

**MOTIVATION AS A DETERMINING FACTOR IN WORKER
PRODUCTIVITY; A STUDY OF ONITSHA MAIN BRANCH OF
DIAMOND BANK LIMITED**

**A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILMENT
OF THE REQUIREMENT FOR THE AWARD OF MASTERS IN
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BY

**EZE, VINCENT I.
PG/MBA/95/18509**

**DEPARTMENT OF MANAGEMENT
FACULTY OF BUSINESS ADMINISTRATION
UNIVERSITY OF NIGERIA, ENUGU CAMPUS**

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It is often stated that people do not go to work for the sake of work itself, but with the ultimate hope that they will achieve their individual objectives by helping the organisation accomplish its own objectives.

It follows, therefore, that the key to motivation is the satisfaction of needs. A worker will be motivated if he feels that the company is helping him to satisfy his own needs. Conversely, if the worker's needs are not satisfied, or where no attempt is made to satisfy the needs, frustration sets in, leading to a host of unfavourable work behaviours.

Lack of motivation breeds frustration which manifests itself in apathy, increased accident rates, negativism, lack of direction and even aggression. In such a situation, the worker indulges in actions that negate the attainment of organisational goals. He becomes disgruntled, pessimistic, less productive and develops defence mechanisms. Company profits diminish with outputs, thus jeopardizing the very existence of the organisation.

Every manager endeavours to achieve higher productivity, hence he tries to give the subordinates the required incentives that will spur them to channel their efforts towards the attainment of organisational objectives.

It is on the basis of the foregoing background that this research commits itself to study motivation as a determinant factor in worker productivity. In doing this, the Onitsha main branch of Diamond Bank Limited was used as a case study. This research, therefore, deems it necessary to treat the issue of motivation in such a manner as to highlight not only its importance and the way it works in relation to effecting workers productivity, but also the appropriate and most effective way to apply it in improving workers performance according to organisation's peculiar environment and context.

According to the purpose of this research project, the study was aimed at critically studying how motivation functions as a determinant factor in workers productivity in banking industry. Therefore, the following objectives were intended to be achieved:

1. To find out types and contents of motivational programme applied in the Nigerian banking industry.

2. To ascertain whether there is really any link between motivation and workers productivity.
3. To find out whether bank workers are equally motivated without prejudice to criteria or discrimination.
4. To find out whether the motivational tools being applied by management of banks are adequate and most effective to improve bank workers' performance.
5. To profer suggestions and recommendations where inadequacies or deficiencies are found in the study.

This study was carried out in the Onitsha main branch of Diamond bank Limited, and it was accomplished, despite odds, through the use of questionnaires for management staff and operative staff, oral interviews, personal and direct observations, and review of works written by different authors. The target population of the study is the entire staff strength of the Onitsha main branch of Diamond bank Limited. The staff strength is 35 which is composed of all the workers in all departments or units of the bank's branch. The sample size was determined with topman's formular, and the hypotheses were tested with Chi square statistical test method.

At the end of the research, the following findings were made through hypotheses testing and analysis of data:

- (1) the types and content of motivational programme of Onitsha main branch of Diamond bank Limited comprise: recognition of efforts, possibility of growth and advancement, job satisfaction, appraisal, praise and prestige, Delegation of authority, increased salary or pay, Fringe benefits, job security, and job enlargement.
2. The motivational programmes and policies adopted by the management of Diamond bank Limited are most appropriate and efficient to the bank's peculiarities.
3. Salaries are paid regularly in Diamond bank Limited, and the workers are highly paid. Therefore, the workers are highly moved to work harder.
4. In Diamond bank Limited, workers get promoted and receive other incentives according to skill and hard work. Therefore, motivation of workers is done without prejudice to criteria or discrimination. And, moreover, workers are equally motivated.

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attitude of colleagues. While the bank's management staff similarly encounter the problems of delays in decision making and unco-operative attitudes of subordinates.

10. Effective motivation of Diamond Bank workers, considering its peculiar environment and context, can only best be achieved through fair appraisal, challenging task and equal treatment.

Based on the whole of the findings made, suitable recommendations were made on: (a) the need for Diamond Bank Limited to sustain, maintain and enhance its current motivational programme and policies so as to advance more in its quality services, and also continue having edge over others; (b) the need for other banks to emulate the motivational programme and policies of Diamond Bank Limited in the specified areas; (c) the need for every bank to ensure smooth and effective performance of workers' duties by adopting measures that will facilitate fast decision making; (d) the need for bank management to take strong measures so as to ensure that workers co-operate effectively with their colleagues in the office; (e) the need for banks to apply the

appropriate management principle so as to ensure that subordinates duly respect their superiors and also co-operate with them in the performance of their duties.

The whole of the work was organised into six chapters . Chapter one serves as introduction where background of the study is given. It also contains: (i) statement of problem (ii) purpose of the study (iii) significance of the study (iv) Scope of the study (v) Limitation of the study (vi) research hypotheses. Chapter two is basically devoted to review of related literature as follows:

(a) Introduction (b) major theories of human motivation (c) Abraham Maslow's hierarchy of needs theory (d) Douglas McGregor's theory (e) Herzberg's two factor theory (f) McClelland's Achievement motive (g) the Vroom model - A contingency view (h) management techniques designed to increase motivation and (i) relevance of the theories to Nigerian situations. Chapter three contains the research design and methodology as follows: (i) area of study (ii) population (iii) sample and sampling procedure (iv) instrument for data collection (v) reliability of the instrument (vi) Validation of the collection (vii) method of data collection and location of data and

(viii) method of data analysis. In chapter four, background information of Onitsha main branch of Diamond Bank Limited was given as follows:

(a) staff strength (b) share-holding in Diamond bank Limited (c) organisation in Diamond bank Limited and (d) organisation structure of Onitsha main branch of Diamond bank Limited. The data collected in the research were presented, analysed and interpreted in chapter five. The research hypotheses were also statistically tested in this chapter. Finally, chapter six contains the summary of findings, recommendation and conclusion.