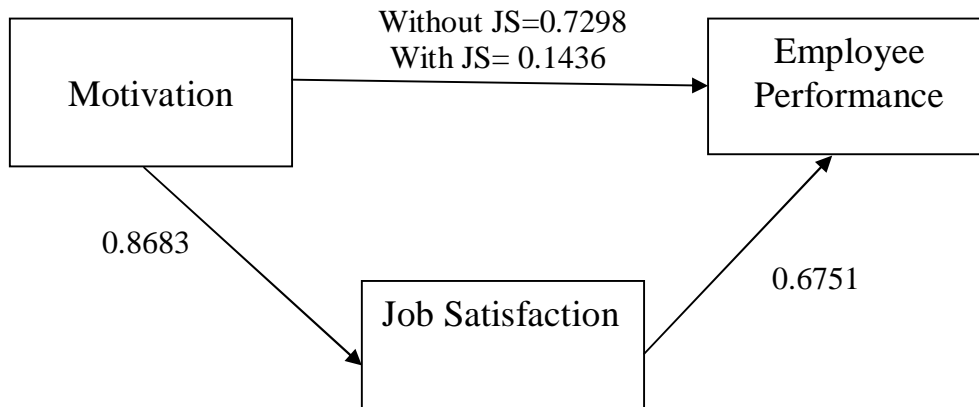
Model

	coeff	se	t	p	LLCI	ULCI
constant	.2501	.0652	3.8346	.0002	.1214	.3788
motivati	.7298	.0314	23.2606	.0000	.6679	.7917

Indirect effect(s) of X on Y:

Effect	BootSE	BootLLCI	BootULCI
jobsatis	.5862	.0640	.4548 .7060

Based on the above output we can analyze the data as below:



0.5862: (0.4548, 0.7060)

Based on the output obtain above motivation to job satisfaction has coefficient of 0.8683, which express a significant relationship and job satisfaction to employee performance has significant relationship with 0.6751. The other employee performance to motivation is not significant by coefficient number 0.1436 and the total effect model is 0.7298, which is significant.

To test mediation, as we can see in the output above on indirect effect table, that is indirect effect of X on Y or indirect effect of motivation on employee performance is 0.5862. We can check this by multiplying 0.8683 with 0.6751, $M=0.8683*0.6751$

$$M= 0.58618933, \text{ which is equal to } 0.5862$$

In order to be significant it has to be between upper and lower limit which is between 0.4548 and 0.7060, so 0.5862 is between this limit. So, job satisfaction is significant and stronger mediator and also it create transitive relationship between motivation and employee performance this means motivation is necessary for any employee and it has to come first but if employees are not satisfied it may not lead to employee performance.

In addition, respondents were asked the major benefits gained for the bank and yourself from motivation in order to evaluate their understanding level. For this questions respondents raise different issues and to summarize the major benefit for the bank as per the respondent response were accountability from its employees, the employee performance increase because employees did as per the target, employees try to increase its relationship with its near manager and colleagues, the bank get efficient work, it help the bank to achieve its mission and vision, quality of service is increase and because of that the bank will being chosen by customers. The major benefit for employees as raise by the respondents were job satisfaction, increase work moral, working in a better way, good social life with their colleagues, better work environment and team work, moral, increase creativity and quality of work, increase performance.

Respondents also were asked the major challenges you faced as a result of motivation implementation in the bank. The respondents raise different issues, to summarize the challenge faced by the respondents in the implementation were knowledge gaps/lack of awareness of near managers about the important of motivation, implementation of motivation only for short period, lack of team work of coordination, dissatisfaction on job, boring work environment, lack of proper flow of direction, carelessness, less employee performance.

CHAPTER - FIVE

SUMMARY, CONCLUSION, AND RECOMMENDATIONS

This chapter summarizes the major findings of the data analysis, give conclusion and last make recommendation based on the data analysis and interpretation provided in chapter four.

5.1. Summary of Major Findings

- Majority of the respondents 60.7% believe that they are being paid a fair amount for the work they are doing and only 16.3% of the respondents are neutral on the existing salary and benefit motivates them to perform well.
- 56.2% of the respondents don't agree that the salary increments are made based on the performance result of employee and only 26.4% of respondent's agree to the statement.
- 59% of the respondents agree that performance related incentives improve work motivation and only 16.3% of respondents were neutral.
- 50% of the respondents believe that there are opportunities to advance to better position as in a carrier development but 45.5% of the respondents don't believe that there are good promotion opportunities for employees within the bank.
- Performance: 48.9% of the respondents disagree to the statement that promotions are performance related.
- 50% of the respondents disagree to the statement that organization's policy is clearly communicated to all employees.
- Motivation: 70.2% of the respondents stated that promotion is very important to improve their work motivation.
- 55.1% of the respondents noted that they don't receive recognition for work well done. Another 48.9% of the respondents stated that they don't get credit for the work they do.
- 49.4% of the respondents noted that they don't get feedback on making.
- Motivation: 61.2% of the respondents stated that recognition is very important to improve their work motivation.

- The majority which is 61.8% of the respondents noted that they are not interested in the work they are doing. Relating to that, another majority of the respondents 53.4% of the respondents noted that their work does not involve variety.
- 58.4% of the respondents noted that they don't have any autonomy in their work. 69.7% of the respondents specified that the work they perform has great value to the branch they are currently providing their service to.
- 56.2% of the respondents identified that all the necessary equipment and supplies to perform their job is not provided. Another 30.9% of contradicting respondents noted that the necessary equipment's and supplies to provide the job is provided.
- Working relationship with near manager: 54.5% of the respondents noted that they don't have a good relationship with their near manager but working relationship with their colleagues: 71.9% is satisfactory and encouraging, this possibly enhance employees motivation and performance.
- 53.4% of the respondents have a perception that the amount of work expected from them is quite reasonable, adding to that 58.4% of the respondents agreed that their working hours are reasonable.
- Majority of the respondents 77.5% believe that the extent motivation has effect on job satisfaction of employees (motivation issue) is high and very high and 16.9% of the respondents response to some extent and also only 5.6% of the respondent response not at all to the statement.
- Majority of the respondents 85.4% believe that the extent job satisfaction leads to employee performance (job satisfaction issue) is high and very high and 9.0% of the respondent's response to some extent and also only 5.6% of the respondent response not at all to the statement.
- Majority of the respondents 91% believe that the extent you performance relate to your satisfaction (employee performance issue) is high and very high and 5.6% of the respondent's response to some extent and also only 3.4% of the respondent response not at all to the statement.
- In ANOVA out put the F value 368.06 indicate that job satisfaction and motivation have their own effect on employee performance.

- The correlation result show that the mediator job satisfaction has significant effect on employee performance by Pearson correlation coefficient of 0.933.
- The raw regression coefficient in standardize coefficient beta value indicates that both motivation and job satisfaction has effect on employee performance but job satisfaction has high effect which can highly lead to employee performance.

5.2. Conclusion

Based on the data presented and analyzed in chapter four from the responses of employees through questionnaire conducted with employees of CBE, the following conclusions are reached.

- Clear and systematic techniques of motivating factors are necessary in order to strategically motivate employees in a way that increase their satisfaction and lead to high employee performance.
- Employees of CBE are not pleased with the salary and benefit they are paid and it is not motivating them to exert more and to being satisfied for the work they perform. The organization should think about the ways and commit to advance its practices in this regard.
- Employees of CBE are not satisfied with the current promotional practices of the organization. They felt some kind of unfairness and injustice in the organization's advancement opportunities which might lead to low employee performance because promotion looks to be a huge motivational factor for the majority of the respondents in a way to improve performance and increase job satisfaction.
- The recognition practice of the organization show that the culture of giving recognition from the supervisor's side for work well done is neglected. The culture of giving feedback on employees making progress in their work also shows a low number of agreeableness. Recognition presents to be a high motivator according to the respondents to increase job satisfaction and lead to employee performance.
- Employees of CBE are not interested in the work they perform. The analysis also shows that the work they perform does not have variety which is also very important for work

place motivation in a way to increase job satisfaction and improve performance. Respondents also said that they have not a degree of autonomy in the work they perform.

- Employees of CBE don't have a satisfactory working relationship with their near managers but they have a good relationship with their colleagues.
- The survey revealed that employees are not satisfied and motivated with the current motivational procedure carried out by the bank which has a direct effect on their performance. It revealed that they are mostly not satisfied with the promotion and recognition practice of the bank. The result of this survey gives us the privilege to conclude that the presented motivational practices of the case organization fail to increase job satisfaction and lead to employee performance.
- The survey revealed also included that the effect of motivation on job satisfaction and leads to employee performance is acceptable and motivation and satisfaction issue have to be considered in order to get high employee performance which have direct effect on organizational performance of CBE and also it is conformed that the mediation reporting result of job satisfaction is a significant mediator between motivation and employee performance.
- In general it can be concluded at least by implication that if employees are dissatisfied they don't perform well which may lead to high customer dissatisfaction and complain, if customers are dissatisfied, they will migrate to other competitive banks, this finally leads CBE to unmeet objectives.

5.3. Recommendation

The researcher having all the findings the base for recommendations to create job satisfaction and lead to high employee performance as per the organization desired, so based on the above motivational factors the case organization's practice the researcher can advises the following:

- Salary and benefit increment should be based on merit and performance of employees. The case organization needs to adjust its increments package since majority of the respondents disagree that the salary and benefit increments are based on performance results of employees. CBE should interpret its corporate vision into measurable

operational goals and communicate it to employees and link them to individual employee performance. Individual employees then would have salary increments based on good point and their performance.

- The organization should examine, draft, and implement clear and appropriate career advancement procedures that could be applied regularly. The current career path trend should be evaluated and redesigned by considering the competencies of employees. Establishing fair, workable and consistently managed promotion policies and procedures is the most one.
- Proper and timely recognition should be part of the system to get job satisfaction which lead to employee performance. The organization should try to incorporate formal and informal employee recognition programs like by being specific when giving recognition, being specific helps employees relate the recognition to their behavior, encouraging continued strong performance and by going beyond a bonus or a raise and considering personal gifts, tickets to events, or other purchases that show employees their reward is personalized to them.
- Work content of the organization should be considered to include attributes which will make employees feel rewarded and satisfied of the job. Bank jobs are known to be repetitive and the study indicates that their job does not allow them to use their knowledge and skills since their job lacks variety in nature. The bank can exert significant amount of effort to generate job variety by instigating job rotation, job enlargement and job enrichment within the branches.
- All employees are not motivated and also satisfied on the same packages of motivators, in most cases one employee can satisfy by salary and benefit but the other can be promotion or other else. So, the organization should craft and implement appropriate motivational techniques in order to satisfy its employee's and get high employee performance. Knowing its employees will allow the case organization know what will actually motivate and satisfy them and encourage its employees to perform well as the per the organization expectation.

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Appendix: Questionnaire

Dear Sir/Madam

My name is Ruth Getahun, a student at Addis Ababa University School of Commerce, department of Human Resource Management general. This questionnaire is designed to collect primary data for conducting a study on “Assessing the impact of motivation on job satisfaction and employees performance” in partial fulfillment of MBA in Human Resource Management at Addis Ababa University School of Commerce. In this regard, I kindly request your time to provide me with reliable information, so that the findings of this study would meet the intended outcome. I strongly assure you for the confidential treatment of your answers. I would like to thank your voluntary participation for the success of my research study. Hence, I believe that you will enlarge your assistance by participating in the study. Your honest and thoughtful response is invaluable.

Thank you for your participation.

Best regards,

Ruth Getahun Sherefa,

MSc student at Addis Ababa University School of Commerce

Department of Human Resource Management

June, 2020

Part One: Profile of Participants

1. Gender

a) Male

b) Female

2. Age

a) 18-28

c) 40-50

b) 29-39

d) Over 50

3. Education status

a) College Diploma

c) Masters

b) Degree

d) PHD

4. How long have you been working in the bank?

a) Less than 2 year

c) 5-10 years

b) 2-5 years

d) 10 years or more

5. What is your current position?

a) Managerial Position

b) Bank Business officer

c) Senior bank business officer

d) Others

6. In your opinion, to what extent motivation has effect on job satisfaction of employees?

a) Very high

c) To some extent

b) High

d) Not at all

7. In your opinion, to what extent job satisfaction leads to employee performance?

a) Very high

c) To some extent

b) High d) Not at all

8. In your opinion, to what extent your job performance relate to your satisfaction?

a) Very high c) To some extent

b) High d) Not at all

Part Two: Motivational Factors Questions

Note: 1= Strongly Agree, 2= Agree, 3= Neutral, 4= Disagree and 5= Strongly Disagree

SN	List of questions	1	2	3	4	5
1.	Salary and Benefits					
	I feel am being paid a fair amount for the work I do					
	I earn the same salary and benefits with others doing the same job in the bank					
	I feel that the existing salary and benefit motivates me to perform well					
	Salary and benefit increments are made based on the performance results of employees					
	Performance related incentives improve my work motivation					
2.	Promotion					
	There are opportunities to advance a better position					
	Everyone has an equal chance to be promoted					
	Promotions are performance related					
	There are good promotion opportunities for employee's within the bank					
	The organization's promotion policy is clearly communicated to all employees					

	Promotion is very important to improve my work motivation					
3.	Recognition					
	I receive recognition from my near manager for work well done					
	I get credit for the work I done					
	The acknowledgment I get for my accomplishment will make me exert more					
	I receive feedback on making progresses					
	Recognition is very important to improve my work motivation					
4.	Work Content					
	I am interested in my work					
	My job has variety					
	I am trained related to my work					
	I have certain degree of autonomy in my work					
	My work has great value in my branch					
5.	Working Condition					
	I have the necessary equipment and supplies to perform my job					
	I have good working relationship with my near managers					
	I have a good working relationship with my colleagues					
	The amount of work expected from me is reasonable					
	My working hours are reasonable					

6. What are the major benefits gained for the bank and yourself from motivation?

7. What are the major challenges you faced as a result of motivation implementation in the bank?

8. Please, write other points that are not addressed in the questionnaire, if any.
