



THE CONTEMPORARY MOTIVATION ISSUES AND ACCELERATION OF EMPLOYEES
PRODUCTIVITY IN NIGERIAN MONEY DEPOSIT BANKS BETWEEN THE PERIODS OF
2010 TO 2019

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Approval of the Thesis

THE CONTEMPORARY MOTIVATION ISSUES AND ACCELERATION OF EMPLOYEES PRODUCTIVITY IN NIGERIAN MONEY DEPOSIT BANKS BETWEEN THE PERIODS OF 2010 TO 2019

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Doctor of Philosophy in Business

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Abstract

THE CONTEMPORARY MOTIVATION ISSUES AND ACCELERATION OF EMPLOYEES PRODUCTIVITY IN NIGERIAN MONEY DEPOSIT BANKS BETWEEN THE PERIODS OF 2010 TO 2019

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The study investigated the contemporary motivation issues and acceleration of employees' productivity in Nigerian money deposit banks. The study significantly considered the impact of current trends of motivation, motivated employees, extrinsic motivation, and intrinsic motivation on employees' productivity in money deposit banks of Nigeria. The study also premised at providing the most abiding remedies on how employees can be inspired. Eighteen branches of money deposit banks were purposively sampled in Kebbi state. Mayo's Behavioral and Maslow's Needs theories as well as ten other theories drawn from Productivity and Performance fields of study were adopted.

Case study research design and mixed-method research approach were adopted. Structured questionnaire as well as open-ended interview that underwent content, face, construct, and pilot tests concurrent validity was used to collect data from 172 randomly sampled employees and managers of money deposit banks. Analysis of variance (ANOVA), regression analysis, fisher-exact test, factor analysis and coefficient analysis were used to test the significant relationship between the independent and dependent variables. Thematic analysis was also used to analyse the data obtained from the interview.

The findings rejected the null hypotheses as they showed that current trends of motivation has a significant impact on occupational productivity, motivated employees have significant relationship with occupational capacity, extrinsic motivation have significant effect on work performance, intrinsic desires have a significant influence on professional ability and there are most abiding remedies of how employees can be inspired all with the p-value of $0.000 < 0.05$.

The study concluded that to improve employees' productivity in money deposit banks of Nigeria, the role of motivation and consideration of certain issues should be made important. The study recommended that motivating employees should involve an astute mixture of monetary incentive, non-

monetary entitlements, physical and emotional situations which are conducive for high level of productivity.

Declaration

I declare that thesis has been composed solely by myself and that it has not been submitted, in whole or in part, any previous application for a degree. Except where stated otherwise by reference or acknowledgement, the work presented is entirely my own.

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I confirm that I retain the intellectual property and copyright of the thesis submitted. I also allow Unicaf University to produce and disseminate the contributions of the thesis in all media forms known or to come as per the Creative Commons BY Licence (CC BY).

Dedication

This thesis is dedicated to Almighty Allah (S.W.A) for His guidance, grace and divine protection, for making it possible for me to accomplish this research work.

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All praises and adorations are due to Almighty Allah, the Lord of the world, whose Blessings and Majesty, good things are accomplished. I seek His forgiveness and refuge from the evil of our own selves and our bad deeds. I am profoundly indebted to Him for sparing my life, giving me good health and the ability to make this research work a success. He is the one who gives me the opportunity to round up my PhD Thesis with UNICAF University, Zambia.

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CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

The idea of motivation has been fundamental to organizational performance and managing such organization involves the formation and safeguarding an atmosphere for effective performance of individuals working as groups in the direction of achieving a common goal. Motivation plays a vital role and cannot be undervalued when dealing with efficiency of productivity. It is, in no small measure, a crucial constituent of any profit oriented organisation. Also, it is the cognitive method that actually implements the arrangement and policies through the efforts of the labour force. Ajah (2016) emphatically submits that motivation is the only force that prompts someone's performance.

Motivation is a significant verve that produces efficiency. It is a matter of fact that people are the spin on which any organization revolves. The achievement of any organization relies on effective recruitment of the effort everyone who constitutes a portion of the organization. Motivation covers the interest prototype of individuals (Byham & Moyer, 2015; Strain, 2015; Chughtai, 2018). At the same time, motivation is also the inventor of successful efficiency as it enhances the predictable activities of human forces (Akanbi, 2002; Akere, 1991).

Similarly, motivation is the response to the question of what triggers the performance and productivity of employees in an organization. Motivation is the arrangement of aspects that function within each and every individual which requires a number of approaches. In a broader way, motivation is seen as a combination of drive and accomplishment. Ahindo (2008) explains further that performance can be a consideration of a multiplicative work of motivation and capacity. The depiction of motivation is focused on a description of form of charitable action. There is no doubt that motivation is from the root word "motives". (Chughtai, 2018) defines motives as the driver of individual activities. However, motive

plays a vital role in the performance and other related tasks in an organization, essentially when operationally defining the relationship between boss and subordinate enhancement.

The concept of motivation is not as simple as it appears notionally; it relates to different desires, needs, wishes, drives, and forces of an individual's propensity. Human desires are based on needs which are deliberately or unknowingly sensed. While some people's needs are basic, others are less important. Motivation is therefore said to depend of different levels of accomplishment (Wehrich, Cannice & Koontz, 2018). Chand (2018) defines motivation as arranged managerial means, which inspires employees to carry out an activity to their decisive abilities, by providing the employees with different encouragements based on their unfulfilled desires.

Motivation is also explained as any process or means of passing through an apposite direction towards persuading someone so as to get the needed individual efficiency. To make motivation of employees more resourceful, motivational enhancement such as enabling theories are importantly imperative. Akere (1991) analyses such motivation into primary and secondary categories. The primary motivation deals with the needs that are needed for the protection of life such as food, water, security and shelter. On the other hand, the secondary aspect of motivation includes human desires such as individual wishes and public needs (Akere, 1991; Akah, 2010).

Pragmatically, this research is a response to Abraham Maslow's theory of human needs which are categorised into five (Ude & Coker, 2012; Chand, 2018). Muogbo (2013) painstakingly gives some highlights to corroborate the abovementioned argument that the first level of motivation should be satisfied before meeting the successive levels. This is therefore interpreted in Maslow's theoretical configuration as hierarchy of human needs. A greater level of organizational running is not much enthusiastic physically by money and other physiological needs but motivation is inherently enhanced through valued self-

fulfillment, to a degree that their plans could be changed to effective performance. The achievements of organisations depend on the tasks carried out by the employees (Cokins, 2009; Ude & Coker, 2012; Muogbo, 2013).

Consequently, modern researches do not just pay emphasis on making out the notion of motivation or the factors that are efficient for the acceleration of employees and organizational productivity; prominence is by and large paid on the current contingencies of motivation that can be more beneficial when trying to enhance the productivity of employees (Manzur, 2007). This is imperative to the scope of study as the society depends on the productivity of the banks just as the bank stakeholders also depend on the efforts of the employees which are expected to be achieved through uncompromised motivation (Ude & Coker, 2012; Muogbo, 2013).

To this regards, Chand (2018) points out four major issues to be considered while selecting effective motivational factors. These issues are: work condition, performance differences, nature of motivation and balance of work-life. These issues are otherwise known as working conditions. Despite the fact that several other researchers give different other opinions on the issues of motivation, the idea of Chand (2018) still remains relevant in this study. First, work condition deals with the way people differ in term of behaviour, relationship, and attitude. Individuals are naturally endowed with different personality and this is reflected in their working habit. The ability to follow instruction as demanded by an organization than other persons is an indicator of conditional differences at workplace (Mihaly, 2018). However, since employees have dissimilar behaviors, this thematic effort should be considered before motivating them.

Also, performance difference plays a vital role in the contemporary issues to be considered before motivating employees in an organization. People are gifted differently in term of ability and potential. While an employee can work or derive joy in working without

being supervised, another employee may not have the zeal to work in such manner. These employees with different work zeal should not be motivated the same way (Kelly, 2019). Similarly, it is not all employees that desired uniformed way of motivation. This is where nature of motivation comes in. Before motivating, one should consider various forms of incentive and the one which suits a particular context. This is to say that an achievement is attached to its typical motivation instead of giving the same motivation for different performances (Boyatdelhi, 2018).

The fourth issue to be considered is balance of work-life. This has to do with the relationship between the internal and external factors of an organization. This means motivation should also be based on the time shared between employees' work and the family. Since this issue seems to be invisible as par actualization; two other factors are attached to it: a sense of personal satisfaction and pride in doing a job (Kuhl & John, 2016). Employees should be motivated based on the fact that they understand the nature of the job and they are satisfied with the work despite the pressure they received from the family and society. On the other hand, it is believed that since the employees are proud of doing their job, not minding the difficulties they face in the place of work or the constraints confronting them externally, they should be motivated based on this (Chastukhina, 2016).

Having known the issues that are adjoining the motivation of employees, it is needed to know the factors of motivation and choose the suitable ones for the present research. Two factors are identified in motivation which include extrinsic and intrinsic factors of motivation (Shrestha, 2017). The extrinsic motivation is categorized into two which are monetary and non-monetary, while intrinsic motivation operates on its own (Cherry, 2019). Seventeen factors of motivation are identified by Tarver (2019) which are grouped into either extrinsic or intrinsic forms. Some of these factors include: relationship, job security, health benefit, training, responsibility, salary increment, loyalty, participation in decision making,

promotion, opportunities, and companionship. Therefore, a critical perusal into the aforementioned factors of motivation summed up four basic theoretical themes noted to be very necessary in banking industries. These identified themes include: behavioural theory, performance and productivity principles, expectancy theory, and equity approach (Muogbo, 2013; Tarver, 2019). Since suitable motivational tool enhances effective performance, the performances of the employees accelerate the occupational productivity of the banks. The motivational premise is to combine numerous forms together; some conditions might demand definite combination of motivational drives (Oluochi, 2015). In relation to the above description, internal and external factors that stimulate need and force in individuals to be incessantly keen and committed to a job, responsibility or subject matter, or to make an effort to attain a goal. Motivation results from the interaction of both known and unknown areas such as: the concentration of desire or need, incentive or reward value of the goal, and expectations of the individual and of his or her peers. These factors are the reasons one has for behaving a certain way (Petrova, 2019).

However, the productivity of an organization is collectively determined by the employees' aptitude and their readiness to put in their best (Feldman & Arnold, 1983; William, 2018). Readiness and aptitude are important, since they imply that ahead of a certain level, lack of aptitude cannot be compensated for readiness to high motivation and on the other hand, lack of readiness cannot be compensated for employees' ability to great height of productivity. Readiness and aptitude are necessary components of effective performance and productivity in every organization. Employees' productivity which is otherwise referred to as occupational productivity or workforce productivity is a determination of employees' competence. This productivity can be measured through the output of the employees at a stipulated period of time. This is so for the reason that the efforts of the employees verify the progress of the organisation (Rouse, 2019). Money deposit banks

of Nigeria are noted to be distinct in the area of economic development. This is also paramount in other third-world countries, where businesses and services of the public could not be financed directly and solely by their governments. These banks render various services to the people, small business owners, companies and government in forms of short term loans, improved saving habits, medium term financial support, promotion of industries with capital, job opportunities, corporate social responsibilities, agricultural expansion policies, trading and commercial liaison, and many others (Adebowale, 2017; Akah, 2018).

Because of the motivational features fittingly adopted in the money deposit banks for the employees, the employees' productivity is considerably measured by the means through which the employees are ready to invest their commitments and engagements (William, 2010). By this, the employees are efficient instead of being mandated to perform. Nevertheless, enthusiastic performance is a major factor that increases work efficiency such as innovation of marketing strategies, inventing customers' services which result in high profit and share holding values in the central bank (William, 2010; Feldman & Arnold, 2016). The motivation of employees in money deposit banks plays a major role in achieving high levels of service satisfaction among their customers (Petcharack, 2016). This is because every employee has his own set of motivations and personal incentives which triggers him to work firmly. Some employees are motivated by gratitude whilst others have the choice of being motivated monetarily.

Whichever way, an employee that is motivated serves as the key to promoting performance, productivity and efficiency as well as the means an employer uses to understand and apportion incentives (McCoy, 2017). Employees need to be motivated to actualize their capacity and there are several ways of enabling them and empowering them to do so. These include the role of reward systems in motivating employees according to their needs for extrinsic or external motivation and by providing them opportunities that appeal to

their intrinsic or internal motivation needs. For that reason, motivation enhances the efficient performance of employees. Also, the efficiency of employees increases productivity of the money deposit banks in terms of profit making, work efficiency and share investment worth (Akanbi, 2002; Oladoja, 2018).

1.2 Statement of the Problem

Nigeria as a country has been passing through a lot of stresses and difficulties economically ranging from economic recession to stagflation. Every means of the country's production and distribution is not performing well financially and the citizens are usually at the receiving end (Bawa, 2017). However, alternatively, the only institution that is doing well financially is the banking sector (Ekwochi & Okoene, 2019). The nation and citizens borrow, invest and form corporate governance with the money deposit banks of Nigeria; hence foster the need to improve policies of the existing money deposit banks (Namadi et al., 2015; Bawa, 2017). Notionally, the goal of every money deposit bank of Nigeria is largely to please the society as its revenue depends on patronage of the public. Before any patronage could be effective, there is need to enhance the efforts of the enablers who are the employees so as to bring out the sense of prosperity and ingenuity (Munyua, 2019).

In fact, in time past, motivation in the money deposit banks focused on giving incentives to employees for job well done or who had stayed long in service according to the opinions of Nepwanga (2011) and Sherrie (2019). It was believed that it is the duty of the employees to perform while the banks explore their productivity, resulting to a questionable gap of timing and task framing (Mihaly, 2018; Weightman, 2018). Consequently, employees began to perform with the hope of being motivated at the end of the task whether it yielded positive result or not since productivity was not within their jurisdiction. Despite the fact that the money deposit banks of Nigeria have made frantic effort to pay attention to motivating their employees, the resultant effect is negative (Adebowale, 2017). The customers complain

a lot about the poor services provided to them by the banks and this creates a lot of concern to all the stakeholders of the money deposit banks. It has been established that most Nigerian money deposit banks (though make every effort to motivate their employees) have not been able to understand the rudiments and basics of the motivation suitable for their organization. Evidence from International Monetary Fund (2020) showed that almost 234 branches of money deposit banks and 649 ATMs were forced to close down between 2015 and 2019 as a result of poor productivity. This is connected to poor level of the employees' motivation (Adebowale, 2017; Faisal et al., 2017).

Over the past decade, noteworthy investigations such as Bryman & Bell (2007); Nurun, Islam, Dip & Hossain (2017) have pointed out a correlation between employees' motivation and the employees' performance. The studies showed that a motivated employee performs effectively even without supervision. Despite the fact that some of them (Ngui, Makulu & Gachunga, 2014; Akere, 2016) exposed that employees performances accelerate productivity, unfortunately, most of the studies revised and evaluated focused on legislative, non-governmental organizations and other private companies where the concept was assumed to be actually needed. The productivity was not well defined and the time of motivation was totally sidelined, thus, not providing motivational templates for the financial organizations. If quick attention is not paid to motivational policies of employees, Nigerian money deposit banks may likely lose the good turn of the community dependents (Bawa, 2017).

Also, there have been no much efforts to assess the financial institutions other than the researches which are triggered by the customers' services. They seem to have agreed with the model of transactional adoption. There is no gain-say that no researches have indeed empirically worked on the idea of Chand (2018) on ways of motivating employees in countries with developing economies such as Nigeria, other than just few researches by Western researchers: Dewani (2017); Mihaly (2018); Deci & Ryan (2018); Marquis &

Huston (2018); that have already aided the modern theories required in motivating employees. These are not sufficient to guide the money deposit banks of Nigeria in dealing with the imminent motivational problems confronting them as a result of differences in setting and policies. The aftermath of this neglected attempt is conditional and unsatisfying motivations provided which do not aid the performance of the employees.

However, the conceptual and experimental adoptions of Schulz & Schulz (2016); Dewani (2017); Dewani (2018); Mann (2019) that contemporary motivation issues are needed to be considered, motivation should not only be monetary-based, employees should be motivated before expecting productivity, and employees' productivity should be the output of both employees and the organization, are essential in commercial banks of Nigeria. This is the reason this study will adopt mixed-method to investigate the impact of the contemporary motivation issues and acceleration of employees productivity in Nigerian money deposit banks. The guiding literatures of some researchers will be adopted in the study. The research works with the studies of Chand (2018) and Richard (2019) on four important contemporary considerations of motivation which include: work condition, performance difference, nature of motivation, and balance of work-life. The study also operates with seventeen factors attributed to both extrinsic and intrinsic motivations as par Munhinsky (2016); Katz (2017); Munyua (2017) and Tarver (2019) which are: relationship, job security, health benefit, training, responsibility, salary increment, loyalty, participation, promotion, opportunities, and companionship and so on. On the other hand, the study supports Akah (2018) on the how the contemporary issues and factors of motivation will plainly advance the employees' productivity as in marketing skills, customers' services satisfaction, high profit making and increase share holding in the central bank (Akah, 2018).

1.3 Purpose, Aims and Objectives of the Study

The purpose of this study is to investigate the impact of the contemporary motivation issues and acceleration of employees' productivity in Nigerian money deposit banks for the period covering 2010 to 2019. The study is significantly purposed at assessing the impact of modern tendencies of employees' motivation and high level of skillful output for well- organized delivery of services. The study sets down questions on the four basic contemporary motivation issues (cultural differences, performance differences, nature of motivation and balance of work-life) prescribed by Chand (2018) on the motivational factors. The result of the issues optimistically affects the motivational factors. The study intends to underscore eleven factors of intrinsic and extrinsic motivations that are feasible in money deposit banks (relationship, job security, health benefit, training, responsibility, salary increment, loyalty, decision participation, promotion, opportunities, and companionship) according to Tarver (2019).

The research is also purposed at investigating the different productivities generated by the employees and banks as a result of motivated employees. The productivities are both employees-oriented (customer service satisfaction and improved marketing skills) and organization-oriented (high profit making and increase in share-holding values). Having qualitatively and quantitatively examined the variables with thematic analysis, ANOVA, regression analysis, factors analysis, fisher-exact test and coefficient analysis tools, the research is intended to suggest for the banking industry, bank management, employees, government, and other stakeholders of money deposit banks of Nigeria on the ways in which motivation should be handled so as to improve employees' productivity.

However, the aim of this study is to investigate the impact of contemporary motivation issues on the employees' productivity in Nigerian money deposit banks as the study has the

contemporary focus issues concerning present day demand of employee in their respective work place.

The objectives of this research are to:

1. Determine the impact of current trends of motivation on employees productivity in Nigerian money deposit banks.
2. Find out the relationship between motivated employees and occupational capacity in Nigerian money deposit banks.
3. Investigate the extent at which extrinsic motivation affect work performance in Nigerian money deposit banks.
4. Assess the way at which intrinsic desires influence professional ability in Nigerian money deposit banks.
5. Examine the most abiding remedies on how employees can be inspired in Nigerian money deposit banks.

1.4 Nature and Significance of the Study

□ Nature of the Study

This study poses an investigatory analysis on the contemporary motivation issues and the acceleration of employees' productivity of the Nigerian money deposit banks, covering the periods of 2010 to 2019. The research looks at the impact of current trends in employees' motivation on acceleration of employees' productivity for effective rendering of services to the people in the society (the direct beneficiary of the improvement of productivity). The research design adopted for the study is absolutely case study. In as much the rationale of the study is to experimentally collect data from the employees and managers of the selected banks on the objectives of the research, the correlation between issues of employees' motivation and the acceleration of employees' productivity will be ascertained through triangulation method (Cooper & Schlinder, 2017).

The research adopts experimental technique and desktop technique as primary and secondary types respectively. This adoption is intentional as mixed-method (triangulation) research approach is envisaged for effective assessment and even evaluation (Creswell, 2014). On one hand, qualitative research is used to investigate individual motif, transparency and process enhancement. Explicitly, qualitative method explores reflection, sensation, response and actions of the participants: managers and the customers (Talbot, 2018).

Alternatively, the study enquires if it is needful to motivate employees of the Nigerian money deposit banks. This can be effectively achieved by evaluating the number of occurrence the factors of independent variable influences the factors of dependent variable through the adoption of quantitative research (attaching numerical values) (Creswell, 2014). Moreover, the different tools to be used to collect data in mixed-method research are: face-to-face interviews, telephone interviews, face-to-face questionnaires and internet questionnaires. Likewise, various tools will be used to analyse the collected data. These tools and tests include: Thematic Analysis, ANOVA (Analysis of Variance), factor analysis, regression analysis, and f-test (fisher-exact test) and coefficient analysis. A question is to be analysed with a tool. Also, there might be a situation where two tools will be used to analyse a research question, especially when one tool is not sufficiently reliable for the test (Creswell, 2014).

□ Significance of the Study

The findings of this study might be of immense benefit to all stakeholders of Nigerian money deposit banks: managements, employees, government, share-holders and customers; in that it will enable them take appropriate steps to create an enabling environment that might increase the motivational potentialities of money deposit banks and other profit-targeted organizations. The study is significant for providing awareness towards understanding ways in which the purpose, aim and objectives of motivation could accelerate the employees' performances and productivity in the banks of Nigeria. The research is significant as it

assesses the factors that could boost the work efficiency of employees, the issues adjoining the characteristics, and how the factors could accelerate professional productivity of money deposit banks. Apart from this, the research is significant as it examines the motivational measure which enhances employees turn over with its trends: work condition, individual difference, nature of motivation, and work-life balance (Nepwanga, 2011; Northouse, 2016).

The research might be useful to the managements of Nigerian money deposit banks as it creates understanding on the connection between contemporary issues of motivation and employees' motivational values, contingents, and ideas; with how the objectives of motivation could be attained in the banks of Nigerian with their effects on job efficiency: performance, nature of motivation, when to motivate and managerial tasks. The stipulation of the variety of indicting these problems as in how productivity may affect Nigerian banks is also the significance of the study. Consequently, managers of money deposit banks of might be sensitized on the apparatus which enhances employees' motivational rates in order to determine the accuracy of employees' productivity as revenue increment, class enhancing, good services, and customers' benefits. Similarly, the importance of the study is to give suggestions to the group leaders of Nigerian banks, majorly the managers and administrative bodies on the need to adjudge and incorporate current issues on motivation in their regulations for helpful routine and service liberation.

This study is also significant as it might serve as an admonition to the employees of Nigerian money deposit banks. The study might provide a recommendation for the employees on the need to be efficient to work so as to be motivated since they would not be motivated but based on certain criteria. The study is also imperative as it might serve as an informative note to the employees, as suggested by Chiller (2017) on the need to always open up to their employers on their basic needs. Base on the timing of motivation, the study is

significant as it might suggest for the employees not to always rely on motivation before performance.

It is hoped that this study might provide information for Nigerian governments (both at the federal, states and local levels) to reflect upon the ways in which enabling environments could be provided for money deposit banks as they contribute immensely to the country's economy. Ilesanmi & Famolu (2016) opines that Nigerian money deposit banks are parts of the organizations which pay higher tax. The study might encourage the government to create good environments supported with adaptable financial policies. Also, the study might provide reasons why it is necessary for the federal government to instruct central bank of Nigeria to provide guidelines on how money deposit banks should motivate and provide job security for the employees.

As a matter of fact, this study might be significant because the findings would stimulate the customers, the share-holders, and the society's awareness on the importance of employees' motivation. It might alert the customers on the need to receive good services of the employees of the banks if they are treated well. However, the duties of the customers might also be stated in the study. Likewise, the findings of the study might also assure the share-holders that their values and profits might be increased if the employees' performance efficiently and the performances of the employees could be geared when they are motivated. Hence, the contributions of the share-holders towards maintaining their employees might be provided in the study.

Significantly, the study considers the spaces found in studied literatures on motivational idea and occupational efficiency, as it notices the roles of contemporary issues on motivation, which any research has not prolifically achieved, as agreed with by Akah (2018) and Adebowale (2017). Finally, this research being the first ever to have well thought-out the contemporary issues of motivation; a subject which serves as a complement the ideas

of Mayo Elton Behavioural Theory, Maslow's Needs Theory, McGregor's Participation Theory, and many others reviewed in the study (Muogbo, 2013; Tarver, 2019); the outcome might outline various arguments by scholars, thereby creating gaps for them to make further researches on the related area of study.

1.5 Research Questions and Hypotheses

□ Research Questions

From the problem statement and the research objectives on contemporary motivation issues and acceleration of employees' productivity in Nigerian money deposit banks, the following investigatory questions are identified:

RQ1. What impact do current trends of motivation have on employees' productivity in Nigerian money deposit banks?

RQ2. What relationship is between motivated employees and occupational capacity in Nigerian money deposit banks?

RQ3. To what the extent does extrinsic motivation affect work performance in Nigerian money deposit banks?

RQ4. How do intrinsic desires influence professional ability in Nigerian money deposit banks?

RQ5. What are the most abiding remedies on how employees can be inspired in Nigerian money deposit banks?

□ Research Hypotheses

This study is based on the following assumptions:

Hypotheses to Question 1

H₀: Current trends of motivation do not have a significantly impact on employees' productivity in Nigerian money deposit banks.

H₁: Current trends of motivation have a significantly impact on employees' productivity in Nigerian money deposit banks.

Hypotheses to Question 2

H₀: There is no significant relationship between motivated employees and occupational capacity in Nigerian money deposit banks.

H₁: There is a significant relationship between motivated employees and occupational capacity in Nigerian money deposit banks.

Hypotheses to question 3

H₀: Extrinsic motivation does not have a significant effect on work performance in Nigerian money deposit banks.

H₁: Extrinsic motivation has a significant effect on work performance in Nigerian money deposit banks.

Hypotheses to Question 4

H₀: Intrinsic desires do not have a significant influence on professional ability in Nigerian money deposit banks.

H₁: Intrinsic desires have a significant influence on professional ability in Nigerian money deposit banks.

Hypotheses to Question 5

H₀ There are no significant most abiding remedies on how employees can be inspired in Nigerian money deposit banks.

H₁: There are significant most abiding remedies on how employees can be inspired in Nigerian money deposit banks.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

In the previous chapter, attempt was made on the introductory background of the study, as the knowledge on contemporary motivation issues was briefly examined. Emphasis was paid on the notion of motivation. Motivation was described as an internal motive which determines the energy spent in workplace. It is a basic fact that motivation has a straight impact on the efficiency of any organization and it controls the quality of workers within such organization (Singh, 2015; Bernie, 2017). The study is intended to examine the factors that could improve the work efficiency of employees and also accelerate the productivity of the Nigerian money deposit banks. The research is also premised against the backdrop of interrogating the motivational parameters that could enhance performance of employees in order to obtain both intrinsic and extrinsic factors and at the same time improve productivity in terms of what gaining stand amidst competitive contemporaries and what the banks would offer the society. Also, the chapter provided series of questions which sought to hypothesize some listed objectives, which will also be address in the subsequent parts.

This section of dissertation is based on review of numerous literatures. First, numbers of theories and concepts that are related to the aim and objectives of the studies; of both dependent and independent variables will be critically reviewed and evaluated. Apart from this, the opinions of scholars on the factors of motivation are critically reviewed. These series of factors identified are however classifies into two; intrinsic and extrinsic. Each of the factors is subsequently subdivided into various dependent variables, following the definition of Tarver (2019). Along the line, the section will examine essential classifications of motivation through the employment of Mayo's behavioural and Maslow's needs theories as referenced to (Bryce, 2018; Ameri, 2015). Efforts will be made to evaluate the issues that can boost the labour efficiency of employees and at the same time accelerate the productivity of

the Nigerian commercial banks. The study will thereafter interrogate the motivational parameters that could enhance performance of employees in order to obtain the aforementioned factors as well as improving productivity in terms of societal benefits.

Lastly, the research will make empirical review and critique of past literatures related to the present research. In this section of the chapter, rigorous effort will be made on reviewing twenty five researches dated 2015 to 2022 aiming at the theme, purpose, justification and recommendation of each of the literatures. cursory effort will then be made at summarizing, describing the relationship, gaps and area of divergent between the past researches and the present one. It is upon the completion of the chapter that summary and conclusion will be made.

To effectively present scholarly research, some library databases and search engines are employed. These include: Scopus, Pubmed, Web of Science, Directory of open Access Journals, and so on. Likewise, the searchable electronic device indexes consulted are: Elsevier, Academic OneFile (Gale), and ProQuest. Google, bing, yahoo, ask.com and duck duckgo are also used to electronically provide more information on software materials and videos. The literatures that are thereafter reviewed are within the range of 2015 to 2020, though there are scanty ones which dated to the middle of the century due to unavoidable reasons. The materials which serve as the literatures reviewed include: articles, journals, seminars, videos, manuscripts, pamphlets, dissertations, and case studies.

2.2 Theoretical/ Conceptual Framework

2.1.1 The Concept of Motivation

Though the concept of motivation does not have a precise time and area of origination, scholars such as Stellar & Stellar (2015) rely on the mealy assertion that documentation of motivation can be traced to the fifth century B.C. where Plato considered the reason to be in the head, courage in the chest and appetite in the stomach. The term

motivation was coined from a Latin word “movere” which means “to move from one place to another” (Luthans & Sommers, 2015, p. 4). Motivation by the simplest mode of definition going by the notion analysed, means to transport out or to move. Scientists typically describe motivation as mental procedures which invigorate and direct human being’s behavior (Ayub, 2016). Kreitner & Kinicki (2018, p. 14) establish that motivation signifies “those psychological processes that cause the stimulation, persistence of voluntary actions that are goal directed”. The supposition of the previous scholars was that motivation is the connection between the internal and external stimuli (Muogbo, 2013; Tarver, 2019). This is the reason Thang & Dung (2019) suggested that the hierarchy of needs theory of Maslow was a direct modern version of the perception of the Classical era.

Morphologically, the term motivation is derived from the root word “motive” which means the scheme, desire or sentiment which propels someone into action (Radel, Pjevac, Davranche, d'Arripe-Longueville, Colson, Lapole & Gruet, 2016; Lazonick & Mary, 2017). There must be some certain responsive agents behind whatsoever could be the action of someone. This responsive agent is reliant upon the drive of the one’s concern. Motive can chiefly be identified by investigating the needs and desires of someone (Bartlett, 2018). Truth be told, there is no worldwide theory that explains the issues influencing motives that direct individual’s behavior at a particular point in time. Generally, different motives function within different people at different times and control their behaviors differently. Thence, development of motivation assesses the motives of people which result in diverse forms of behavior (Wasserman & Wasserman, 2020).

The contemporary notion of motivation is generated from the chronological necessitation to account for the stimulation and course of behaviour (Bernie, 2017). Frederick Winslow Taylor was well-known for developing modern phase of motivation in the 1890s. According to the Taylorism, managerial perception of motivation views employees to be

motivated by money (Gareth & George, 2018). In 1920s, Elton Mayo perceives motivation from different angle. The scholar suggests that employees' outputs increase when they are monitored, valued, and given the freedom to put in their own impact. However, Mayo is prominent for developing behavioural motivation (Gareth & George, 2018; Barbara, 2015; Bernie, 2017).

According to Locke & Latham (2018), motivation is an understanding of desire or repulsion. Maslow's theory offers many explanations for the above definition. He explains that people are motivated by insatiable needs (Pisello, 2016). The average workplace lies between high risk and high opportunity. Random motivation is a dead end strategy, and employees are clearly more attracted to the random side of the dynamics line than to the other side. However, motivation is a powerful tool in the work environment that can motivate workers to work at their well-organized level of production (Steinmetz, 2016; Pisello, 2016; Locke and Latham, 2018)).

Motivation is defined by Ormrod (2017) as an internal condition that stimulates or attracts someone to act or follow a particular path in order to keep them engaged in certain tasks. It is an internal obligation that describes the level, determination and route of performance in the workplace. Undoubtedly, dynamics affect the bottom line of the organization and affect the number and value of people and the organization. Motivation is a process; it refers to a person's internal motivation that influences the trajectory, intensity, and purpose of voluntary behavior (Singh, 2015). Add to that the explanation by Bernie (2017) that motivation is a known stimulus to action towards the achievement of a certain goal and that employees naturally differ in their ability to perform skills and attitudes (especially regarding the work they do), and the task to perform and achieve appropriate results. So motivation is usually not something called “overwhelming desire”. It is the inherent power of employee depth and exploitation of that behavior to achieve individual and organizational

goals. It is from intrinsic motivation that the concept of motivation has arisen, which is now influenced by external influences and affects performance (Faris, 2018).

Scott (2018) sees motivation as the process of inspiring people to performance in order to achieve the set goals. In the field of Human Resource Management, the idea of motivation shows an individual wish to accomplish a task in a suitable way or to put in utmost effort to complete required duties (Ayub, 2018 & Datta, 2018). This means that motivational initiatives can amplify the value and number of performance of an organization. If the initiatives are properly utilized, many gaps which exist between obtainable organizational performance and the levels needed to achieve the organizational goals because of lack of motivation will be bridged (Bénabou & Tirole, 2018). Therefore, motivation means a constructive relationship between the employees' needs and the administrative objectives. Motivating employees is preparing them to shift to the direction that is desired by the organization so as to achieve a positive effect. Employees' motivation is just about making a direction autonomously and taking a direct track of action which will guarantee the tendency of reaching the destination. Hence, motivation is operationally explained as goal-directed behavior (Clark, 2019).

Young (2017) also defines motivation as the force within an individual that account for the level, direction, persistence of effort at work. This definition is similar to that of Halepota (2015) who before-hand defines motivation as someone's energetic participation and obligation to attain the desired results. These definitions are further illustrated by presenting the concept of motivation as a sub-theoretical framework because different approaches generate different outcomes at unrelated times while there is no particular approach that can make definite positive results always. As a matter of fact, Butkus & Green (2019) relate the definitions to organization framework. Motivation is seen to be a set of forces that trigger employees to act somehow or to move towards some directions. This

means that motivation plays a prominent role in actualizing employees' contentment and performance and it has been adopted as one of the most vital facets in Business and Management (Re'em, 2017; Maria, 2018).

According to Antonioni (2019, p. 17), "the amount of effort people are willing to put into their work depends on the extent to which they feel their motivational needs will be met; they feel there is something in the organization that is preventing them from achieving good results." It can be inferred from the above definition that motivation is basically related to the events and factors that govern certain human activities during a certain period of time under certain existing conditions. Furthermore, this definition implies that there should be an imperceptible obligation to motivate people to do something (Chamber & Skinner, 2017). One can also conclude from the definition that an employee is motivated; that is, creating a highly motivating atmosphere will sustain the challenge that awaits organizational management.

A critical perusal into the idea of motivation provides a clarification on how behavior is enthused, continued, and directed as well as the way it should be ended (Adewumi, 2018). Organizations usually rely on the use of positive incentives such as: salary increment, good working environments and job security or negative reinforcement such as: release from job withholding rewards, and demotions. Be it as it may, the major responsibility of a manager is to create an effective work environment which will motivate employees in order to become more industrious contributing associates of the organization (Bénabou & Tirole, 2018). Armstrong (2019) asserts that motivation deals with the potency and course of behavior. A motivated employee is the employee with visibly distinct goals that follows the path towards achieving the set goals. This means that motivation is goal-targeted behaviour (Amabile, 2019).

Motivation is defined by Odugbesan (2018) as the any means by which the attitude of a person is moved to point or direct his actions towards the achievement of specific aim. Motivation is the desire to put forward effort to search for means of fulfilling organizational objectives. This means that motivation entails incorporating the desires which encourage employees' performance. This definition is supported by Nwokoye (2019) as motivation is seen as the obligation that lures employees to come close to their jobs and approach the jobs positively in requisites of accelerated productivity. Motivation means the internal vigor which is usually beyond individuals which arouse and influence their obligations to courses of performance. Motivation deals with the readiness to utilize effort in order to achieve organizational goals and desire. Summarily, the above opinions are summed up to three basic elements: needs, effort and goals. Therefore, motivation in organization is both individual-oriented and organization-oriented (Mullins, 2019).

Contextually, motivation in banking industry is the passion developed by employees in embarking on certain activities. The motivation of employees is not just to make them happy or perform the task assigned to them, but to make the banks achieve their objectives. To achieve the set objectives, some issues are drawn closer to the mind. These issues are usually pre-empted by what strengthens behavior (Dessler, 2018). So, how these behaviors are influenced is what serves as debates for decision makers in contemporary commercial banks. Then, the study contends with the definitions of Greenberg & Baron (2018) and Ajijola (2019) which view motivation in banks as the range of procedures which stimulates, guides and upholds the attitude of employees towards effective productivity in terms of profitability, customer service satisfaction and increased share-holding values.

2.1.2. Related Theoretical Frameworks

Theoretical framework according to opinion of Obasi (2019) means relating the issues under exploration to the hypotheses, postulations and ideology of a theory. It is very

necessary that studies in Management, Humanities and Social Sciences are connected to a theory for proper analysis and appreciation of the investigated problem. Nwankwo (2019) suggests that with the purpose of having an exceptional framework for issues of motivation, there is need for organizations to make out the tasks and desires of the organizational workforce at various stages of its evolution, including, the strategic, managerial and operational levels. Secondly, to identify the employees and organizational productivity which will make up the organization and thirdly to match the organization's needs for effective performance of the employees with their needs for personal growth and development. It is to this end that the theories that are studied in this study are segmented into three parts: Behavioural Theory, Productivity Theory, and Performance Theory. Out of twelve theories that are reviewed, Mayo's Behavioural Theory and Maslow's Needs Theory serve as the leading theories in understanding the concept of issues of employees' motivation, while the remaining ten theories serve as supporting/related theories.

1. Performance Theory

Mace's Goal Setting Theory

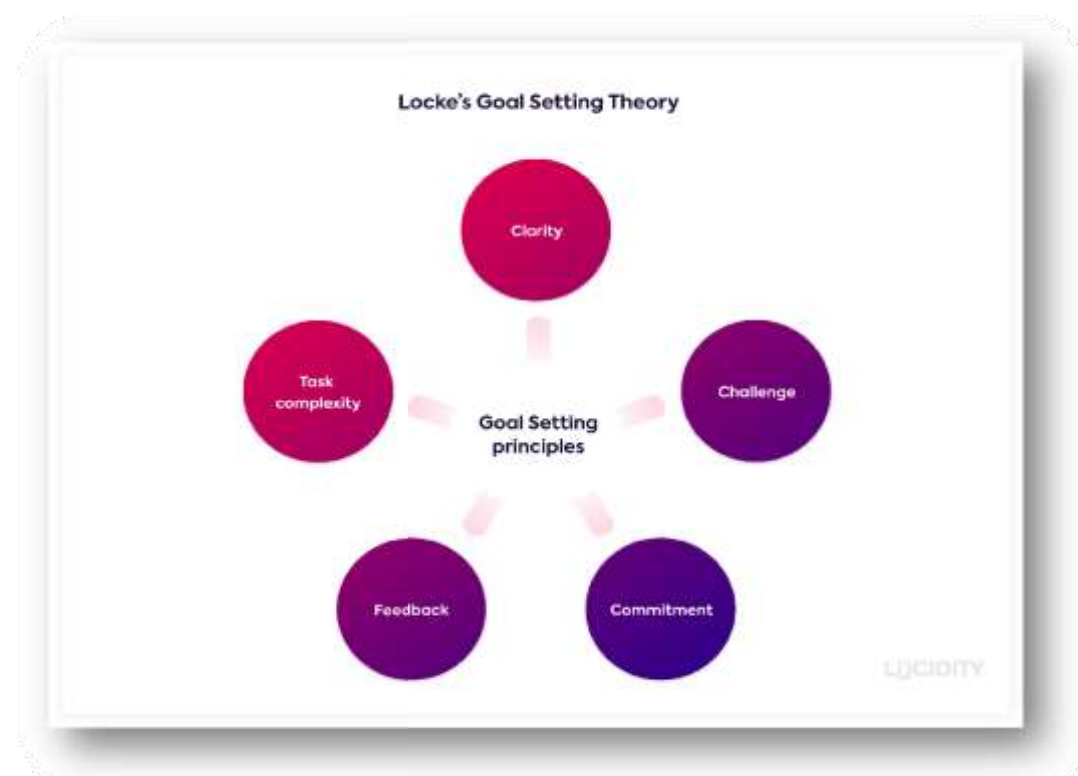
Several theories are related to performance and job performance. One of these theories is goal setting theory. This theory was promulgated by Cecil Alec Mace in 1935 and further developed by Edwin Locke in 1964. This theory refers to the development of plans that motivate employees towards their goals (Grant, 2016). . Studies show that more specific and purposeful goals lead to more performance improvements than easy or universal goals. Provided that an individual accepts the goal, has the ability to achieve it, and does not have conflicting goals; there is a promising linear association between impenetrability of function and job performance (Locke & Latham, 2018).

Goal theory asserts that motivation and performance are higher when individuals are assigned specific goals, when goals are complex but set, and when performance feedback is provided.

Participation in goal setting is required as a means of reaching consensus on enhanced goals. Difficult goals must be agreed upon and their achievement reinforced through supervision and guidance. Feedback is important for staying motivated, primarily towards achieving more ambitious goals. Goal theory supports the concept of management by goals, which is a process of managing, motivating, and acknowledging people by setting goals and objectives and determining performance against goals. However, management by objectives has fallen into oblivion because it is approached in a bureaucratic manner, without real support from the people involved and above all without ensuring that managers perceive understand what compliance, support, and feedback processes mean, and be proficient in putting them into practice.

Figure 2.1

The Goal setting Chart



Note. Adapted from A theory of goal setting and task performance by Locke, E.A. & Latham, G.P., 2018, p. 42.

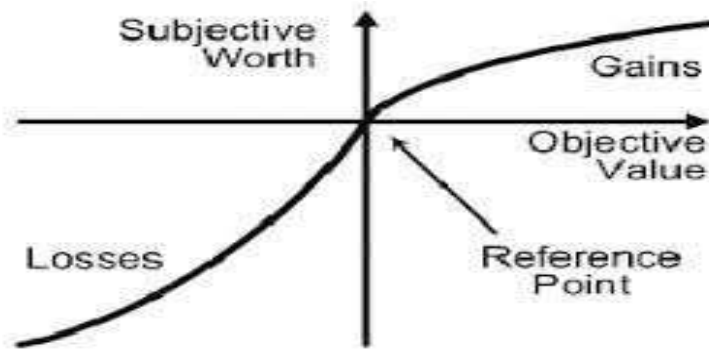
However, goal setting theory can be summarized in four important characteristics: complex specific goals lead to significantly higher performance than simple goals, scoring skills with goal accountability lead to higher goals and performance, variables such as acceptance People's opinions, reactions, or contributions in making decision-making affect only the behavior that leads to the definition of a particular goal. exact target. Complex purpose and goal setting (choice, persistence, and effort) can also have cognitive advantages (Grant, 2016; Locke & Latham, 2016; Latham, 2017).

Subjective-Value Theory

Aside from the above, the subjective theory of value is a theory that proposes the value of goods which is not measured by any normal characteristics of the goods, nor by the sum of trials made to produce the goods, rather value is determined by the implication an acting personality places on a good for the achievement of his preferred ends (Field, 2017). The modern explanation of this theory was formed separately and virtually at the same time by William Stanley Jevons, Léon Walras, and Carl Menger towards the end of the 19th century (Paul, 2016; Fuller, 2016). The subjective theory of value supports a view that one can make value essentially by changing possession of something to someone who values it better, without necessarily adjusting that thing. People tend to obtain thinning stages of contentment, or trivial efficacy from acquiring extra units of goods. The theorists explains further that construction is chiefly another instance of the theory of supplementary value, and that an employee's wage-earning potential is set by the worth of their work to others instead of recurrent costs, and they work because they put importance on reward more than idleness (Field, 2017; Paul, 2016; Fuller, 2016).

Figure 2.2

The Subjective-Value Chart



Note. Adapted from A Technical change and US economic growth by Field, A., 2017, p. 51.

The subjective theory of value maintains that the value of an object is not fixed by the amount of resources and the hours of labor that went into creating it but is variable according to its context and the perspective of its users. In fact, the theory argues, the value of any object is determined by the individual who buys or sells it (Fuller, 2016). This economic theory opines that a product's value is decided by how scarce or useful it is to the individual. The subjective theory of value suggests that an object's value is not intrinsic but changes according to its context. Following the subjective theory of value, it may be possible to create or increase the value of an object by transferring ownership of it to an owner who regards the object at a higher value. This can be true even if the object is not modified in any way (Field, 2017; Paul, 2016; Fuller, 2016).

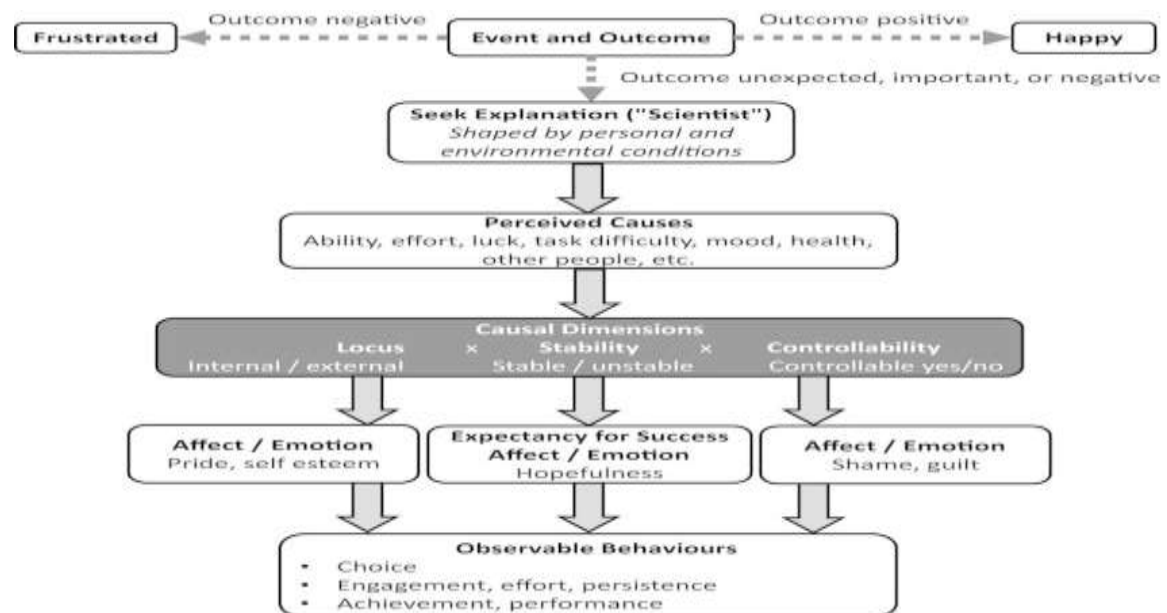
Weiner's Three-Dimensional Theory of Attribution

Three-Dimensional Theory of Attribution by Weiner demonstrates how importance is credited to people's behaviors. To this regard, the theory appraises the different ways in which people choose the way and reason things are done (Steinmetz, 2016). As what the theory denotes, three dimensions are identified: firmness, locus of management and controllability. Weiner's theory of ascription is pertinent in as it deals with what prompts the behavior of employees in work place. Nevertheless, instant rejoinder is essential in its notion (Weiner, 2016). Attribution theory helps avoid employees from attributing their failure to an innate lack of adeptness and see that accomplishment is helpful if they work more or use

varied strategies. It is contended that admiring of employees is central to their behavioural frame of mind even if the effect is still not right. This way, the employees are positive to account for the breakdown under handy factors, which can also be improved in prospect (Weiner, 2016; Locke & Latham, 2018; Steinmetz, 2016).

Figure 2.3

Three Dimensional Theory Chart



Note. Adapted from Three Dimensional Theory Chart by Locke, E.A. & Latham, G.P., 2018, p. 44.

The theory proposes that individuals have preliminary emotional responses to the possible consequences of the intrinsic or extrinsic motives of the actor, which in turn influence future behavior. That is, a person's own perceptions or attributions determine the amount of effort the person will engage in activities in the future. Weiner suggests that individuals exert their attribution search and cognitively evaluate casual properties on the behaviors they experience. When attributions lead to positive affect and high expectancy of future success, such attributions should result in greater willingness to approach to similar achievement tasks in the future than those attributions that produce negative affect and low expectancy of future success. Eventually, such affective and cognitive assessment influences

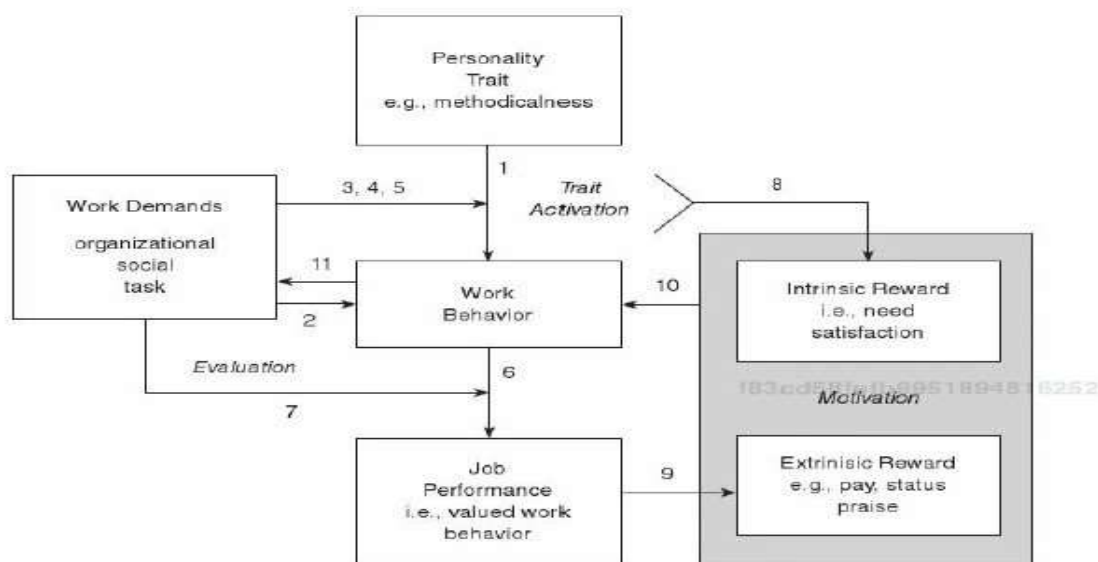
future behavior when individuals encounter similar situations. The achievements of the theory have three categories: stability, locus of control, and controllability.

Murray's Trait Activation Theory

Another theory relevant to the abovementioned one is Henry Murray's trait activation theory propounded in 1938. The theory focuses on an unequivocal shape of job performance, and can be seen as an enlarged or broad study of personality-job fit (Judge & Zapata, 2015). Particularly, it is how individuals convey their traits when brought in to situational facts connected to those traits. These facts can arouse behavior traits that are connected to work and organizational requirements which the organization values (Kenrick & Funder, 2018). Nonetheless, the theory specifies that only in situations where these attributions are appreciated that enhanced job performance and the promising for successive growth can result in extrinsic gains. Trait activation theory promotes situational actualization; that is, whether a trait results in improved performance relies on the viewpoint or whether the viewpoint is relevant to performance relies on the trait (Tett & Burnett, 2017; Simonet & Tett, 2016). As organizations understand how different organizational cues lead to the expression of personality traits, this knowledge will help them create situations that "trigger" the traits they perceive highest ratings and select employees based on those characteristics. . However, to fully understand the characteristics required for different job roles, including team contexts, management experts recommend that organizations conduct a job analysis that focuses on personality to improve the selection and promotion process.

Figure 2.4

Trait Activation Chart



Note. Adapted from A personality trait-based interactionist model of job performance by Tett, R.P. & Burnett, D.D., 2017, p. 20.

Organizations can use trait activation theory to help them ensure a positive applicant experience. A test shows that for applicants who are appreciably strong in the desirable traits for the position they were being considered for, perceived personality fit with current employees played a large role in their perception of the organization. Using trait activation theory and the related similarity-attraction theory, organizations can design their enrollment processes in such a way that applicants connect to current employees with whom they are likely to identify.

Fiedler's Contingency Theory

A very important theory that is pertinent to professional performance is Fiedler's the contingency theory. This theory examines the factors that influence the relationship between organizational strategy and the employees (Scott, 2017). The theory explains that there is no direct knowledge to organizational behavior, a theory which makes an adaptation of the view of Skinner (Luthans, 2018). This means that there is no way that is better while structuring a company and solving employees' problems. It all relies on the situations.

Several companies have welcomed the guidelines of organization behavior because it can assist them to better value employees in a work environment. Organizational behavior can be used to assess, control and anticipate behavior of employees so that industries can better assess how to motivate individuals (Morgan, 2017). Companies need to use test and error scales to see the variables that give the outcomes necessary. The contingency theory is concerned with knowing what can influence employees' efficiency, productivity, absenteeism and job contentment (Scott, 2017; Luthans, 2018; Adebawale, 2017).

Figure 2.5

Contingency Theory Chart



Note. Adapted from Organisational Behaviour by Luthans, F., 2018, p. 87.

Contingency theory has many facets and meanings. But for now, just providing an overview and some relevant highlights is enough. The stochastic theories, in a sense, challenge the universal applicability implied by some of the theories discussed (although they relate more readily to Lewin's concept of open systems). In summary, contingency theories suggest that good management will vary depending on the variables of the situation. Early research on contingency theory indicates that variables such as leadership style, job design, involvement in decision-making, and organizational structure are key to understanding what

leads to outcomes good overall management performance (Shepard and Hougland, 1978). A more recent definition of contingency theories in the Encyclopedia of Management divides them into two categories; environmental contingencies and internal contingencies (Helms, 2000).

2. Productivity Theory

The Marginal Productivity Theory

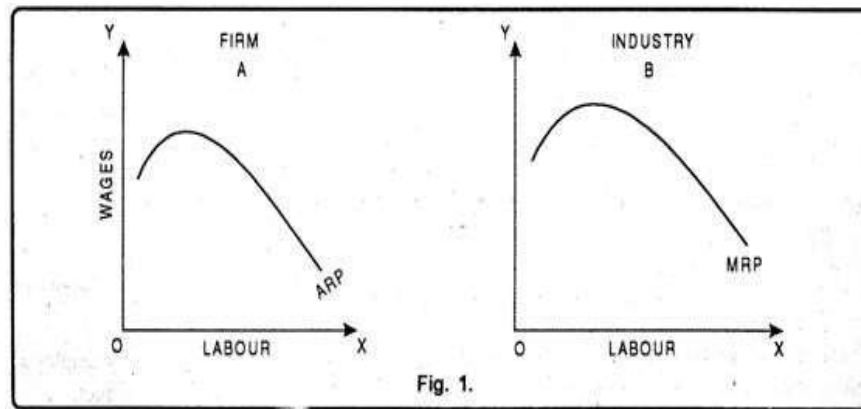
In addition, the theory of marginal productivity, developed in the late 19th century majorly by Bates Clark and Henry Wicksteed, was anticipated to decide the balanced contradictions in the theory of the factors of productivity (Hamermesh, 2016). Related to the theory of the issues of productivity, marginal productivity theory posits that the worth of a creation is formed by the three basic factors of production (land, labour, and capital). All these factors contribute to the procedure of production. Therefore, they are consistently productive and create equal amounts of worth. This implies an organization pays employees based on the values they add to the organization's interests or values (Sickles & Zelenyuk, 2019; Pullen, 2019).

According to the proponents of the theory of marginal productivity, the marginal produce is precisely the altitude which determines the required level of proceeds allocated to each of the factors. Two wide-ranging conclusions were made from the theory of marginal productivity: a system of perfect competition in the production market guarantees the minimum expenses in each unit of production, and the proceeds got from each factor are equivalent to the amount and value of its marginal product (Hamermesh, 2016; Pullen, 2019).

Moreover, marginal revenue productivity of a factor constitutes its demand curve. It is only due to this reason that a firm's demand or labour depends on its marginal revenue productivity. A firm will employ that number of labourers at which their marginal revenue productivity is equal to the prevailing wage rate.

Figure 2.6

The Marginal Revenue Productivity Chart



Note. Adapted from The Marginal Revenue Theory by Hamermesh, T., 2016, p. 31.

Figure above shows that at wage rate OP_1 , the demand for labour is ON_1 and marginal revenue productivity curve is MRP_1 . If wage rate falls to OP , firms will increase production by demanding more labour. In such a situation the price of the commodity will fall and marginal revenue productivity curve will also shift to MRP_2 (Bernie, 2017; Salamone & Correa, 2016).

The Labour Productivity Theory

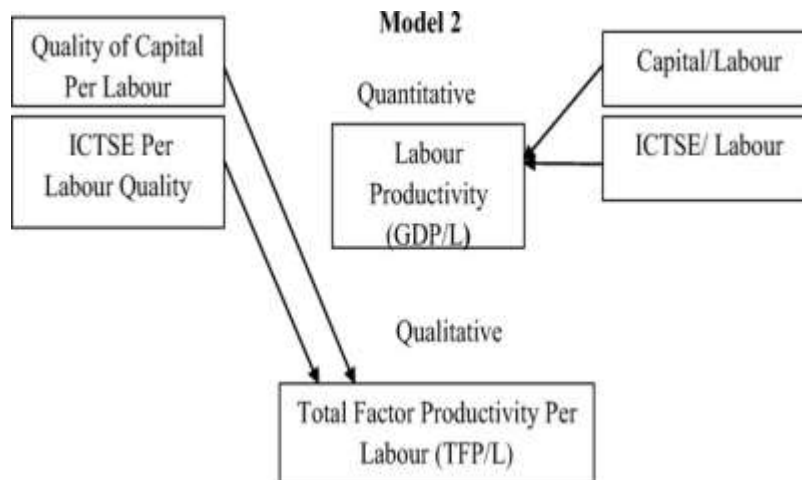
A pertinent theory to be identified in this research is labour productivity theory. Labour productivity theory is also referred to as labour theory of value, a theory introduced by Adam Smith and interpreted by David Ricardo and Karl Marx (Darrell, 2016). Labour productivity is a revealing pointer of copious economic pointers as it provides a pulsating gauge of financial growth, competitiveness, and livelihood standards in an organization owing to the behavioural efficiency of the employees. It is the estimation of labour productivity which helps clarify the major economic bases that are essential for both economic growth and social growth.

The quantity of input shows the time, attempt and skills of the employees. Beaudreau & Pokrovskii (2017) posit that a country's ability to advance its reliability of living over time

depends roughly totally on its aptitude to raise its productivity for each employee. Labour effort is determined either by the whole number of hours utilized of all individuals' employed or total employment. In particular, statistical institutional review is difficult to use because of its different reputation of hours-worked estimates and their varying quantity of universal comparability (Darrell, 2016; Beaudreau & Pokrovskii, 2017; Beack, 2018).

Figure 2.7

The Labour Productivity Chart



Note. Adapted from The Labour Productivity Chart by Darrell, M.W., 2016, p. 43.

3. Behavioural Theory

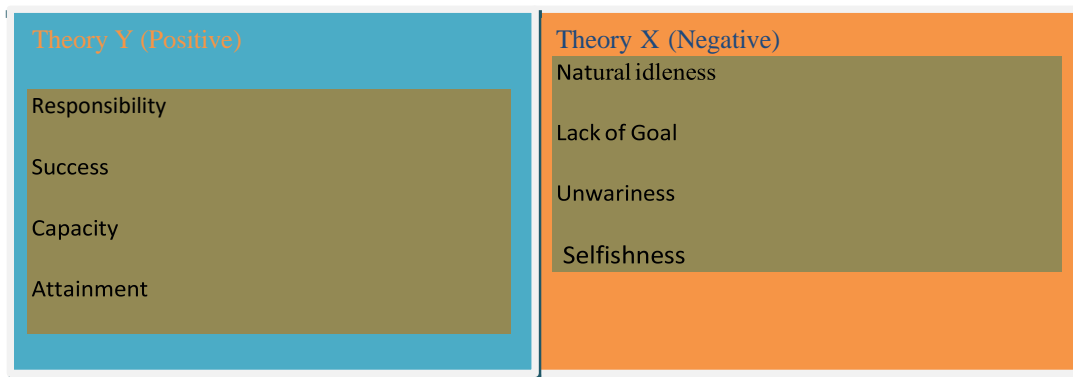
McGregor's Participation Theory

McGregor's participation theory is distinguished by two different views of people based on employee involvement. The first view called Theory X is fundamentally negative, while the other is called Theory Y which is essentially positive (Salamone & Correa, 2016; Deckers, 2018). Theory X focuses on the following assumptions: natural human laziness, lack of purpose, human recklessness and selfishness. Theory X is the conventional view that the typical human being does not like to engage in work and wishes to avoid participating in it. Therefore, most people need to be coerced, controlled, influenced, or threatened with reprimand to get them to put in enough effort to achieve organizational goals.

In contrast, Theory Y proposes: indifference to organizational goals, accountability and success, ability to influence one's own behavior, and need for achievement. Furthermore, Theory Y focuses on the fact that people will develop self-control to serve the goals to which they are fully dedicated, and the obligation to achieve those goals is the ultimate reward associated with their success (Adebowale, 2017 Kanfer & Tran, 2016). What McGregor is trying to test through the theory of X and Y is to demonstrate the limits and outline a framework for how people act in organizations. The truth is that no company employee really belongs to Theory X or Theory Y. The employee literally possesses both characteristics. The theory posits that people move from one group to another with changes in their thoughts and motivations in changing situations (Salamone & Correa, 2016; Kanfer & Chen, 2016; Adebowale, 2017).

Figure 2.8

Participation Theory



Note. Adapted from Participation Theory by Kanfer, R. & Chen, G. 2016, p. 17.

Two-Factor Theory

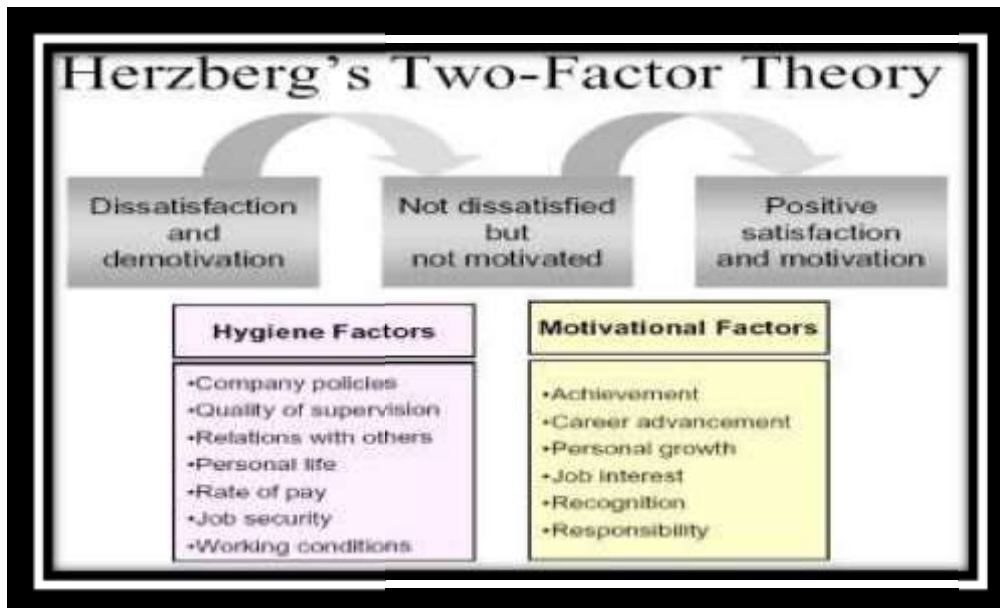
Despite the relevance of Maslow's theory and its relevance to behavioral theory, it was rationalized by Herzberg's two-factor theory. Frederick Herzberg argues in his intrinsic/extrinsic (two-factor) theory that some factors in the workplace will lead to job satisfaction, but if they are absent; they do not lead to dissatisfaction but rather dissatisfaction. It is believed that people have the ability to accurately explain the

circumstances that make them satisfied and dissatisfied with their work. Accordingly, subjects were asked to tell interviewers when they felt particularly good or particularly bad about their work and how long their feelings lasted. Stories about the “good” times are often related to the content of the job, specifically achievement, recognition, promotion, responsibilities, and the job itself. On the other hand, stories about the “bad” times are most often related to the work context. Organizational politics and management, leadership, wages, and working conditions appear more often in these accounts than in accounts of “good” times (Deckers, 2018; Salamone & Correa, 2016).

The other group constitutes the elements of hygiene in terms of medical use, i.e. prevention and the environment. Herzberg points out that while financial incentives can be motivating in the short term, their effects wear off quickly. Herzberg's two-factor theory has been strongly criticized by scholars such as Opsahl & Dunnette (1966). This theory has been criticized for not trying to conclude a relationship between satisfaction and performance. It is recommended that the two-factor theoretical model is the expected outcome of the interrogation method used by the investigators. It also illustrates that broad and unnecessary conjectures are made from small and specific samples without any evidence of satisfactory progress in effectiveness. Thus, human motivators are often adjusted throughout life, while human materialization is one of the major motivators at any stage of life. Two-factor theory generates inference in specialist fields such as information systems and consumer achievement research (Akah, 2018; Bernie, 2017; Stellar & Stellar, 2015).

Figure 2.9

Two-Factors Needs Theory



Note. Adapted from Work Motivation: History, Theory, Research, and Practice by Latham, G.P., 2017, p. 32.

Expectancy Theory of Motivation

Another related theory is motivational expectation theory. The theory of expectation was first recognized in the valence instrumental expectation theory (VIE) proposed by Vroom (1964). While 'valence' represents value, 'instrumental property' denotes certainty that if a thing is done; it will probably lead to different results. Expectation is the likelihood that an action or effort can lead to an outcome. Expectation theory asserts that motivation is high as soon as people know what they have to do to be rewarded, expect to be able to receive incentives, and predict that rewards will be valuable. The strength of expectations can be based on prior knowledge (reinforcement), but individuals are often faced with recent situations – a change of job, a compensation plan or a work situation. Tasks imposed by management: where past knowledge is not a complete guide to understanding the implications of transformation. In these situations, motivation can be reduced (Shaw et al., 2016).

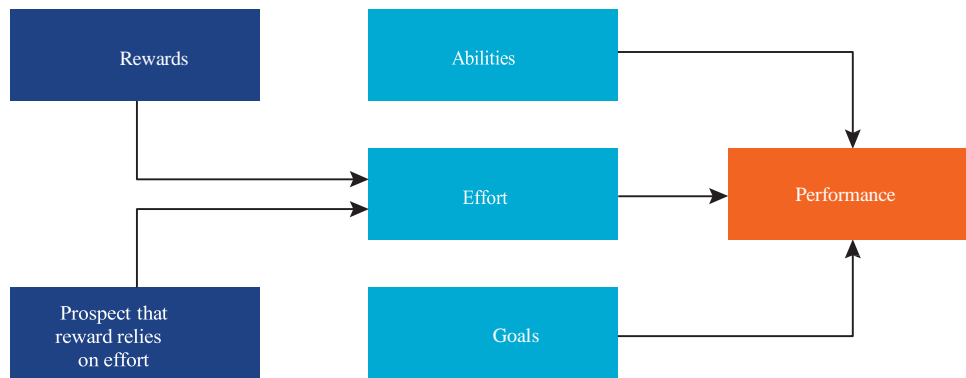
This theory suggests that individuals will decide how to act based on the results they expect from their behavior (Watts, 2017). However, one decides what to do base on the

expected outcome. Motivation is only possible when there is a clear and real connection between performance and product, and the product is seen as a means to satisfy a need. This sheds light on the reason for the external monetary dynamics. For example, consider that a system of incentives or privileges only works if the relationship (row of view) between effort and reward is clear and the value of the reward equals the effort. This also explains why intrinsic motivation that comes from the work itself can be more influential than extrinsic motivation; Intrinsic motivational outcomes are more influenced by individuals, who can rely more on their past experiences to indicate the extent to which their actions are likely to produce results. positive and beneficial results.

The theory of expectations was later developed by Porter and Lawler (1968) as a copy of Vroom's idea that two factors determine the level of effort people put in their work: first, the value of rewards to individuals in terms of meeting their needs for security, social respect, independence, and self-actualization, and second, the ability to reward based on effort, such as the perception of individuals. In other words, people's expectations about the relationship between effort and reward arise. Therefore, the higher the value of a set of rewards, and the greater the probability of receiving each of these rewards depending on the effort, the greater the effort that will be expended under a particular condition. Ultimately, this theory argues that the process by which people decide their behavior is controlled by how they are able to perceive predictable rewards (Watts, 2017; Shaw et al, 2016; Ameri , 2015).

Figure 2.10

Motivation Model



Note. Adapted from Work Motivation: History, Theory, Research, and Practice by Latham, G.P., 2017, p. 39.

Maslow's Hierarchy of Needs Theory

Behavioral motivation theory is related to Maslow's hierarchy of needs theory in which a good administrator tries to determine the level of essential needs of a given employee. Core obligations are the first step of the pyramid (Bryce, 2018). If there is a deficiency of this degree then all bodily actions will be directed towards meeting this deficiency. It should be noted that only unhappy people need behavioral control (Bryce, 2018; Ameri, 2015). In Ajah's study (2016), there is a tendency that because of the high demand, they are planned in order of suggestion, from most important to most complex: physical, shelter, relationships, satisfaction, and self-awareness.

The most important classification of needs was proposed by Maslow (1954). Maslow proposed five broad types of needs that are applicable to humans, starting from basic physiological needs and through a hierarchy of safety, social, and esteem needs through to needs personal satisfaction, the highest of all. When a lower need is satisfied, the higher need immediately becomes most important and the individual's focus will be towards satisfying this higher need. However, the need for personal satisfaction cannot be satisfied. This is because man is an animal whose desires are never satisfied by any means. Only an unmet need can motivate a behavior, and the need is the main driver of that behavior. Psychological growth occurs as individuals increase in the size of their needs, but it is not

fundamentally a simple succession. There are lower needs, even if they temporarily cease to be the driving force and people continually return to previously met needs.

Maslow's Hierarchy of Needs theory has an instinctive application and is very well known. Although not established by empirical research like that done by Wahba and Bridwell (1979), it has been criticized for its apparent complexity, as it is believed that individuals may have different priorities. It is difficult to see the need for gradual progress on the scale and due to the vague simplicity of Maslow's theoretical discourse. In fact, there is doubt, as Maslow himself expressed, about the solidity of a strictly planned hierarchy.

Figure 2.11

Maslow's Needs Theory



Note. Adapted from Work Motivation: History, Theory, Research, and Practice by Latham, G.P., 2017, p. 61.

Mayo's Behavioural Motivation Theory

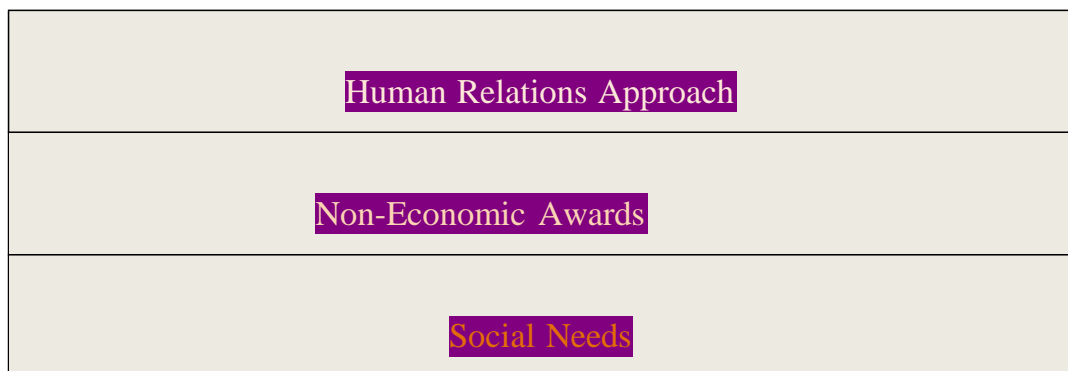
The theory of behavioral motivation was formally proposed by Elton Mayo in the 1920s with the theme of the Hawthorne Effect (Bernie, 2017). Behavioral motivation theory holds that by influencing certain behaviors in employees, they are more likely to perform well. In other words, managers can do certain things to motivate employees to succeed or vice versa. In fact, goals are set by both the organization and employees and achieved in behavioral motivation (Salamone & Correa, 2016; Deckers, 2018). From a behavioral perspective, motivation is essentially the expectation of reward (Ameri, 2015).

Behavioural theory agrees that employees are not only motivated monetarily but connected to employees' attitudes to work (Adebowale, 2017; Kanfer & Chen, 2016). The exploration made by Derue et al. (2016) on behavioral theories of leadership in motivation argues that professional performance is the output of behaviour and its effect on individuals. Robert (2018) believes in this opinion by paying attention to the action began by motivation instead of individuality; therefore the course of the behavioural theory is publicly obtained or learnt. Behavioural theory deals with two steps: making interpersonal connections with the employees and getting the tasks at hand done effectively (Robert, 2018; Derue et al. (2016).

This theory of behavioural motivation results in the individual relation conceptualization. This underscores the tendency of managers for being more fascinated in their employees. Mayo thinks that both communal relationships and job relieve sway work performance. As a result, Mayo's theory is a response to the theory which believes that employees are just a dissimilar entry into the production of goods and services (Bernie, 2017; Salamone & Correa, 2016). In consequence, the behaviorists such as: Mayo, Percy and others are acknowledged for noting the fact that motivation of employees boosts the output of the work. The theory concluded that productivity is amplified because of the concern the employees get from the organization.

Figure 2.12

Hierarchy of Mayo's Behavioral Theory

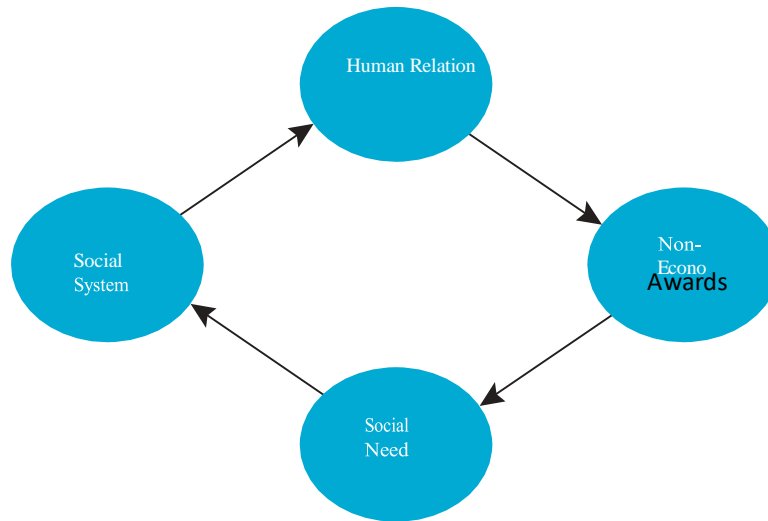


Organization as a Social System

Note. Adapted from Self, 2019.

Figure 2.13

Processes of Behavioral Theory



Note. Adapted from Self, 2019.

Table 2.1

Summary of Related Theories

THEMES	THEORY	PROPOUNDER	OPERATION
	Goal Setting	Cecil Alec Mace	Growth of a plan intended to move employees towards their purposes, motivation and performance are higher when individuals are set definite goals, when goals are complicated but established, and when there is response on performance
	Subjective-value	Jevons, Walras, & Menger	Proposes the value of goods which is not measured by any normal characteristics of the goods, nor by the sum of trials made to produce the goods, rather value is determined by the implication an acting personality places on a good for the achievement of his preferred ends

Performance Theory	Three-Dimensional of Attribution	Weiner	Appraises the different ways in which people choose the way and reason things are done, employees are positive to account for the breakdown under handy factors, which can also be improved in prospect
	Trait Activation	Henry Murray	Focuses on an unequivocal shape of job performance, and can be seen as an enlarged or broad study of personality-job fit, arouse behavior traits that are connected to work and organizational requirements which the organization values
	Contingency	Fiedler	Examines the factors that influence the relationship between organizational strategy and the employees, concerned with knowing what can influence employees' efficiency, proceeds, absenteeism and job contentment

(Continued)

Productivity Theory	Marginal Productivity	Clark & Wicksteed	Posits that the worth of a creation is formed by the three basic factors of production (land, labour, and capital), precisely the altitude which determines the required level of proceeds allocated to each of the factors
	Labour Productivity	Ricardo & Marx	Pointer of copious economic pointers as it provides a pulsating gauge of financial growth, competitiveness, and livelihood standards in an organization owing to the behavioural efficiency of the employees
	Participation Theory X and Y	McGregor	Theories X and Y talk about proving boundaries and tracing a web to how people act in organizations, people moving from group to group with changes in thinking and motivation themselves in changing situations.
	Hierarchy of Needs	Maslow	Proposing five broad types of needs that generally apply to humans, starting from basic physiological needs and through the hierarchy of safety, social, and esteem needs to the need for personal gratification, highest need for everyone.
Behavioural Theory	Two-factor Theory	Herzberg	The intrinsic/extrinsic (two-factor) theory holds that some factors in the workplace lead to job satisfaction, but if they are absent; they do not lead to dissatisfaction but rather do not cause satisfaction, generating inference in specialist areas such as information systems and consumer achievement research

(Continued)

Expectancy Theory of Motivation	Vroom	Proposing that people will decide how to act based on the results they expect from their behavior, the process by which people decide their behavior is controlled by how they can view rewards in anticipation.
Behavioural Motivation	Mayo	Influencing certain employee behaviors, they have the ability to perform well, establish interpersonal relationships with employees, and effectively complete the tasks at hand.

Note. Adapted from Self, 2019.

2.2. Factors of Motivation

Generally, the assumption, representation and algorithms of the factors of motivation are influenced by common theories and outcomes of various researchers and theories such as: Maslow, Hertzberg, Flow Theory, Positive Psychology, Appreciative Inquiry, and many others (Salamone & Correa, 2016). Based on a topical systematic research, The Hierarchy of Motivation has been preferred to the many others, advanced and improved into a simple construction to make it clear, actionable and quantifiable (Bryce, 2018; Ameri, 2015). With a suitable approach, the above theorists are able to calculate the tenet of motivation as well as the tactical link to that motivation: what is extremely functional while considering what triggers individuals (Salamone & Correa, 2016; Deckers, 2018; Bryce, 2018).

A factor of motivation is based on contemporary intellectual science, but the bonds of establishing theories are noticeable. Hertzberg's two-factor theory of job contentment is absolutely one of these bonds (Deckers, 2018). Hertzberg was in advance of his contemporaries on the features of motivation. He had talked about the factors of motivation as well as its rationale of management years before anyone could have a thought of reviewing any concept. Despite the fact that the suggestion of Hertzberg has been redefined, his elementary research on motivation is everlasting. Motivation factors facilitate individuals in

identifying what to trail and what to shun so as to be exceedingly motivated (Ameri, 2015; Deckers, 2018).

Nevertheless, the factors of motivation aids to express one's vision and effectively presents the tools to proficiently work with the one's own and employees' motivation factors. The research of Recent Brain notes that motivation is entrenched in individual needs and capacity. When it comes to individual transformation and the growth processes, it is necessary to face what drives a person towards the goal, and it is similarly vital to know what to steer clear of so as to be motivated (Bundgaard, 2017; Bernie, 2017; Tracy, 2019).

Pragmatically, different scholars have provided several perspectives on the factors of motivation. This is simply because experts have noted that offering unnecessary rewards can lead to unwanted costs. Although it is believed that giving rewards improves one's motivation, interest, and performance, this is not always the case in the absence of an appropriate incentive (Schulz & Schulz, 2016; Katz, 2017). Andy (2017) argues that when it comes to what motivates employees to give their best at work, ten motivating factors should be considered. The factors identified are: an understanding approach from the organization, job safety, good wages, attractive work, admiration or gratitude for a job well done, being in the know about industrial matters, career progressive opportunities, faithfulness from management, fair working environment, and discreet discipline (Andy, 2017; Bernie, 2017).

The suggestion of Andy (2017) is intimately supported by Pinder (2018) who explains additionally that in Singapore, not much importance has been placed in these areas. Some of these factors are obvious. However, some need explanation to elucidate what employees are actually looking for and what employers can do to make these factors take place. Recognition is not just to make employees to be good about their work and achievements. The more these precise attitudes are recognized the more regularly an employee will replicate them (Andy, 2017; Pinder, 2018; Bryce, 2018).

Also, individuals want to feel that they are part of something larger than just their job. It is the dissimilarity in coming to work in order to collect a salary or working so as to help the organization to be flourishing (Decker, 2010). Having a belief in something better than the job is a key component for employee rendezvous. In addition, making work attractive and planning a vocation path for them would reveal that a manager or administrator has taken into thought an individual employee's efforts and talents before being assigned the work. The key lies availability of the manager when his staff encounters problems - not just job-related. How to tackle work-life balance would decide how considerate an approach one has towards the employees (Decker, 2010; Andy, 2017; Bryce, 2018).

Akah (2018) acknowledges the theory of Herzberg, who divides the motivational factors into two levels: sanitation factors and motivators. Herzberg's sanitation factors are the things that employees can help which will aid efficient output in a place of work. They include things like: job safety, salary, benefits, work environment, good payment, paid indemnity and vacations. Opposite the above factors are Herzberg's motivator factors which are the things that are personal to the employees. They comprise the things like: demanding work, gratitude for one's attainment, accountability, chance to do something significant, involvement in making of policy and a sense of value to an organization (Bernie, 2017; Stellar & Stellar, 2015). Herzberg's motivators are mostly long-term, primary motivation factors, things that come from within, like feeling a part of something superior to oneself and considering individual input to the general objectives (Akah, 2018; Bernie, 2017; Stellar & Stellar, 2015).

Tracy (2019) in his contribution identifies four factors of motivation which are found in every organization or business. These factors establish the levels of motivation of the employees, either positive or negative. The proposition of Tracy (2019) is supported by Dewani (2019) and Klowoski (2019) as, each of these elements can be changed in a

constructive way—usually when a manager changes a leader whose managerial method has not been favorable to bringing out the very best in every employee. The four factors identified are: management style, the incentive system, the organizational atmosphere, and the arrangement of the work (Tracy, 2019; Dewani, 2019; Klowoski, 2019).

Seventeen factors of motivation are recognized by Tarver (2019) which are grouped into either exterior or interior forms; which the objectives of this investigate are premised. These factors include: increment of salary, bonuses, piece rate, retirement funds, allowances, responsibility, relationship with peers, relationship with superior, participation in decision making, job security, regular training, relationship with peers, free access to health facilities, desire to direct personal affairs and fulfillment, desire to continually improve by challenging oneself, pursuit of knowledge on job career, freedom to engage in recreational activities, being in the midst of people with similar idea. Shrestha (2019) supports the description of Tarver (2019) in his investigation and explains additionally how the motivation factors are divided into two distinct types. Both types of motivation take part equally in a day-to-day life of a person, and there are essential similarities and differences between them. These groups are extrinsic and intrinsic factors (Chand, 2018; Shrestha, 2019).

2.2.1. Extrinsic Factors of Motivation

Cherry (2019) explains that extrinsic motivation corresponds to actions motivated by extrinsic factors such as money, recognition, grades, and admiration. This form of motivation arises from the external part of the individual. Externally motivated people will persist in taking an action even when the task is not easy; it's self-satisfaction. A person working in an organization may be engaged in some uninteresting tasks, but because he receives external rewards for performing these tasks, he is considered motivated when he performs them show them (Cherry, 2019; Tracy, 2019).

According to Shrestha (2017), extrinsic motivation is often explained as the tendency to engage in activities aimed at achieving some kind of known extrinsic reward. It is important to note that these rewards can be tangible or psychological in nature. Money and titles are two common types of tangible rewards (Tracy, 2019). People engage in activities that they would not normally find interesting or rewarding in order to earn money. Psychological forms of extrinsic motivation can include public praise and acclaim. Although these rewards are not physical or tangible, they are types of rewards that motivate outside of the actual task engagement process (Shrestha, 2017; Cherry, 2019; Tracy, 2019).

The tendency for extrinsic motivation to interfere with internal motivation is known as the over-justification effect. It involves reducing intrinsically motivated behaviors once the behavior has been rewarded externally and subsequent reinforcement has stopped (Pinder, 2018). In a classic experiment by Lepper, Greene and Nisbett, children were greatly rewarded for drawing with markers, an activity they previously enjoyed doing alone during recess (Cherry, 2019). Later, when the children were given the opportunity to play with the pen during recess, the children who had been rewarded for using the pen before showed little interest in playing with the pen again. However, the children who were not rewarded continued to play with the pens (Pinder, 2018; Bundgaard, 2017; Cherry, 2019).

In organizational behavior, external motivation plays an important role in determining the actions and behavior of employees in the organization. In every organization, employees are externally motivated by the rewards they receive for their work (Andy, 2017). However, salary is not the only extrinsic motivator, as many organizations offer many other rewards, such as bonuses, commissions, and benefits (e.g., health benefits). It should also be acknowledged that externally intangible rewards such as praise and appreciation from co-workers are often expressed in many workplaces (Ameri, 2015; Andy, 2017).

In the workplace, extrinsic rewards can be used to spark an employee's interest in tasks they were initially uninterested in. In addition, other sources of motivation often encourage employees to acquire new knowledge and skills. Finally, a company's management can use external rewards as a basis for satisfying employee performance (Bryce, 2018; Ameri, 2015).

2.2.2. Intrinsic Factors of Motivation

Intrinsic motivation is defined by Ryan (2019) as motivation that always comes from an action rather than instigation. Intrinsic motivation is the act of performing an action for its natural satisfaction rather than for a divisible outcome. When primarily motivated, a person will be motivated to act for pleasure or related conflict rather than by external products, pressures, or rewards. The most basic difference is between intrinsic motivation, which means doing something because it is inherently attractive or enjoyable, and extrinsic motivation, which refers to doing something because it has a distinct effect (Ryan, 2019 Schulz & Schulz, 2016).

Cherry (2019) explains the fact that intrinsic motivation refers to behavior determined by intrinsic reward. In other words, the motivation to perform a behavior arises in the individual because it provides logical satisfaction. In psychology, intrinsic motivation distinguishes between intrinsic and extrinsic rewards. Intrinsic motivation occurs when a person acts without any apparent external reward. A person who simply enjoys an activity or sees it as an opportunity to discover, learn, and realize one's potential (Cherry, 2019; Ryan, 2019; Schulz & Schulz, 2016).

In making learning fun: classifying intrinsic learning motivation, Thomas Malone and Mark Leeper identify a number of different ways to create intrinsically rewarding learning environments (Schulz & Schulz, 2016). Activities are inherently motivating if people engage in them for enjoyment rather than for the sake of receiving external rewards or avoiding external punishment. The words fun, exciting, energizing, enjoyable, and intrinsically

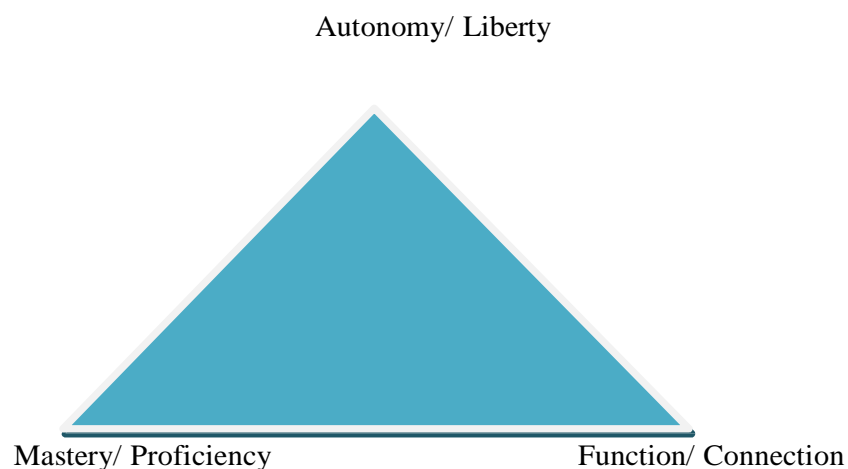
motivating are used interchangeably to describe such activities. As a result, the factors they identified as increasing intrinsic motivators include: challenge, control, cooperation, curiosity, and recognition (Schulz & Schulz, 2016; Dewani, 2017).

The Intrinsic motivation models come within, just like most of Hertzberg's Motivators. It is all about reacting to a part of something larger than oneself, leveraging aptitudes and knowing the input and rationale associated to the entire objectives (Decker, 2018). Three significant facts about intrinsic motivation are: intrinsic motivation is extensive time, it measures the degree to which one responds optimistically to factors related with: feeling connected to, or getting elation in work and energetically dominating personal talents, the motivation is based on taking delight in an action itself, rather than functioning in an external incentive (Dewani, 2017; Dewani, 2018; Schulz & Schulz, 2016).

Pink (2007) supported by Munyua (2017) summed up all the forms of intrinsic motivation into three factors. The factors work together to influence employees' effective performance in order to increase the organizational productivity.

Figure 2.14

Factors of Intrinsic Motivation



Note. Adapted from Influence of intrinsic motivation on job performance and organisational commitment among the employees: case of k-Unity, Kiambu County by Munyua, K.M., 2017, p. 52.

Autonomy/Liberty: It is the desire to direct one's personal affairs. This is interpreted as allowing employees to have autonomy, as opposed to the conventional way of allowing management to dictate to employees to act according to what is expected of them. However, autonomy refers to the feeling of having choice in one's dealings without any higher direction or authority (Pink, 2009). It should be noted that the more self-control a person has, the more intrinsically motivated a person is (Ryan & Deci, 2016). This suggests that providing a conducive work environment in which employees are free to make some work-related decisions does not require additional external incentives to motivate employees and perform their jobs more than expected (Petrova, 2017). Employees will then only need an external incentive in addition to effective performance when freedom is not enough for them.

Mastery/ Proficiency: It is the desire to be involved in something more complex than usual in an organization. Here, employees trust the performance based on the requirements of the organization. However, this means that employees are willing to progress over and over again to meet the standards set by the organization. Employees are obligated to know the purpose and objectives of the work they perform. Having a comprehensive knowledge of the work they perform motivates and drives employees' intrinsic motivation (Cerasoli & Ford, 2016). Mastery is the result of pain, humor, and emotion. This implies that a competent employee will be aware of the task assigned to him and will be able to deal with the visceral challenges that may be encountered in the course of his work. Committing to a job is not always as easy as one might think and therefore must be associated with pain. This means that employees must demonstrate complete mental clarity in order to develop personal effectiveness and flexibility. In general, mastering a job is often most eye-catching and enjoyable when all the goals and outcomes of the job are achieved (Munyua, 2017).

Function/Connection: This is referred to as relatedness or purposefulness. It has a lot to do with confronting a sense of principle in what one does as well as how one relates to

other people. It is believed that individuals consist of fraction of the society and there is inborn feeling to connection with others. When this need to connection is set and met, there would be optimistic feelings of affection and care. In the place of work, connection makes employees motivated and supports mutual aid (cooperation) in that way building the organizational sense of belonging or togetherness (Abbah, 2014). When an employee is purposeful, it shows that such employee does not just work to terminate or accomplish a job but also sees him or herself targeting something larger in a big depiction of self-actualization and realization (Ryan & Deci, 2016). However, organizational managers that are more concerned with their employees have exceedingly motivated and self-sufficient employees (Vallerand, Pelletier & Koestner, 2018). Therefore, function as a factor of intrinsic motivation is based on interpersonal association, genuine concern and the distribution of elevating experiences with noteworthy individuals in an organizational existence which includes colleagues, relations, associates, and society (Deci & Ryan, 2016).

Table 2.2

Summary of Factors of Motivation

S/N	FACTORS	TYPES	VARIABLES
1.	Extrinsic Motivation	Monetary	Increment of salary, bonuses, piece rate, retirement funds, allowances, responsibility, relationship with peers,
		Non-Monetary	relationship with superior, participation in decision making, job security, regular training, relationship with peers and free access to health facilities

(Continue)		Desire to direct personal
	Autonomy	affairs and fulfillment, desire to
		continually improve by
		challenging oneself, pursuit of
2.	Intrinsic Motivation	knowledge on job career, freedom
	Mastery	to engage in recreational
		activities, being in the midst of
	Function	people with similar idea

Note. Adapted by Self, 2019.

2.3 Classifications of Motivation

The classification of motivational idea predicts the investigational occurrence of what will come about. McGregor for example, assumes that a distinctive individual seeks and accepts obligation, work and thus is more obliged when there is adequate work to do (Walton & Gregory, 2017). The matter-of-fact proposition is, as an organization gives employees' more tasks, they are likely to be more pleased and as a result, more commitment to the organization. Also, it can be said that giving out more chore increases employees' commitment (Walton & Gregory, 2017; Deci, Ryan & Richard, 2019).

Furthermore, Malone (2017) argues that the allotment of task enhances motivation in the sense that employees have inventive management over the work given and boosts productivity since many hands can work jointly to make out a difficult task instead of just a manager approaching the task alone. Some other scholars also argue that contributing to making of verdict accelerates self-esteem and responsibility to the organization, consequently boosting production (Markowitz, 2016; Denison, 2019). Likewise, if teams and membership increase motivation incorporating teams make provide incentives to work (Deci, Ryan, & Richard, 2019). Generally speaking, the classification of motivation is pertinent and also functional to employees' motivation (Miner, 2016).

In the description of motivation classification, the needs theory of Maslow cannot be underrated in the sense that it provides the fundamental principles that guide the human behaviour in the society (Bryce, 2018). Attempt will be made to examine four classifications of motivation as identified by John & Barbuto (2019). They include: psychological, social, physiological, and educational classifications of motivation.

2.3.1 Psychological Classification

Psychological motivation is not directly connected to the existence of human being. The psychological motivation also has the features of needs because pleasure and well being of individuals depend greatly on their emotional motives (Berridge & Kringelbach, 2017). Psychological motivation is an enormous and intricate theme which encompasses several different premises. Some theories are conceptualized through experiments with animals while others are based on investigation with humans. It is believed that some features of psychological motivation are innate, while some others are learnt from model practices. Some needs that are psychological in nature comprise: affection, attainment, autonomy, class and safety needs (Robbins & Everitt, 2016; Berridge & Kringelbach, 2017; Berridge & Kringelbach, 2018).

In the book of Sigmund Freud, *A General Introduction to Psychoanalysis*, he clarifies the conscious-unconscious difference, using two rooms (small for conscious and large for unconscious mechanisms) to illustrate his analysis (Deckers, 2018). Also, Freud explains the incident of a reflection or urges being deprived as subjugation, part of the resistance devices. This procedure is supposed to guard everyone from any humiliation coming from acting on these desires or reflections present in the unconscious (Deckers, 2018). When it comes to motivation, the psychoanalytic theory is of the opinion that the unconscious desires can greatly influence actions even when an individual is not responsive to the foundation. When

the instincts stand as a motivation, the individual only knows the aim of the motivation but not its real basis (Robbins & Everitt, 2016; Deckers, 2018; Elliot & Covington, 2017).

On the contrary to the Freud's opinion on psychological motivation, the cognitive approach to this classification of motivation considers the fact that the conduct of a person is adjudged by the judging process and but not by rewards and punishment (Elliot & Covington, 2017). Behavior is instigated and controlled by plans, objectives, schemes, anticipations and acknowledgments. Individuals react to their understandings of the exterior incidents or bodily situations. The cognitive theorists place emphasis mainly on internal motivation (Berridge & Kringelbach, 2017; Pinder, 2018). In the behavioral view, the motivation depends on the encouragements and recompenses present in the surroundings. A reward is typically a beautiful item or action given as an outcome of a behavior. An incentive is an item or action that heartens or dissuades behavior. If someone is endlessly reinforced for some behaviors, such a person may put up habits of behaving in a certain manner (Elliot & Covington, 2017; Berridge & Kringelbach, 2017; Pinder, 2018).

Lastly, another aspect of psychological motivation is humanism. This deals with individual internal attitude which leads to a positive behavior towards another person. A major advocate of humanistic psychology of the 1940s, Carl Rogers, maintains that intrinsic bases of motivation are people's needs (Lantham, 2017; Locke, 2019). However, from the humanistic point of view, motivation means to support people's interior sources, with their idea of capability, self-worth, independence and self attainment. The theory of Maslow is mostly significant in humanistic justification of motivation (Pinder, 2018; Lantham, 2017; Locke, 2019).

2.3.2 Social Classification

Social categorical dynamics theory emphasizes the impact of activity and action mediated through social interaction and within social contexts. The sociological approach

denotes a departure from conventional motivation, considering basic human motivation or knowledge of instrumental operands as the main motivating factor (Ryan & Deci, 2017). Some of the important elements of social motivation are the responsibility related to social relationships and the contribution of understanding and performance based on culture (Rueda and Moll, 2015). Social dynamics show that motivation has an external causal aspect and is socially dispersed within the community group (Rueda & Moll, 2015; Ryan & Deci, 2017).

Closely related to social motivation is Vellerand and Reid's theory of Self-determination (Chang, Liu & Chen, 2016). This theory also evaluates the outcomes of social issues in the aspects of their implication for an individual's emotions of proficiency, relatedness and self-sufficiency. This is to say that a social situation that gives people the opportunity to suit their essential needs, as explained by Uysal (2018), will result in self-determined forms of motivation (recognized guideline and intrinsic motivation) while acts that prevent those needs will create non-self-determined forms of motivation (amotivation and exterior guideline). Furthermore, excessive studies have indicated that giving autonomous aid is related to feelings of independence and self-determined forms of motivation (Bolin, 2016; Chang, Liu & Chen, 2016; Uysal, 2018).

It should be noted that motivation can expand through people's participation inside their cultural range. This is where personal motivation comes in. Personal motivation, according to Walton & Cohen (2018), frequently comes from acts someone accepts to be fundamental to the daily occasions in the society. An instance of this approach is the situation whereby people in a society engage in collective task in order to solve a problem. Even though the people might have internal aims, they would also widen internal aims of others, in addition to new concerns and goals communally with those that they think communally related to (Walton & Cohen, 2018). Most times, it is supposed that all communal groups are

motivated equally. Hence, motivation may come from diverse cultural manners that significantly differ among cultural groups (Rogoff, 2019; Walton & Cohen, 2018).

Gronhoj & Alice (2017) gives a detailed illustration of how social motivation operates in a community using a child from a typical community. Such a child might have spent time together with his relatives and neighbourhoods engaging in different activities and errands that might be of the advantage of the community. When the child sees the benefits of the joint work and has the privilege to be included, intrinsically, the child will be motivated to involve in similar activities next time. As a result of the fact that a child is not forced to do a work, therefore the self-motivation and urge to participate in the task is increased. Murray, Segura, Marjorie & Nicole (2015) and (Bolin, 2016) support the illustration above by stressing that social motivation is about what one personally and collectively does and not what one is asked to do.

Lastly, social motivation is attached to collective tasks. It is not usually formed from single hand alone. Therefore, when with a group, individuals are more disposed to be happy not considering the outcomes because it serves as a helpful communication that is advantageous for pleasant relations and cooperation (Nicole, 2015; Walton & Cohen, 2018). Therefore the process of bowling turns to a social action because it is a practice in team developing, relations, sportsmanship and competition. Various studies have revealed that groups are more schemed in performing humdrum activities so far there is companionship since it offers the chance to cooperate in a way or the other, either for bonding, pleasure, partnership, or substituted perceptions (Murray et al, 2015; Rueda & Moll, 2015; Walton & Cohen, 2018).

2.3.3 Physiological Classification

Physiological motivation is a motivation which occurs from the demand of the physical tissues and naturally determined (Covington, 2017). The contentment of individual

in this class of motivation is pertinent survival. This is to say that satisfaction is between living and death (McClelland, 2017). The combination of physical and emotional desires is known as physiological motivation. The factors identified in physiological motivation are: lack of food, dehydration, desire for breeze, sleep, pain, aid and removal motives (Xiang, McBride & Guan 2015; McClelland, 2017; Covington, 2017).

According to Schultz (2019), physiological motivation is alternatively known as major, basic or biological motivation. This motivation submits that needs are not taught or learnt, but it is natural. For instance, the desire for food happens when there is frequent retrenchment of unfilled stomach. Also, thirst arises when there is dryness in the throat and body system. All these happen as a result of reaction of the body but not by any external force (being taught or learnt). In addition, physiological classification of needs deals with what is inherently desired but satisfied through physical action (McClelland, 2017; Schultz, 2019).

The motivation to suit the essential physiological needs of the body system is on the lesser ranks of Maslow's and his contemporary, Alderfer's studies on motivation (Ryan & Richard, 2019; Walton & Gregory, 2017). In the article of Covington (2017), physiological motivation is also referred to as an achievement motivation. This view is explained in the research of David McClelland, John Atkinson and their associates since the early 1950s (McClelland, 2017). This class of motivation is an element that is formed from a sensational position. Likewise, someone might have the feeling to reach certain accomplishment by toiling for success and preventing letdown (Walton & Gregory, 2017; McClelland, 2017).

Moreover, in achievement motivation, it is expected that one stands out in what is done right and not considers or emphasizes on the disappointment or the off-putting (Covington, 2017). The investigations of McClelland and his contemporaries clearly show that productive managers that are flourishing exhibits a great desire to attain success, not

minding the traditions. McClelland however characterizes people who have an immense need to accomplish into three major levels.

Physiological motivation is a synthetic view based on the principle that performance motivation influences the degree of behavioral orientation of broad individual components (Atkinson & Joel, 2018). Thus, physiological motivation includes many factors related to winning in the workplace but is considered as part of performance motivation. The focus on physiology seeks to integrate previously disparate approaches to achievement goals (Atkinson & Joel, 2018; Atkinson & Norman, 2017).

In the physiological motivational classification, personality is closely related to performance and achievement motivation, including characteristics such as risk-taking, fear of disappointment, etc. (Atkinson and George, 2015; Atkinson et al. Joel, 2018). According to Xiang et al (2015), physiological motivation can be identified using the Physical Motivation Inventory, which builds on this theory and assesses three forms related to professional achievement and skills. This motivation is continuously associated with adaptive motivation structures, including hard work, willingness to choose highly complex learning activities, and attachment to achievement and effort (Steel, 2017; Xiang, McBride and Guan, 2015).

2.3.4 Educational Classification

Educational motivation is a form of motivation that deals with a condition in which the immediate atmosphere improves motivation to learn particular aspects or conduct oneself in particular means (Bryce, 2018; William & Stockdale, 2017). Instructors have the capacity to do and create many things in order to make motivating classroom environment so that the learners could learn and act somehow that long term success will be promoted. Motivation also results in enhanced vigor and effort as it shows if a learner will engage in a task, even

when it is a mind-bending one, with eagerness or a dreary manner (Bryce, 2018; William & Stockdale, 2017; Whyte, 2017).

Educational motivation may have numerous effects on the way learners learn and behave towards issues and facts (Steel, 2016). It can also guide performance toward particular objectives, direct to incessant vigour and effort, accelerate commencement and persistence of activities, foster mental processing, decide the consequences that are supported, and result in improved behaviour (Whyte, 2017). In addition to this, motivation is interested in the field of educational psychology because of the vital function it plays in the learning behaviour of the students. However, the actual form of motivation studied in the disciplined area of education varies from the more universal kinds of motivation worked on by psychologists in another disciplines (Steel, 2016; Bryce, 2018; William & Stockdale, 2017).

As a matter of fact, William & Stockdale (2017) posit that educational motivation is related to situational motivation. The scholars explain further that due to the fact that students are not often intrinsically motivated, they at times need situated motivation, which is set up in ecological situations which the instructor creates (Steel, 2016). If the tutors decide to externally motivate industrious learners' behaviors, it might not be easy to extract them from that process. As a result, a learner's reliance on extrinsic motivations signifies a great detractor from their relevance in the class (Steel, 2016; Williams & Stockdale, 2017).

Besides the views expressed, the orientation of learning motivation can also be related to a person's ability to detect and handle errors. In the study of several neuroscientists; Fisher, Nanayakkara and Marshall, learner motivational orientation and their neural range are indicators for tracking error and academic success (Williams & Stockdale, 2017). This survey shows that highly internally motivated students associate performance with self-organization and that their error monitoring system is heavily used by performance failures. Motivational

orientation and academic achievement are also known to be related to the strength of their error monitoring structures (Katz, 2015; Williams & Stockdale, 2017).

In as much motivation accelerates the beginning and resolution of actions, it will enlarge learners' time on assignment and is also a significant issue concerning their learning and accomplishment (Vallerand, Pelletier, Blais, Briere, Senecal & Vallieres, 2016). Likewise, motivation in education improves cognitive processing and it chiefly affects the way and manner in which information is procured because motivated learners will possibly concentrate and comprehend the subject rather than just perusing the motions of learning in a surface mode (Katz, 2015; Maclellan, 2015; Vallerand et al, 2016).

Educational motivation is variegated from physiological motivation in the sensed that the former determines what consequences are reinforcing and punishing whereas the latter on deals with rewarding intrinsic needs with physical action (Moen & Doyle, 2018). For instance, a student that has high grade of motivation for classroom success and high grade point is reinforced with distinction but such student feels punished if given poor. Therefore, giving reinforcements for learning or castigation for misconduct is a means of motivating learners by external means of encouragement rewards or punishments (Vallerand et al, 2016; Moen & Doyle, 2018; Fisher, Marshall & Nanayakkara, 2019).

2.3.5 Implication of the Classifications of Motivation on Banking Industry

Considering human behavior in financial institutions has been one of the most prioritized tasks across the globe. This is due to major changes like globalization and technological advancement that change in the structure of the business done, the employees behavior and management of the employees (Robbins & Everitt, 2016). To keep up banking industry successfully, the institution should get used to basic desires of its employees in the aspects of social, physical, mental and learning behaviours (Vercueil, 2016). So, it has become important for managers of banks over decades to know what and how employees are

being motivated increase productivity, because a motivated employee intuitively performs exceedingly (Robbins & Everitt, 2016; Vercueil, 2016).

From a sociological perspective of motivation, the atmosphere in which employees work as a team must be created and maintained in such a way that they themselves are motivated to achieve common goals (Chang et al. 2016). Therefore, the sociological dynamic classification is receiving more attention in banks to understand employees, how they interact with each other and their behavior (Ryan & Deci, 2017). For example, in Nigerian banks, each employee is exclusive and performs duties according to their ability and application to the job (Mullins, 2017). Some employers tend to work much harder than others depending on the situation and interactions, and if these employees are respected for their commitment, they will be more likely to be motivated for higher performance (Chang et al., 2016 Ryan and Deci, 2017).

As a matter of fact, in banking industry, self-esteem and self-actualization of employees are at its peak as their needs are based on steady high assessment and potentiality. Since social needs are needs for associating with others in an organization, since it is related to the person's aptitude to relate with its situation, since meeting these needs can be seen in individuals at work; employees in banks will be motivated to find communal relationships and to preserve them (Bergman & Scarpello, 2018; Uysal, 2018). Rueda & Moll (2015) see Maslow to have referred to this category of needs as care for needs which must be in the banking sector before it could function effectively.

Another prototype of motivation in banks as an organization is the educational classification. In the journal of Vellerand et al (2016), Goldthorpe and his contemporaries introduced the idea of direction to work and distinguished three main orientations: involvement, technicality, and solidarity. According to Steel (2016) payment determines employees' motivation in banks, but could not put out intrinsic motivation of the employees.

In keeping with this view, fulfillment lies in aligning peoples' lives with their basic motivations and this could be attained with the aid of orientation (Vellerand et al, 2016; Steel, 2016).

In a typical financial institution, Robbins & Judge (2017) examines employee reward programs and identifies five standards that contribute to the success of any banking industry incentive program: recognize employee personality differences, make clear identifications worthy of recognition, allow employees to contribute, associate rewards with performance, and commend nominees for the reliability of the process recognition process. Katz (2015) believes that when rewards are intended to reward employee contribution, engagement, and satisfaction, it lifts their morale (Steel, 2016; Robbins & Judge. 2017).

The result of the above is the pedagogical motivation that teaches bank managers: provide a positive work environment, encourage team input and reward, provide feedback when needed, assign challenging roles, and empower employees to learn and reflect think independently (William & Stockdale, 2017). Hackman and Oldham's (2016) task model attempts to use task design to improve employees' knowledge of motivation in banking. They suggest that any job can be described in terms of five key characteristics: skill diversity, task identity, task importance, autonomy, and feedback. Motivational work must be highly educational and similarly, there must be at least three of the five factors that lead to a meaningful experience (Katz, 2015; William and Stockdale, 2017).

From a psychological perspective, (Deckers (2018) explains that employees exhibit diverse attitudes depending on the assigned work environment in the workplace. In addition, it is argued that employees' attitudes have a significant effect on the bank's survival (Giancola, 2019) Therefore, in banks, motivated employees are more likely to contribute to the success of the bank. For this reason, four types of reinforcements that can be used by managers to

promote desired employee behavior are identified: positive reinforcement, negative reinforcement, destruction, and punishment (Bergmann & Scarpello, 2017; Deckers, 2018).

Also, the stimulus is a condition or variable that render out in a behavioral response. John & Barbuto (2016) account for the situation of commercial banks where the variable response is a measurement of performance during working conditions. This could for instance be productivity. The reward gives value to the employees based on their intrinsic response (Robbins & Everitt, 2016). The rationale is that the given recommendation strengthens a certain desired response. The focus summit in Skinners studies was the relationship between the response-reward connections and this is what organizational psychologists have made notice about (Bergmann & Scarpello, 2017; John & Barbuto, 2016).

The thorough consideration of motivation has been known as a hard-hitting task (Locke and Latham, 2016). In the modern period, commercial banks treat their employees as an important basis of its competitive benefit. Employees are not known as only faithful members of the corporation but they like to be treated with admiration and they want their services to give them chances to establish themselves. For this reason, Lawler (2016) says that it has become requirement for managers to indulge customers in a right way so as to succeed and endure in the business world and this could be achieved by making the employees develop inherent motives. An organization can boost output and advance performance when it devotes on employees (Gitman and McDaniel, 2018; Elliot & Covington, 2016).

2.4. Contemporary Issues of Motivation

Evidently motivation is a force that arises within man to satisfy his insatiable needs. Needs are the driving forces that motivate an individual to achieve certain goals. These motivating factors are often viewed in terms of positive or negative issues. According to Mac and Sockel (2017), an employer is motivated when he engages in an activity that gives him

happiness, satisfaction or a positive outcome (Deci & Ryan, 2018; Marquis & Huston, 2018). However, employee motivation is stimulated to complete the desired tasks and this can only be achieved if the procedures are followed. To the extent that the generated motivation gives employees benefits, challenges and privileges for personal growth, certain issues that reinforce or hinder this notion will serve as the primary foundation for motivation (Molander, 2016; Mac & Sockel, 2017; Deci & Ryan, 2018).

Many researchers in the sciences, social sciences, and management define an organization's performance as its ability to deliver what is needed at all times (Barbato, 2017). The definition has been conceptualized according to the idea of motivation (Muogbo, 2017). Despite the fact that studies and research emphasize the relevance of motivation as well as its factors, there are still a number of concerns that need to be considered before an individual can be motivated staff. The importance of contemporary issues can be beneficial for effective productivity improvement and the regulation of unbiased motivational values (Muogbo, 2017; Ude and Coker, 2018; Weightman, 2018).

Steel & Konig (2016) relates the contemporary issues of motivation to the needs and expectations at work. It is believed that no individuals are equal and see things in the same way. Individuals have dissimilar needs and anticipation which they struggle to accomplish through different means. If these needs and expectations are not satisfied, it will result in dissatisfaction and its consequences are poor returns, malingering, and so on. Processes of motivating employees then become a hard-hitting task for managers particularly if employees react differently in the tasks given to them (Beardwell & Claydon, 2017). Since managers are solely accountable for motivating employees, they should be capable of giving the employees reasons and the parameters of motivating them (Baldoni, 2015). Employees turn out to be discontented and not motivated when their managers do not make them to be acquainted with their driving forces (Beardwell & Claydon, 2017).

Similarly, Robins (2017) identifies three relationships necessary when employees are or not properly motivated or whilst their needs are or not satisfied. These relationships are: the recompense received and encouragement required the effort and performance of employees, and the performance and organization income. Therefore, managers are required to keep the abovementioned relationships as vital issues for employees to be motivated and lasting safeguarding. Enhancing these relationships will make the managers have the knowledge on how to motivate their employees and at the same time increase efficiency (Baldoni, 2015; Beardwell & Claydon, 2017). Sutherland and Canwell (2018) sums up the proposition by saying it is the main duty of managers to preserve motivation by providing work atmosphere where employees can show encouraging approach and be committed and faithful as they think that they are valued and the organization pays critical concentration on them.

In the journal of Kuhl & John (2016), four important contemporary issues of motivation are defined. They are: cross-cultural challenge, motivating meticulous groups of workers, designing suitable rewards programmes, and work-life balance. Atkinson & David (2018) criticize these identified issues for they are seen to be too restricted to some particular industries. Motivational issues are genuine when it is central and ultimate. In fulfillment of this quest, Mann (2019) generates a length of issues to be considered when motivating employees. These issues include: motivating a Diverse Workforce, suppleness, diversity of ideas, dense workweek, job sharing, individual natural differences, pay-for-performance, performance differences, managerial contribution, profit enhancement, professionalism, and worth challenging job.

Radoff (2016) describes the issues of motivation as elements of motivation processes. These elements identified by Radoff (2016) and supported by Cofer & Appley (2017) are: motives, behaviors, and goals. Motive which is also known as need or drive preempts people

to action. Motives are the main energies of conduct. They are the origin of deed. These motives are subjected to the individuals and their psychological feelings. They differ and are allied with the mental course of understanding. Likewise, they influence the performance in numerous ways. They come up incessantly and decide the general way of an individual's actions (Radoff, 2016; Cofer & Appley, 2017; Richard, 2019).

On the contrary note, Dewani (2017) generates a more sociological perspective on the current trends of motivation. This is because it is believed that motivation can be attained through numerous means. The actual issues chosen for effective motivation management depend on four elements: the cultural values, one's natural capacities, personal knowledge influenced through learning, and transportability in the communal environment. The dilemma posed by a large number of needs can often be resolved by incorporating wants where one action may gratify several needs (Dewani, 2017; Mihaly 2018; Mann, 2019).

The first objective of the present research relies on the opinion of Chand (2018) who summarises all the discussed issues of motivation and indicates four distinctive issues that are essential to be considered in choosing existing motivational factors in commercial banks (known as working culture). These issues are: work condition differences, individual performance differences, nature of reward, and work-life balance. These current issues work jointly to aid managers efficiently acknowledge and choose the factors of motivators apposite for employees and for successful efficiency. If any of these issues is defied, the essence of motivation will be put at risk (Deci & Ryan, 2018; Chand, 2018).

2.4.1 Work Condition Differences

Differences in working conditions, also known as individual differences, refer to differences between people (Deci and Edward, 2016). Each member of the organization has its own behavior and it is important for a manager to understand individual differences as they affect the emotions, thoughts and behaviors of employees (Mihaly, 2018). . The

preparatory point of the motivational process concerns an individual's motivation. Motivation is to achieve certain goals, thereby determining the attitude of individuals (Mihaly, 2018; Deci and Edward, 2016).

Likewise, the individual behavior eventually results in goal-reaching events and a purpose activity. Unsatisfied motives lead to stress within an individual and engage his exploration for the way to ease this worry (Lambert, 2015). The individual will build up certain goals and try to attain them. If he is victorious in his effort, certainly other desires will emerge which will result in setting a new purpose. But if he is ineffective he will involve himself in either productive or self-protective behavior. This development works within a person (Lambert, 2015; Mihaly, 2018; Weightman, 2018).

According to Deci and Edward (2016), individual difference is also known as personality difference because it relates to individual behavior that depends on personality. Personality refers to moderately stable patterns in an individual's thoughts, feelings, and performance. It is an essential aspect for explaining the actions of people in an organization and in a constructive or hostile approach to work and the organization. Partial personality is determined organically by nature and there is no definite gene that determines traits. The latter can then be determined by knowledge, i.e. by education (Mihaly, 2018; Deci and Edward, 2016; Cooper, 2017).

Personality can be changed by knowledge, but not during periods of depression. As the meaning suggests, these are, after all, moderately stable traits (Weightman, 2018). Therefore, the managers of the organization should not set themselves the goal of changing the employee's personality, but can use this goal to understand the activities (Richard, 2019). Plenty of research shows that individuality is an extrapolation and a high-quality description of employees' thoughts, feelings, and performance in the workplace. For example, personality

influences work-related attitudes and behaviors, such as job satisfaction and work-related stress management (Weightman, 2018; Richard, 2019).

However, in addition to personality, this disease also affects attitudes and actions. If situational power is strong, traits will have less control over work-related actions (Richard, 2019). Employees are not free to modify their behavior in such situations and therefore personality is not decisive. Thus, personality and circumstantial factors can influence behavior (Mihaly, 2018). Ultimately, behavior is determined by the contact between personality and circumstances. Effective managers understand this interaction and use it to help motivated employees achieve optimal success (Donahu, 2017; Richard, 2019; Mihaly, 2018).

For Reeve (2019), the position of control is the degree to which an individual believes they have control over the problem they face. The position of internal control means that events are attributed to personal factors and therefore they are responsible for the consequences caused by their own actions (Lambert, 2015). External control positions mean events attributed to situational factors. Employees with an internal locus of control need less supervision than an employee with an external locus because they are more independent. However, the freedom to let employees perform tasks without control is a form of motivation. Employees with internal location control have more opportunities than employees with external location control (Lambert, 2015; Cooper, 2017; Reeve, 2019).

Closely related to the above point of view, self-control refers to the extent to which people try to control how they present themselves to others. A high degree of autonomy leads to socially appropriate behavior (Donahu, 2017; Reeve, 2019). These people often adopt a good strategy. High levels of self-monitoring are associated with good coping skills, which is useful in conditions where a positive relationship with others is required. In allocating

motivation, low self-monitoring is helpful when it comes to providing open and honest feedback or objections (Donahu, 2017; Marquis and Huston, 2018; Reeve, 2019).

2.4.2 Performance Differences

Differences in individual performance can be explained by differences that employees have in their ability and strength to engage in a particular task (Kelly, 2019). Diverse employees join an organization with different talents, abilities, interests, approaches, needs, and perspectives. These differences are due to the variety of work and the diversity of artists. Performance can be used as an inference about one's motivation. It is possible to get closer to the reasoning behind an individual's actions by continuously observing their performance (Kelly, 2019; Barbuto, 2017).

Motivation in an organization should not be evenly shared but capacity differences should be measured as a yardstick for doing so. Steel & Konig (2016) classify performance into two categories: physical and cognitive performances. While the physical group deals with the attempt achieved through one's potency, cognitive category deals with the attempt attained through mental knowledge. Both categories aim at processing workers' behaviours (Kelly, 2019). That is, they both build up from the mixture of nature and nurture. Employees are motivated by their natural and nurtured assessments and any effort to diverge from this norm renders the motivational impact valueless (Steel & Konig, 2016; Dewani, 2017; Kelly, 2019).

Barbuto (2017) critically assesses the impact of individual performance in motivation and the term is linked to behaviour. Every behavior is a series of activities. Behaviour is in general motivated by a need to reach a purpose. At any moment individuals may indulge in different kinds of activities both socially and in place of work (Goldthorpe, Lockwood, Bechofer & Platt, 2018). By considering the motives one can forecast or manage activities. Since motivation is directed towards goals, it actually makes a level of disequilibrium,

physical or psychological disparity in the individuals (Goldthorpe et al, 2018; Barbuto, 2017; Mihaly, 2018).

It is worth noting that attaining a goal tends to reinstate physical or psychological equilibrium (Kelly, 2019). Goals are the ends which give the fulfillment of individuals' wants. They are outside a person and they are hoped for incentives in the direction of the needs. Attached to this is emotional intelligence (Goldthorpe et al, 2018). Emotional intelligence is a kind of precision action. It refers to the ability to know and accept the thoughts of individuals and others. High levels of emotional intelligence are positively related to job performance and happiness. Low levels of emotional intelligence can be limited and must be considered when motivating (Goldthorpe et al., 2018; Kelly, 2019; Mann, 2019).

Furthermore, for each task identified, only diligent execution is relevant and commendable or encouraging. Managers must ensure that employees have the necessary qualifications for the specific job (Hackman & Oldham, 2018). There are three methods needed to create work-employee bonds: collect, locate and guide. During the collection process, potential employees can be screened to verify the required characteristics (Molander, 2016). Once deployed, employees who are recruited and placed in the right position in the organization can be promoted to higher positions. In teaching, the focus is on nurturing rather than enhanced employee nature and abilities (Molander, 2016; Hackman & Oldham, 2018). Ultimately, performance depends on how individuals build their confidence or self-esteem. Personal confidence is the degree to which people are satisfied with themselves and their skills (Molander, 2016; Mann, 2019). This has different implications for motivation in organizations. In addition, self-esteem is also related to choosing challenging jobs, setting high goals and promoting organizational growth. When employees' self-esteem is enhanced, they perform better and their motivational values are ingrained (Hackman & Oldham, 2018; Steel & Konig, 2016).

2.4.3 Nature of Motivation

Apart from considering individual differences, peculiarity is very significant while motivating individuals in every organization. This is because each task has its peculiar incentive instead of similar worth (Boyatdelhi, 2018). As it is known that motivation stirs and supports people to work eagerly, a type of motivation may lead to many diverse behaviors. Also, a need for admiration may lead a person to motivate, get extra motivation, obtain elevated level in workplace, join industrious groups or transform an outside manifestation. This means each action is attached to its distinctive incentive instead of sharing related motivation on diverse actions (Boyatdelhi, 2018; Weightman, 2018; Radoff, 2016).

Motives are the stimulating forces inside individuals and the forces are indiscernible (Boyatdelhi, 2018). It is not easy to determine the forces as tasks are different and the desires that invigorate differ from time to time. Observing person's behavior may show that certain requirement is in a task which motivates someone to take on that specific task (Dewani, 2017). The same behavior may result from many diverse motives. Behavior may be caused by a quantity of different motives. The motivation following some tasks may be to emerge upright, suit financial values, gain reception from others, strengthen organization formed status disparities, or to preserve the reception gained through a related height of earnings (Dewani, 2017, Boyatdelhi, 2018; Fried & Slowik, 2016).

Therefore, it is not right to assert that all tasks are coming with the similar motivation. For different motivations, employees employ different tasks (Atkinson & David, 2018). Thus, motivation is not acknowledged with all structures of responsibilities in organizations. To some degree, motivation operates in accord or in variance. Motivation is often the effect of the relationship among several tasks (Dewani, 2017). These motivations may force someone to one course or in many other tasks. For instance, an employee may desire an outstanding

performance in unlike activities and may also be responsive to being outmatched by the other employees. If he carries out his duties well, the employee may be appreciated from the employer or with extra substantial rewards. Therefore, motivation should be the outcome of many drives differing in course and intent (Atkinson & David, 2018; Dewani, 2017; Cofer & Appley, 2017).

Sansome & Morgan (2017) assert that motivation comes and goes. That means there are some issues of motivation that go after users have employed them whilst some are stable. Also, force stage of the motivation varies in different times (Atkinson & David, 2018). Humans are always growing and the motivation at one point in time will not be as powerful as the one at another time. Motivation interrelates to the environment. The situation of motivation at a point in time may trigger or suppress the action of an individual. Similarly, different sociological desires become enthused when one is in a condition overflowed with the sociological issues (Sansome & Morgan, 2017; Atkinson & David, 2018).

Summarily, some employees in some organizations get inspired by the challenges and the work itself, because they are already well remunerated (Pam, 2016). In regard to reliant employees such as temporary or contract-based workers, they have no loyalty to the organization (Barbuto, 2017). Those who are not to be instituted are motivated by money but retirees want self-sufficiency and rank. When such contingent employees work with permanent employees, who are more paid, they are not probable to give their full commitment to the effort (Deci & Ryan, 2018). With regard to employees with minimum wages, more money may not be given, because organizations cannot afford it. Managers must know that employees are not encouraged by money only. Rather, motivation should be distributed by firstly considering what the motivation is and the effect it would have on the employees (Pam, 2016; Barbuto, 2017; Deci & Ryan, 2018).

2.4.4 Balance of Work-Life

Balance of work-life relates with the people inside and outside a work environment that assist employees manage their duties (Chand, 2018; Chastukhina, 2016). It is extensively accepted that exterior fixations can lead to pressure, absenteeism, resignations, altered work performance, and reduced motivation. Work-life balance has become a big question for the regenerating industrious aptitude and a concern for the worthy time for the relatives and this is needed to be well thought about when motivated (Chastukhina, 2016; Chand, 2018; Kuhl & John, 2016).

In several companies and organizations, it has been very frequent for the employees to be in the place work for longer period than formally authorized (Kuhl & John, 2016). Such workers are worthy of better balancing of work with folk life. It is the corresponding opinions such as: flexi-timing, telecommunication, job sharing and so on that various industries need to take up (Chastukhina, 2016). Maintaining and engaging main employees are fundamental for organizations. Human resources are enormously significant for achievement and increase of the organization. This is because the urge for productivity and performance has increased in recent years due to globalization and the conditions such as the capacity to be acclimatized to change (Ude & Coker, 2018; Chastukhina, 2016).

Organizations should realize that their success closely depend on the employees working for them, and not just on their present understanding and skills, but their keenness, motivation and commitment to hold and build up new skills (Ude & Coker, 2018). In a business circumstance, the responsibility of an occupied employee should not be underrated. In order to enhance the stresses confronting the employees, financial rewards, career development, recognition and administration are considered to be the top motivational factors for their engagement. Oktosatrio (2018) opinionates that, the focus of business research organizations has been mostly on Europe and America. On the other hand, Marquis & Huston

(2018) opines that these researchers usually neglect Middle East, Africa and other nations. Therefore, organizations have been using the outcomes of the researches in Europe or America in their universal processes (Ude & Coker, 2018; Marquis & Huston, 2018).

However, culture has a straight consequence on how employees would be engaged at work. It definitely does have effect on employees rendezvous. There are a substantial number of experts who are mainly attracted by the employment chances given here (Greenfield, Maynard & Childs, 2017). The pressure levels are extremely lofty, a day exertion is not enough to manage work and individual life. Labour comes first and many desert their survivals, families and wellbeing. These issues are unswervingly linked with manager who does not offer workforce with a suitable work-life balance alternative (Chastukhina, 2016). There are some factors that control employee engagement and enlarge the negative impact of work on individual and family life. These factors include: a large number of businesses asked to do, work at the end of the week, taking additional days for sick leaves, not providing yearly space tickets, pressurizing employees with time limits, and so on (Chastukhina, 2016; Greenfield et al, 2017).

The significance of work-life balance should not be undervalued in motivation deliberation where employees are not with their family members (Mac & Sockel, 2017). But it is quite ill-fated that this motivational concern is completely deserted. Organizations are expected to execute suppleness programs on work-life balance and construct a culture of commitment (Ali, Mcinerney, Craven, Yeung & King, 2017). It is significant to amplify focus and incentive at work, knowing that relatives and work obligations are met. Not only financial factors should be taken into consideration to engage and motivate employees but, importantly, a proper work-life balance should be offered to employees. This will signify great devotion and obligation, resulting in low earnings and high magnetism levels (Ali et al, 2017; Mac & Sockel, 2017; Greenfield et al, 2017).

2.5. Employees' Productivity

Employees' productivity is a factor that is predictably focused on the sum of output on a scheme against the sum of period it takes (Hosting, 2019). Also employees' productivity which is alternatively called workforce or employee's productivity can be calculated against a typical productivity of employees engaging in similar task (Cooper & Kaplan, 2017). Essentially, measuring an employee's occupational productivity will demonstrate the efficiency of such an employee on any assigned task. This measurement is used to know if a task has been accomplished or requires more or less employees. Thus, if the value of task carried out is reasonable with the time estimated, there will be an optimal height of efficiency for the task (Cooper & Kaplan, 2017; Hosting, 2019).

Core (2015) explains that any effective and successful business understands the importance of productivity in the workplace. Being productive can help an organization boost and make use of the competence of the individual resources possessed. Most productive industries have contented and vigorous employees, which are the foundation of a flourishing organization. Effective productivity leads to proactive behaviour (Forrester, 2016). Making small changes to habits will drastically improve the levels of productivity and office efficiency in the organization. This will enhance more value work done in a short period of time and also lessen the quantity of time used on redundant tasks (Hosting, 2019; Core, 2015; Forrester, 2016).

Other way round, Dewani (2017) sees employees' productivity as customer-oriented. Productivity in the workplace frequently decodes better customer service and relations. The absolute customer knowledge is the means of pleasing the customers, and virtually all exceedingly industrious industries use this to expand customers' allegiance (Ruch, 2017). As imperative as productivity is to the sustained financially viable growth of a society, it is astounding that just diminutive is known about estimating and administrating it. Some of the

setbacks lie in the component of tools the industries employ to assess productivity but failed to know the intricacy of the connections between the output of each employee and the entire performance of the industry (Dewani, 2017; Ruch, 2017).

It is worth noting that productivity of employees is not only a way to measure efficiency of an organization. It is only that it is most apparently used than any other form. A sheathing productivity quantity can also be an indication in a analytical assessment for the organization (Ruch, 2017; Core, 2015). If productivity is stumpy, it could lead to employees' release, difficulties in teamwork, cyber time-wasting or ineffective communications. Occasionally, it basically takes long in processing inboxes before having likelihood to start the day work. This can greatly affect employees' most industrious and important work period (Hosting, 2019; Dewani, 2017)

Hosting (2019) examines eight ways by which employees' productivity can be increased in a place of work. These maxims are: efficiency, delegation, distraction management, ease of use to acceptable facility, work atmosphere improvement, setting and supporting balanced goals, engagement in suitable reinforcement, and ensuring of employees' contentment. All the listed means are employees-centered (Ruch & Hershauer, 2016). This is because employees are suggested to be the heart of every organization. When employees contented, the employees' productivity and efficiency will definitely increase (Werther, Ruch & McClure, 2016).

Sink & Smith (2016) make out seven correlated but detachable performance parameters for an organizational scheme: effectiveness, worth of working life, efficiency, productivity, profitability, quality, and modernization. Some other researchers such as Pritchard and Campbell have somewhat dissimilar ways of linking these performance measurements. A manner of viewing someone's productivity is to reflect on how the

endeavors of the individual give in to the achievement of an organization (Werther et al., 2016; Sink & Smith, 2016).

Sutermeister (2019) vividly discusses Goal Alignment model in his investigation on workforce productivity. This model denotes that individuals, groups, and industrial divisions are not purpose ambitious, but capacity oriented. Since organizations are real and not idealistic, it is one thing for an organization to set up and explain goals (McGrath, 2018). It is rather a different thing to work out and execute capacity systems that can be utilized mainly by performance which may lead unswervingly to goal achievement. From one viewpoint, almost everything known about knowledge and the performance of employees is an issue affecting their productivity (McGrath, 2019; Sutermeister, 2019).

Likewise, Lawler (2017) categorizes the factors affecting employees' efficiency into five different, but related features: sociological features, individual features, scientific features, psychological features, and operational features. Each of these characteristics entails certain disciplines which operate on the body of knowledge of work (Ruth & Hershauer, 2016). Apparently, the features overlap and interrelate but someplace in the multifaceted interfaces of the features are the determinants of individual productivity (Lawler, 2017).

Ruch and Hershauer (2016) build up the Conceptual Schematic Productivity model to illustrate the dominant connections of a number of features that influence individual efficiency. The scholars group the factors into: primary, secondary, individual, organizational controllable, organizational demographics and bodies of understanding factors (Ruch and Hershauer, 2016; Lawler, 2017). In the Conceptual Productivity model, productivity is the task of four main factors: individual capacity, job ability, individual effort, and irrepressible interferences. Taken mutually, the first two factors set up the possible efficiency of the job (Ruch & Hershauer, 2016).

Four issues are prominent when estimating individual productivity into assessments of team performance and organizational performance. These issues are: team analysis intricacy, conflicting effort factors, calculation problems, and arrangement aim (Core, 2018; Cooper & Kaplan, 2017). In spite of the extensive use of productivity capacity patterns in all types of organizations currently, many unsettled problems linger. At the individual level, productivity measurement tracks how well the worker applies talents and skills, using materials and equipment, to produce products and services within a specified time period. Although this is fundamental to success, it is not total performance (Hershauer & Ruch, 2018; Core, 2018; Cooper & Kaplan, 2017).

If the design of the jobs, the measurement systems, and the evaluation and reward systems are not aligned with the corporate strategy and reinforced at all levels of management, productivity is hollow (Steiner, 2016). It is at best efficient, but it may also be inconsistent with the overall direction of the organization and therefore useless in the long run. At the organizational level, a firm may be highly productive but fail because of its inability to manage prices, costs, cash flows, and debt. A firm, therefore, will track many aspects of performance besides total firm productivity (Steiner, 2016; Cooper & Kaplan, 2019).

Enhancing the above ensures a high performing individual, high performing team and ultimately a high performing organisation (Tanja, 2018). It was however important to start by clarifying the difference between productivity and performance. People tend to confuse productivity and performance, with the two often becoming interchangeable. Productivity is the measure of the efficiency of production whereas performance deals with the way in which someone functions to accomplish something successfully (Tanja, 2018; Core, 2018).

In this section attempt will be made on discussion of employees' productivity which is determined by the way the employees put in their strength and willingness. The section will

examine the opinions of scholars on how effective performance serves as a major factor of high level of efficiency. These efficiencies, according to Williams (2010) as revised by Feldman & Arnold (2016), are in terms of marketing strategies, customers' services, high profitability, and shareholding values. Some important issues which stimulate effective measurement of individual productivity in each of the identified variable will also be revised.

2.5.1 Customer Service Satisfaction

Customer satisfaction is a term in the field of management that measures the way goods or services provided by an industry meet up or exceed customers' demands (Copley, 2017). Customer satisfaction is vital as it provides managers and production proprietors with a metric for managing and improving their businesses (Farris, Neil, Phillip & David, 2017). Customer satisfaction is a word also commonly used in marketing. Customer satisfaction can be defined as the integer of customers or proportion of customers, whose noted skill with an organization, products, or services surpasses specific contentment goals (Farris, et al, 2017; Gitman & Carl, 2015).

Customer satisfaction plays an essential function in an organization. It is not only the major pointer to estimate customer allegiance, spot discontented customers, lessen agitate and amplify proceeds; it is also a major position of demarcation which helps to attract new customers in spirited trade environments (Johnson, Andreas, & Frank, 2016). It is a major performance pointer within industries and frequently part of an equated Scorecard. Within a competitive market where businesses struggle for customers, customer contentment is a key indicator and progressively has turned a key factor of business plan (Gitman & Carl, 2015; Johnson, et al, 2016).

John (2016) explains six reasons why customer satisfaction is essential in an organization. The reasons are illustrated as: a foremost pointer of consumer repurchases plans and allegiance, a peak of demarcation, reduction of purchaser stir, increase of customer life

span worth, reduction of harmful rumor, and cheaply to maintenance of customers than acquiring new ones. A business preferably is frequently seeking reaction to develop customer satisfaction. Customer satisfaction provides a principal indicator of customer purchase intentions and commitment (Johnson, et al, 2016). Customer satisfaction statistics are part of the most commonly collected indicators of market discernments (John, 2016).

On a five-point scale, those who rate their satisfaction, above 5, are likely to become loyal customers and may even advertise for the industry (Coelho & Esteves, 2017). The second most important measure of satisfaction is willingness to recommend. This metric is explained by the percentage of rated customers indicating that they would recommend a wide range of products to others. A previous study on customer satisfaction showed that when customers are satisfied with a product, they are more likely to recommend that product to others, such as relatives and colleagues (Dawes & Riley, 2020).). This can be an influencer marketing advantage. Those who rate their satisfaction higher will not return. Moreover, they can harm the business by making negative comments about the business to potential customers. Willingness to recommend is a key measure of customer satisfaction (Farris et al., 2017; Coelho & Esteves, 2017).

In several studies, researchers have been able to demonstrate that customer satisfaction has a strong emotional element (Kucukosmanoglu & Sensoy, 2019). Still others show that the cognitive and affective components of customer satisfaction pressure each other over time to determine overall satisfaction (Westbrook and Richard, 2018). Especially for durable goods that are consumed over time, it helps to have a dynamic view of customer satisfaction. From a dynamic perspective, customer satisfaction can change over time as a customer continuously uses a product or interacts with a service. The sense of satisfaction at each touch (completion of a transaction) can influence the overall cumulative satisfaction.

Researchers have found that not only overall customer satisfaction but also customer loyalty is increasing (Homburg & Wayne, 2016; Westbrook & Richard, 2018).

2.5.2 Marketing Skills

Marketing skill is a continuous and innovative approach of any profit-oriented organization with the primary aim of achieving an enduring spirited benefit by considering the needs and desire of customers (Lowson, 2018; Pacios, 2016). Researchers such as Philip Kotler often argue on the exact denotation of marketing strategy. Consequently, the literatures studied offer many dissimilar definitions. On critical assessment, these definitions seem to build around the view that strategy means an extensive account of what is planned to be attained (Lowson, 2018; Hunt & Derozier, 2017).

However, strategic marketing, as a distinctive area of study came into limelight around early 1970s, and enhanced on tactical administration that came before (Lowson, 2018). Marketing strategy emphasizes the position of marketing as a tie between the organization and the targeted customers (Porter, 2018). Strategic arrangement entails a study of the company's planned condition preceding the formulation, assessment and collection of market-aimed competitive location that puts in to the organization's market objectives. The marketing strategy explains goal of the markets and the worth scheme obtainable based on the study of the most suitable market prospects (Homburg, Sabine & Harley, 2019; Porter, 2018).

Fundamentally, a method for the way an organization will compete, its goals and the policies required to carry out the goals are the tools of marketing strategy (Porter, 2018). Marketing strategy also desires making out the industrial track for the imminent setting up phase, either short or long period of time. It entails involving in a decisive assessment of the industry and its working surroundings in order to identify latest business chances that could be a possibly influence for competitive benefit (David & Michael, 2017; Porter, 2018).

The difference between strategic and managerial marketing is used to differentiate double segments having diverse purposes and based on different theoretical instruments (Lowson, 2018). Strategic marketing deals with the alternative of policies targeting at boosting the competitive situation of the organization, taking note of hindrances and chances suggested by the competitive atmosphere. Alternatively, administrative marketing focuses on the accomplishment of precise goals (Dann, 2018). Marketing strategy focuses on ideas of patronage transcribed into less lofty and experimental goals, whereas marketing management is where plans are made for things to happen (Brown, 2017). Marketing strategy is at times referred to as advanced regulated set up because it plans the extensive path and provides regulation and arrangement for the marketing agenda (Lowson, 2018).

Marketing skill may also show market risks that the organization may have to believe in long-term endurance (Frates & Sharp, 2015). The strategy does not assume about the organization continues to recommend similar goods to the same customers in the future. Rather, it is about identifying the trade chances that are possibly to be flourishing and assesses the organization's capability to influence such chances (West, Ford, & Ibrahim, 2019). It tends to make out the tactical gap; that is the disparity between the place an organization is presently situated and the place it should be located for sustainable, lasting growth. Strategic development seeks to tackle three plain straightforward matters: circumstances analysis, vision and mission, and Strategies, tactics, and goals (Frates & Sharp, 2015; West, Ford, & Ibrahim, 2019).

2.5.3 High Profit Making

Profitability is a conduct which assists managers to value and expand the accurate implication of the effect of making profit on a business; that is, income increase and autonomy to do whatever is desired to be done. Profit is one of the elements which improve working capital (Albercht, 2018; Lawler, 2017). Profit-oriented organizations have steady

enhancements in the aptitude to fund working resources needs, such as amplified task costs, great jobs, longer terms, and so on. Profit is a way recluses calculate the efficiency of the organization group. Lenders, shareholders, and sellers employ profit as a device to determine how good administration is managing its production (Albercht, 2018; Pacios, 2016; Lawler, 2017).

Losses seriously affect fairness of an organization to the extent that it does not deem it fit to loan out money to its customers (Jack, Amihai & David, 2016). Lack of profit critically affects an organization ranging from resignation of competent employees, reduction of facilities upholding, delay and less payment of salaries, abandonment of large projects, to reduction of business and profit values (Albercht, 2018). To this regard, every organization relates with all forms of occupational productivity in order to prevent loss. Making a business more profitable entails looking for how to boost profits of sales. It also deals with lessening costs while benchmarking organizational businesses in order to save more capital (Jack, et al, 2016; Albercht, 2018; Black, 2017).

Chiller (2017) lists eleven reasons profit is essential to the increase and protection of the business, these reasons include: necessary for endurance, funds expansion, capacity to have a loan of money, grows market worth of business, measures the efficiency of administration, capacity to repay loans, builds operational principal, draws shareholders, employs more employees, puts up cash, and improves capacity to give. On this note, Mansfield (2019) identifies seven strategies to improve profit. These strategies include: take away unbeneficial goods and services, look for new clients, increase exchange rate, evaluates present pricing arrangement, lessen records, reduce general straight costs, reduce expenses. Sutermeister (2019) notes that the aforementioned strategies appear easy but the ability to effectively manage and execute organization finances is difficult.

Structuring lasting profitability helps managers build their organizations and the special rewards they get from the business (Chiller, 2017). Creating and boosting productivity relies on engaging in many things that are better than rivalry. Many organizations administer to intensify their profits through direct focus on reducing costs, increasing earnings, or both. For many other organizations, their achievement relies on highlighting on structuring the appropriate group of employees and determination to make steady but incessant advancement (Chiller, 2017; Albercht, 2018; Black, 2017).

As a matter of fact, high profit making is more prevalent in uncompetitive market. In this situation, each organization has some elements of market power (Carbaugh, 2016). This allows the organizations to set a price that is higher than that which would be seen in a related but more spirited industry, enhancing their financial return in both the lengthy and short period of time Chiller, 2017). The survival of financial profits relies on the pervasiveness of hurdles to entry; these stop other related organizations from entering into the industry and undermining profits. However, a severe case of control achieves the most pleasing profits most times compared to other non-monopoly industries (Carbaugh, 2016; Chiller, 2017).

Lastly, every organization can boost profitability by making a suitable outline such as: center on profitability, make the best of employees, direct for incessant development, enlarge or optimize values, target sustainable development, center on a functioning market, retain obtainable customers, make the most of the sales value, center efforts on the most profitable clients, and many others. Organizations that give choices of products can use a straightforward method to advance overall profitability as sales and income precincts are reviewed occasionally (Albercht, 2018; Jack et al, 2016; Black, 2017).

2.5.4 Shareholding Values

Shareholding value is the value benefitted by investors by possessing dividends of an organization (Hayes, 2020). Shareholding value is the worth delivered to the fairness owners

of a company due to organization's capacity to amplify sales, earnings, and free cash flow, which leads to an enlargement in dividends and resources gains for the shareholders (Lowson, 2018). A shareholder is any individual, corporation or establishment that owns at least one allocation in an organization. Mounting the shareholder's value is of sole significance for the administration of an organization. So the organization should have the consideration of shareholders while taking decisions (Hayes, 2020; Lowson, 2018; Lawler, 2017).

A company's shareholding value relies on tactical decisions taken by the senior administration, which includes the aptitude to make astute investments and produce a strong profit on invested resources (Kilroy & Schneider, 2017). If this value is made, chiefly over a lengthy period, the distribution price accelerates and the organization can pay better cash dividends to shareholders. Mergers, in particular, are likely to cause a important increase in shareholding value. Shareholding value can turn out to be a serious issue for corporations, as the conception of prosperity for shareholders does not for all time or evenly interpret value for customers of the organization (Kilroy & Schneider, 2017; Ruch & Hershauer, 2016; Hayes, 2020).

Pitman (2017) opines that shareholding value is the worth given to stockholders in an organization based on the firm's capability to maintain and breed profits eventually. Increasing shareholding value increases the whole sum in the investors' fairness part of the equilibrium piece (Chandra, 2017). The aphorism about escalating shareholding value is actually a sensible legend; there is no lawful responsibility for administration to capitalize on commercial profits. Also, increasing shareholding value increases the whole sum in the stockholders' fairness segment of the stability pane (Pitman, 2017; Chandra, 2017; Kilroy & Schneider, 2017).

Lastly, generating sufficient currency inflow to run the commerce is a necessary pointer of shareholding value in the sense that the organization can run and boost sales without the obligation of borrowing money or give out more supply (Hillman & Keim, 2016). The rate of cash collection is calculated by income ratios, and companies' attempt to add to sales without the need to take more inventories or boost the regular quantity of received goods. The prominent height of starting and accounts-receivable incomes boosts shareholding value (Hillman & Keim, 2016; Srivastava, et al, 2018).

Table 2.3

Summary of Occupational Productivity

Organization Productivity		High Profit	
Occupational Productivity		Share-holding Value	
Employees Productivity		Marketing Skills	
		Customer	Service
		Satisfaction	

Note. Adapted from Self, 2019.

2.6 Empirical Studies and Critique

2.6.1 Review of Empirical Studies

The research of Oluochi (2015) is based against the backdrop of the responsibilities of organizations to protect the work atmosphere and assure apposite cost of living for the employees. Since the development of a business relies on efforts of the employees, escalating the height of motivation is honestly obligatory. Oluochi (2015) intends to set up the effects of dexterous safety and dynamism of the employees' performance at the companies selected in Kenya. The research is focused on the role of some employees quantitatively and at random selected from Kenyan Power Company. This is to support the awareness of both employers

and employees on precise safety required to direct the employees' behaviours. Oluochi (2015) concludes the study by stating that competent safety and wellbeing to employees' prospective are required to boost employees' performance. It is however recommended that companies should uphold dexterous guard with their employees in order to speed up their business procedure.

In addition, the study by Namadi, Ozubu & Ejim (2015) is based on the impact of employee motivation on organizational performance at selected manufacturing companies in Enugu State. The aim of the study was to evaluate the impact of wages as a factor in improving employee performance in an organization. One hundred and twenty employees were selected from companies in Enugu State and a questionnaire was used to collect data from them and analyzed using the Correlation Coefficient tool. The results indicate that extrinsic motivation has a significant effect on employee performance. The study recommends that more research be conducted on the relationship and effect of rewards on employee performance in many private organizations.

In addition, Bonner & Sprinkle (2015) studied the impact of monetary incentives on task effort and performance. The study aimed to evaluate assumptions and evidence regarding the impact of performance conditions on monetary dynamics. Emphasize the most important characteristics of the accounting situation and how these characteristics can affect the motivation-effort and performance relationship. This result shows important implications for accounting research and practice. Various proposals and discussions are given for future accounting research that may yield necessary insights into the monetary incentive system.

The research of Abah & Nwoku (2016) considerably contributes to the idea of motivation in an organization giving the scope of the Nigerian Radio station. They adequately argue on the basic environment of motivation in different organisations. Despite the significance of motivation, it is frequently ignored. It is because organizational management

has forgotten that for an organization to reach its greatest want, motivation of its employees should be at the vital part. Abah and Nwoku (2016) intend to evaluate the efficiency of motivation in employees' efficiency, sampling Abakaliki Radio Corporation in Nigeria. To get this, they use rational technique to experimentally assess the assertion Ude and Coker (2012) and the opinions of well-known scholars on output of employees' motivation. However, qualitative research is adopted to explore the result of motivation of employees. Abah and Nwoku (2016) hold up to the two forms of motivation recognized by Maslow (1954) Motivational Psychology: intrinsic and extrinsic. They also study two important needs of employees: motivating needs and hygienic needs. They wrap up the study by advising managers that the research is skilled of solving the dilemma of motivation in organizations.

Similarly, Manzoor (2016) conducted a study on the impact of employee motivation on organizational performance. The study highlights factors that imply the relationship between organizational performance and employee motivation. A model was placed with three assumptions and analyzed using previous empirical and literature studies as secondary data. The results show that empowerment and recognition have a positive impact on employee motivation. We recommend that organizations develop policies and structures that enhance employee comfort.

Similarly, Nasibov (2016) makes an inquiry on the responsibility of employee motivation on performance. According to him, partaking in business, organization performance and proceeds increase are challenging. To bear in cost-effective way in the tremendously demanding and feasible common market, all the factor of employee, protection and manufacturing should be given in an inspiring means. Using a straightforward statistical means of investigation, Nasibov (2016) qualitatively investigates the significance of employees' fulfillment, performance, and productivity. The research also appreciates to Geomani (2016) by recognizing three processes of motivation: a necessary need, a motivation

that arouses needs and achievement of goal after contentment of needs. The researcher adopts the conclusion of (Tella, Ayeni & Popoola, 2015) as motivation is a helpful device for administration to inspire employees. Motivation increases the keenness of employees to perform, therefore increasing effectiveness of the organization.

On the other hand, Ali, Abrar & Haider (2016) conducted a study to assess the place of motivation on employee performance in Pakistan. Researchers are trying to build a concept capable of describing personality. They also endorse Bux & Tay's (2015) theory of empowerment stimulus by comparing motivation with the mental inheritance of personality. The intention of Ali et al (2016) aims at replicating the control and performance of employees in different organizations. To make this possible, about 100 workers were randomly selected from selected organizations in Pakistan, using a basic quantitative survey method. Various factors related to employee stages were assessed using a proxy questionnaire of approaches and other extended motivational values. However, the research shows that work efficiency is the most inevitable issue in the work process. Ali et al (2016) summarize the recommendations that there is a great deal of inconsistency between the principles of employees from different backgrounds.

Similarly, Faisal, Husam, Faiz & Dia (2017) studied the relationship between employee motivation and organizational obligations in some commercial stores in Jordan. This research is based on the investigation of the relevant literature and strengthens the theoretical hypotheses and hypotheses. Faisal et al (2017) share the view of Mohsen et al. (2016) that the real asset of any organization is the workforce made up of workers. Indeed, employees are seen as the drivers of productivity because there is an increasing need for employees to do good work and for the organization to derive essential productivity from them. Faisal et al (2017) used three arithmetic tests to quantitatively evaluate data collected

from 97 respondents in the study area. The results show that employee motivation has a significant impact on organizational obligations.

In the same way, Bawa (2017) scrutinizes the literature on employee motivation and organizational productivity. This research is based on the connection between a large amount of theory and practical experience. Motivation and productivity are concepts of interest to researchers and managers. Bawa (2017) conducts a textual review and analysis of theories and survey evidence on the link between employee motivation and administrative productivity with the aim of drawing necessary lessons for practical practice. The research supports Aremu (2017) by conducting a review of several key hypotheses and empirical research on motivation and its role in employee performance; using factual information from organizations in Nigeria and many other countries. Research, as Singh et al. (2016) however shows that there are two factors to measure when motivating employees. These factors are financial or non-financial. Important conclusions are obtained for management practice.

Equally, Navaneetha & Bhaskar (2018) examines employee motivation in the workplace in the area of technical understanding and management. They firmly explain that employee motivation is fundamental in the field of management. According to them, marketable companies work hard to preserve human resources, evaluate and motivate resourcefulness, and make employees feel competent and successful. Navaneetha & Bhaskar (2018) conducts research to reflect on employee retention reasons and factors and sustainably address constraints in organizational motivational performance structures. Navaneetha & Bhaskar (2018) also followed Muogbo's (2016) answer by sampling Kadapa's telecom industry employees. The assessment is carried out by the industry organizers at noon. The survey shows that motivation can be internal or external. They also summarize the fact that unmotivated employees are likely to underperform in the workplace.

However, Akah (2019) does analytic research from the perspective of making employees gain maximum motivation to perform their responsibilities professionally in the organization. The researcher further clarifies that leaders of all organizations must do a lot to maintain a motivational strategy, which can only be achieved through funding but through motivational means other motivation. When collecting data, Akah (2019) mentions 4 hypothetical episodes of Bryman & Bell (2017); Maslow's theory of needs, Herzberg's factors, Adair's 50-50 idea and Vroom's expectation theory. Akah (2019) uses these theories to clarify the predicament of construction. The researcher identifies different ways to motivate employees in an organization and how policies can completely or negatively affect organizational productivity (Cokins, 2018). Empirical research was used to evaluate Ultimate Companion Limited using interviews and questionnaires. Participants include employees and company members. Akah (2019) concludes that monetary rewards are not only an appropriate means of motivating employees, but also apply essential theories in accordance with performance conditions.

Simultaneously, Ekwochi & Okoene (2019) studies the impact of monetary incentives on employee performance in Nigerian organizations. The study aimed to determine the extent to which wages and salaries affect the performance of organizations. The study adopts a case study design after using an open-ended questionnaire to collect data from the general managers and employees of the coca-cola bottling company in Nigeria. The chi-squared test was entered to test the hypotheses. Research shows that the employee benefit system has a significant impact on the performance of organizations in Nigeria. It is recommended that managers and employees attach importance to the reward policy to improve operational efficiency.

In Sherrie's (2019) study on motivation and effectiveness in the workplace, in order for employees to perform proficiently, they need to be motivated to keep them interested. The

study aims to examine the motivating factors that drive employee performance. According to Fornell, Rust & Dekimpe (2017) model of motivation, the diversity of factors noted by Sherrie (2019) is: motivation is based on recognition, self-determined and confident employees, effective strategies, and rewards-based motivation. SPSS was used to analyze randomly collected data using 80 questions. However, it is explained that some employees are motivated financially while others are motivated by behavior (nature) or appreciation. The researcher concluded that work motivation has a lasting impact on employee performance. The researcher also supports Morgeson & Petrescu's (2018) point of motivating employees to be enthusiastic and perform their duties in the best possible way to increase productivity.

As a matter of fact, Munyua (2019) conducted an explicit investigation of the impact of intrinsic motivation on job performance and organizational commitment in a number of randomly selected industries in Kenya. This study aimed to examine the correlation between intrinsic motivation and employee engagement and performance using Herzberg's two-factor framework. A descriptive study design was also used for the study. One hundred and eighty-seven (187) employees were sampled from the K-Unity Credit and Savings Partnership. Participants' opinions were collected using a questionnaire. However, analysis of variance was used to analyze the data collected through SPSS. The results show that intrinsic motivation has a significant impact on performance and job commitment. The study then recommends that organizations focus more on other non-monetary factors that can improve employee performance and engagement at work.

Similarly, Lucky, Minai & Rahman (2020) make a research on the impact of financial incentives on effort and job performance. The purpose of the research is to review various theories and facts concerning the impact of performing-contingent in monetary motivation. Emphasis is put on the outstanding features of accounting situation and how the characteristics can influence the motivational effort and performance. The study makes vital

implications for accounting research and practice. A variety of templates and arguments are provided for future researchers in the field accounting that could provide an essential insight to the pattern of financial motivation.

Apart from the above, Alalade & Oguntade (2020) make an investigation on the effect of motivation on employees' performance in Nigeria banking system. The research is aimed at investigating the position of motivation on the effective performance in the selected industry. Eighty employees are randomly sampled from four banks in Lagos Island. Sixty seven questionnaires are retrieved and used as basis of analysis. The study uses descriptive statistics of mean and standard deviation to present two of the research questions identified in the study. The Simple Linear Regression is also used to test the effect between employee motivation and performance in the third question. The foremost finding of the study plainly revealed that motivation has an effect on employees' performance. Also, the result reveals that employees are motivated. Likewise, it is discovered that the position of performance of the firms concerned is excellent. A recommendation is therefore formulated that banks should use incentives and other motivational means for effective performance of the employees.

The study of Sarpong (2020) focuses on the effect of motivation on the performance of employees of Ecobank Limited. The study is purposed at evaluating motivation and its effect on employees' performance. Simple random sampling method is used to sample thirty employees drawn from both KNUST and Stadium branches. The participants are given questionnaire as a means of data collection. Also, cross-sectional survey and a case study research design are utilised used for the study. The study shows that there is a connection between motivation and performance. It is found out that employees are steadily becoming concerned with trust, respect and high demands, appreciation and recognition as well as conducive enabling environment apart from money.

Likewise, Suleiman (2021) makes a research on the impact of employees' motivation on organizational efficiency. The study highlights the factors which influence the connectivity between organizational efficiency and motivation of employees. A parameter is established with three hypotheses and analysed using secondary data: archived materials and literatures. The research findings show that employees' empowerments and appreciation have significant and positive influence on employees' motivation. It is recommended that organizations should provide guiding principles and configurations that improve the dedication of the employees, thereby increasing their performance.

Alase & Akinbo (2021) make an investigation on the impact of employees' motivation on job performance in Nigeria. The study intends to find out relationship between employee motivation experiences and job performance. A descriptive research survey is used and two hundred and six senior cadre employees of First Bank of Nigeria are sampled. The study uses cross-sectional data from a semi-structured questionnaire. The result shows that each financial motivational incentive has a great and significant impact on employees' job performance. Findings also reveal that female employees are more motivated through non-monetary means of encouragement while male employees are encouraged more by using monetary incentives.

The research of Ovunda, Isaac, Sorbarikor & Godwin (2021) is based on reward system as a tool for employee retention in banking sector with the case of Port Harcourt. The study considers employees as planned assets in any profit making organization as the achievement of such organization's objectives mainly relies on the employees. To attain the highlighted objectives, the study examines the relationship between remuneration, promotion and gratitude as the measurements of reward pattern. Survey research design is used as well as structured questionnaire as the method data collection. The generated data is then analyzed using descriptive, inferential statistics and spearman's test statistics. The

results show that there is a positive relationship between the measurements of reward systems and employee retention. A recommendation is drawn on the application of the research on other sectors related to Nigerian economy.

Also, Muhammad and Davut (2021) make a research on the role of intrinsic and extrinsic motivation on the satisfaction of bank tellers in Palestine, with the comparison of overall satisfaction and performance of employees. The study employed Herzberg's Two Factor Motivation Theory while a cross-sectional survey was utilised with Minnesota Satisfaction Questionnaire (MSQ) as the tool for data collection. One hundred and thirty nine respondents (bank tellers) out of one hundred and fifty randomly samples returned the questionnaires given. Then, the collected data was input into SPSS program and analysed with Pearson's Correlation Coefficient tool. The results show that intrinsic and extrinsic motivations are so vital to the management and bank tellers at the same time. The result also shows that intrinsic and extrinsic incentives and bank tellers' performance positively connects with general satisfaction, which is in line with the fact that intrinsic and extrinsic rewards amplify work satisfaction and performance of the bank tellers.

Adeola-Staveley (2022) examines the impact of motivation on employees' performance in Guaranty Trust Bank. The aim of the study is to ascertain the relationship between motivation of employees and their performance in the sampled area. From the population of study which comprises managers and employees of GT Bank PLC, one hundred and fifty four samples are evaluated. The study uses questionnaire as a means of data collection and analysed with a regression analysis tool. The findings show that employees' motivation has a positive impact on job performance. This study recommends that organizations are encouraged to plan their industries such that it will increase performance rate in the organization and provides an avenue for full participation of motivated employees.

In the research of Opu (2022), emphasis is paid on the effect of employee's motivation on organizational performance in some selected manufacturing firms situated in Enugu state. The aim of the research is to assess the ways in which salary as a factor of extrinsic motivation affect employees' performance in the sampled organization. The total sample of one hundred and twenty employees is selected from firms in Enugu state in which close-ended questionnaire is employed to collect data from them. The collected data is presented and analysed with the use of correlation coefficient tool. The findings show that extrinsic motivation has a significant effect on employees' performance. The research recommends that further investigations should be carried out in order to identify further factors that influence employees' performance through the utilization of motivation in other firms and industries.

In the relation to the above studies, Emeka (2022) investigates the effect of monetary motivation on employees' performance in organizations of Nigeria. The research is aimed at establishing the level at which wages and salaries influence organisational performance. Ex-post facto research design is used while the questionnaires are given to the management and employees of coca-cola bottling company in Nigeria. Chi-square test tool is adopted to test all hypotheses. The research shows that employees' profit system has a significant effect on the organisational performance of. A recommendation is provided that management and employees of coca-cola bottling company should understand that reward strategy is necessary in order to facilitate effective performance.

Lastly, the research of Kumari, Jayasinghe and Sampath (2022) focuses on the factors of employees' motivation in banking industry. The study is aimed at investigating motivation factors and variation of the impact of demographic determinants on job satisfaction across public and private banking industry in Sri Lanka. The target population includes employees of both private and public banks in Uva province. The study adopts mixed-method

(qualitative and quantitative analyses). An In-depth analysis is done with two hundred and eighty employees on views about job satisfaction, payments, promotions, recognition and working hours as motivation factors. While chi-square test and ordinal logistic regression analysis are used to quantitatively analyse data from the questionnaire, narrator analysis is done on the qualitative data. The results show that most of the employees view job satisfaction as the main motivator among employees. Also, number of dependents, education height and distance to the place of work are important factors on job satisfaction of employees in private banking sector while age and experience play a significant role on job satisfaction of public sector employees which means that demographic determinants on job satisfaction differ according to the banking sector.

2.6.2 Summary and Critique of the Reviewed Literatures

The literatures reviewed are greatly important to the present research in many ways. On one hand, some of them examine the various means in which motivation of can advance the efficiency of employees (Oluochi, 2015; Ali et al, 2016; Akah, 2019). On the other hand, some of the researchers state that in the invalidity of motivation, organizations will not get the best efforts of their employees (Abah & Nwokwu, 2016; Faisal et al, 2016; Sherrie, 2019). The bases of arguments are reasonable in the present exploration because motivation functions with free-mind and performance development (Nurun et al, 2017; Ali et al, 2016).

Another way in which the reviewed literatures are significant to the present study is the elements of motivation. The researches considered show that motivation can either be financially targeted or non-financial targeted (Nasibov, 2016; Bawa, 2017). Navaneetha & Bhaskar (2018) and Oluochi (2015) are credited to identifying the usual factors of motivation which are intrinsic and extrinsic. It is physical or extrinsic when financial or bodily incentives are given for doing a work well. On the other hand, motivation is wraithlike or intrinsic when employees are allowed to contribute to decision and promotion.

The work of Faisal et al (2017) provides support for managers of different organizations to have better knowledge about motivation and its outcome on organizational activities. Since the recent organizations live in a very unbalanced feeling, it needs to modify its manager's roles are necessary to be changed while the employees abilities, responsibilities and power are desirable to be extended. It also gives more information about various variables affecting the factors of production. Sherrie (2019) tries to observe several ways to inspire and force the productivity of employees. Different factors influence employees and use motivational strategies that cover a quantity of techniques in different ways. To achieve enduring formation goals, Sherrie (2019) explains that a manager could implement a plan that supports receptive rivalry among employees to reach production values.

The research of Ali et al. (2016) is acknowledged for their exploration on the essential factors that influence employees' motivation. The research openly advocate for managers on the necessity to support their employees with their approach. The research of Abah and Nwoku (2016) is valued for identifying the vital needs of the sampled area and by providing a permanent answer to the constant threat of motivation. Indeed, the research of Akah (2019) is reasonably appealing, especially the area of study and the triangulation data collection method used. The research contrasts the works of Abah & Nwoku (2016) by making a decisive assessment of the idea of motivation of employees in the sampled area.

In view of the above related literatures, attention will not but paid on the appreciation and gaps formed by the different researchers, scholars and schools of thought. For example, the opinions of Oluochi (2015); Ali et al (2016) and Lucky et al (2020) are reasonably criticized in this research for their intricacies, description, testing, and even unreserved recommendations. This is why it is remarkably indispensable to make an outfitted approach to deal with the floppy position of bank managers and hearten the implication of workforce motivation in job attainment.

However, the vital shortcomings found in the researches of Abah & Nwokwu (2016); Suleiman (2021); Emeka (2022) are that they focus mainly on their control as they do not observe other areas and the research techniques are not suitable for this type of topic as the opinions of the respondents are not sampled. These are highly reliable and based on experimental study instead of being animated. Nasibov (2016); Kumari et al (2022) and Adeola-Staveley (2022) observe managers do not know the extent of motivation in fulfilling their mission and vision. Even if they do, they do not know the proficiency and acquaintance to give a work environment which enhances motivation of employees. The researchers fail in this part of not explaining the strictures that could enhance the skills and understanding as observed in the body of his research.

It seems Faisal et al (2017); Muhammad & Davout (2021) and Opu (2022) have already prepared for correlative variations with the collection of participants. The methods of data analyses seem to be too heavy than the mode of data collection which tends to be too simple for the nature of the research. Also, Bawa (2017) and Alase & Akinbo (2021) do not have specific and direct audience. Choosing samples from many countries seem to be too large for the research as cross-culture will in no small extent create gaps in the analysis. Also, the two factors of motivation analysed are not sufficient to analyse the impact of motivation in an organization.

As a matter of fact, Sherrie (2019), though identifies the factors of motivation, could not justifiably analyse ample numbers of factors of motivation as presented in the studies of Namadi et al (2022) and Kumari et al (2022). The three factors included in the objectives of the research are not sufficient to prove the importance of employees' motivation in a workplace. However, the research of Akah (2019) and Alalade & Oguntade (2020) fail to suggest the most suitable motivational means for organisation. Also, it lacks practical

recommendations as no recommendable measures pursue the research, thus making it an investigation for its purpose only.

Theoretically, considering the assessments of the considered literatures, there is extensive range of departure from the present research. First, all the literatures study impact or role of motivation on the performance of employees. None of the studies attempts to consider the factors that enhance the motivational values. This means that most researches strictly follow the traditional procedures of motivation provided by theorists such as Maslow's theory of needs, McGregor's theory of participation, and so on (Deckers, 2018; Bryce, 2018; Lucky et al 2020; Muhammad & Davout, 2021; Adeola-Staveley, 2022). This study is variegated from other researches as it studies Mayo's Behavioural Theory, which no research on similar area of study has ever experimented. This research does not only intend to discuss motivation of employees but also the contemporary motivation issues to be considered before motivating as suggested by Chand (2018).

Secondly, there are wide discrepancies between the present study and previous literatures in term of knowledge contribution. The present research highlights and evaluates the two major factors which are traditionally attributed to motivation as other researches do. While the studied literatures such as Emeka (2022); Alase & Akinbo (2021); Sarpong (2020) create gaps in their incapability to include the different trends of the super-ordinate factors, the current study does not only study the eleven variables recognized by Tarver (2019) as aided by Shrestha (2019) but also test some of them as an free variables of the investigation objectives. By so doing, the research is able to imitate the stature of motivation and the strategic connection with what is practical when it comes to considering what motivates employees (Deckers, 2018; Bryce, 2018).

Furthermore, methodologically, contrary to other researches, this study is exceptional in terms of the stricture of sample collection, method of data gathering and analyses, and the

scope of study. This research uses non-probability sampling method; though largely because lack of entire coverage of the sampled area of study, the paucity serves as a benefit for the research. This is so because the means will control time of the research and easy access to the respondents through the knowing of principled values. Also, no research other than only one of the studied researches uses a triangulation data collection and it makes a perfected data, however the research will follow the template Akah (2019) in this regard. Since each research objective and question will be evaluated using diverse data analyses methods, the research is a little related to that of Faisal et al (2017) who applies three statistical tests but departed from Lucky et al (2020); Suleiman (2021); Ovanda (2021); Alase & Akinbo (2022).

In term of scope of study, where other literatures studied focus on industries and companies, there is not much emphasis on banks other than Alalade (2020); Alase & Akinbo (2021); Muhammad & Devut (2021); Adeola-Staveley (2022) probably because of their natures. They obviously authenticate that it is the demands of the employees of the Nigerian banks to be devoted to their work either they are or not motivated (Nurun, Islam, Dip & Hossain, 2017). In fact, insufficient support of employees in any industry (banking industry is not exempted) results in unproductive propensity (Bryce, 2018). This research decisively agrees with Muogbo (2019) as par the problems banks face in Nigeria in term of measures which are mostly an effect of unimportant motivation of employees. However, employees' uncreative efficiency of money-making organization is due to squat motivational condition given by managers which banks are somewhat incorporated.

Summarily, mixed method (triangulation) will be used to study, explicate, and argue the motivation of employees and its current issues towards the increase of productivity of some selected employees of money deposit banks in Nigeria and five tests will be used to analyse the data collected. Also, the research will suggest the various to be taken by the

banks, managers, and managements so as to get thriving grasp of the ways to motivate employees.

2.7 Summary/Conclusion

This chapter of literature review had examined the concept of motivation, its factors and classifications. Contemporary issues of motivation were also reviewed before making a critical justification of empirical studies with the various criticisms meted on the researches. First, the chapter summarily cited the opinion of various scholars on the meaning of motivation in various disciplines cum organizations. However, various contending theories relating to motivation, performance and occupational productivity are scholarly reviewed. The theories clarify the behaviors of groups at times (Thang & Dung, 2019). Nevertheless the segment of research investigated the theoretical implication and milieu of motivation, the theory appropriate for the research and other theories that are understandably connected to the major variables.

Summarily, twelve relevant theories were esteemed for agreeing with values which prompt human's performance (Shaw et al, 2016). While some of the theories agree with motivation as a relation with change of attitude towards organizational tasks, others assert with the idea of occupational performance and efficiency which could develop from constant incentive. Disparately from the theory of behavioural motivation, the theories were chiefly too systematic and psychological instead of being sensible and experimental (Chand, 2018; Tarver, 2019). The research showed that behavioral theory had contributed to the current research as it significantly discussed the different productivities accessible if employees are motivated. It as well reflected the ways stances of the employees influenced societal development (Chand, 2018; Tarver, 2019; Oluochi, 2015).

The chapter also made a critical review of the factors of motivation. Different opinions of scholars on what could be factors of motivation were as well reviewed. The

research however agreed with Tarver (2019) who identified eleven prominent factors of motivations which were further sub-grouped into extrinsic and intrinsic factors by Maslow and Hertzberg, referenced to Chand (2018) and Shrestha (2019). Extrinsic factor of motivation is the inspiration of performance from external perspective. On the other hand, intrinsic motivation is a behavioral mechanism determined by a wish for individual contentment or accomplishment (Munhinsky, 2016; Katz, 2017).

The review comparatively showed that extrinsic motivation corresponds with the security needs, while intrinsic motivation agrees with value and actualization needs. Unlike intrinsic motivation that could make individuals' behaviors only in specific tasks, extrinsic motivation is connected with a bulky number of possible applications. It is an effectual way of motivating a person to do what one is not interested in doing (Klowoski, 2015; Katz, 2017; Schulz & Schulz, 2016). The assessment also showed that the efficiency of certain factor of motivation differs among individuals. While some individuals desire external incentives, others give a higher importance in personal contentment (Schulz & Schulz, 2016; Katz, 2017).

It was also noted that both extrinsic and intrinsic factors of motivation have their peculiar merits and demerits. There is no determinable evidence to measure which of the two is more valuable or superior to the other but based on the condition and choice of the individuals competing for motivation. Either of the two factors of motivation could successfully influence people's acts and hearten them to do certain things (Katz, 2017).

Summarily and based on the factors of motivation, Klowoski (2015) proved that intrinsic motivation is deeply noted to be the strongest encouragement which reaches long-term objectives. If a person acquires sturdy intrinsic motivation, such a person would possibly complete a task easily. The obligation is that someone cannot at all times be intrinsically motivated. The techniques applied are different, time duration required for each type of motivation to kick in is different, and so are the results. However, at the core, the

major principle of both factors of motivation reviewed is the same. The eventual goal is to get a task done through motivation of individuals (Schulz & Schulz, 2016; Ryan, 2019).

Another topic treated in the literature review was the various classifications of motivation. These classifications were said to envisage the tentative event and admit obligation so as to efficiently perform at work (Walton & Gregory, 2017). Different scholars argued on the meaning and what the classifications of motivation could be. The work of John & Barbuto (2019) was critically studied and it was discovered that they summarised the relevant arguments of the previous scholars in four classifications which are physiological, educational, social and psychological. The scholars inferred to Maslow's needs theory by providing the essential principles which guide the individuals' actions.

It was explained that physiological motivation deals with physical embodiments of reflex which combines both physical and emotive desires. Physiological motivation contains quest for eater, food, air, sleep and help (Xiang et al, 2015; McClelland, 2017). Educational motivation enhances imparting and acquiring knowledge of certain behavior. It is at this stage that individuals learn morals and ethics. Motivation direction is filled through the attainment of academics linked to the force that are well structured (Katz, 2015; Williams & Stockdale, 2017). Social motivation was explained as the motivation derived from the societal norms and what is generally acceptable. It deals with the essence of engagement and deeds through interaction in a society (Ryan & Deci, 2017). Lastly, psychological motivation is attained through individual's behavior. It explains that an individual act is as a result of his emotive intricacy because human act is mostly inherent (Berridge & Kringelbach, 2017).

Apart from the detailed explanations of the four classifications of motivation, the chapter made adequate effort to examine the implications of the themes in the banking industry. The research gave a practical implication as; a bank gives individuals' better tasks they feel a more logic of contentment and, afterward, be more committed to the organization.

Similarly, giving more engagement is assumed to amplify commitment. The allocation of duty enhances motivation because employees could creatively control their tasks and boost output since individuals can work jointly to resolve an issue instead of just the manager solving it alone. It is concluded in the implication that participation in industrial decision making accelerates self-esteem and obligation to the organization, consequently increasing productivity (Bergmann & Scarpello, 2017; Giancola, 2019).

Having examined the various embodiments of motivation as an organizational efficiency, the chapter also looked at various contemporary issues that could aid motivation. These issues are said to be vital when trying to motivate employees virtually in every organization. The importance of this section, which is contrary to the traditional theories of Maslow and McGregor, is to examine the parameters in which every motivator must consider in order to ascertain that the person being motivated is satisfied or not (Deci & Ryan, 2018; Mac & Sockel, 2017). Importantly, the contemporary issues were likened to motivation needs and desires at the place of work because people do not appreciate things in the same way. If the desired needs are not fulfilled, it might lead the motivator in doing nothing as the individual motivated might not be satisfied (Beardwell & Claydon, 2017; Baldoni, 2015).

However, different opinions of scholars were examined on the various issues to be considered and all seem to be quite relevant to the study. Then, the research obliged to the idea of Chand (2018) for it summarised the opinions of the scholars on related issues into four elements: individual natural differences, performance differences, nature of reward, and work-life balance.

When the issues of motivation are put in place, the investigation did not stop but continue to consider the employees' productivity that could offshoot the consequence. It was made explicit that employees' productivity often denotes better customer service and relations. The total customer understanding is a way of pleasing the customers, and

practically all productive industries apply this so as to expand customers' commitment (Ruch, 2017). Out of the various factors of employees' productivity examined by researchers, the opinion of Arnold (2016) regarding high profitability, marketing strategies, shareholding values and customers' services were considered. Upon the features assessed, cursory effort was made to review previous and related literatures.

Conclusively, in view of the different views, relevance and shortcomings from the literatures summarised above, the present research is set to critically explicate, discuss and make an encompassing investigation on the impacts of employees' motivation on the acceleration of occupational efficiency. The main variables are multi-faceted: issues of motivation, factors of motivation and implication of motivation. The outcome of each visage affects the persistence of the dependent variable occupational productivity. These facts would be experimented in some selected money deposit banks of Nigeria with recommendations to the concerned stakeholders on the needs to secure good services through efficient motivation of employees.

CHAPTER THREE: RESEARCH METHODS

3.1 Introduction

This research studies the contemporary motivation issues and acceleration of employees' productivity in Nigerian money deposit banks between the periods of 2010 to 2019. The aim of every organization is majorly to please the society as its income depends on patronage of the public (Akah, 2018). Before any patronage could be effective, there is need to enhance the efforts of the enablers who are the employees so as to bring out the sense of prosperity and ingenuity. The opinion of Nepwanga (2011) shows that a motivated employee performs effectively even without supervision. Consequentially, most of the research works have discussed legislative, non-governmental organizations and other private companies where the concept is, in point of fact, needed.

This study assesses employees' motivation in Nigerian money deposit banks, with the adoption of behavioral model (Nurun et al, 2017; Bryman & Bell, 2007). In time past, motivation in money deposit banks focused on giving incentives to employees for job well done or who had stayed long in service. Just few researches have been assessed to have aided the modern issues required when motivating employees.

The study also examines the description of Chand (2018) on four important considerations of motivation which include: work condition, performance difference, nature of motivation, balance of work-life. Nigerian money deposit banks may likely lose the good turn of the community dependents if motivational policies of employees are not attended to. On the other hand, reflection on the four contemporary issues of motivation will plainly advance the job productivity as in marketing skills, customers' services, profit making and share holding in the central bank (Akah, 2018). This is the reason this study will adopt mixed-method to investigate the significance of the current issues of motivation on the speeding up of employees' efficiency of the money deposit banks in Nigeria.

The purpose of this research is to investigate the relevance of contemporary motivation issues and how they accelerate employees' productivity in Nigerian deposit banks. The study is significantly purposed at assessing the impact of modern tendencies of employees' motivation and high level of skillful output for well-organized delivery of services. The study sets down series of questions on the basic modern issues relating to motivation as identified by Chand (2018) as well as the motivational factors. The result of the issues optimistically affects the motivational factors. The research is aimed at investigating the different employees' productivities that are helpful to the banks and society when employees are motivated.

However, this chapter will decisively examine the methodology necessary for the reading and analysis of the collected data. The various sections that will be discussed are: research approach and design, population and sample, materials and instrumentation of tools, operational definition of variables, procedures and ethical assurances and data collection tools. Lastly, all the discussed sections will be summarised.

3.2 Research Approach and Design

3.2.1 Research Approach

As mentioned earlier, the study intends to investigate the way employees' motivation accelerates occupational effectiveness, focusing on some deposit money banks of Nigeria. Likewise, the study intends to analyse the components and comparisons of the features of an employee to another and establish variables. To achieve these aims, the most suitable research approach is triangulation method. Triangulation is a concept generated from routing and land analysis prototypes which decide a lone altitude in space with the combination of ideas taken from two unlike points (Creswell, 2014; Rothbauer, 2018).

Notionally, triangulation is otherwise known as mixed-method. According to Creswell (2014), triangulation is an approach which merges the two conventional approaches;

qualitative and quantitative. Triangulation involves theoretical suppositions which apply qualitative and quantitative approaches in a research (Rothbauer, 2018). It is more than plain collection and analyses of both kinds of data. It also involves the use of the two approaches in series so that the common influence of a study will be of better-quality than either qualitative or quantitative approach (Creswell, 2014; Rothbauer, 2018).

Actually, the conception of triangulation arises as a result of the debates on which approach is ideal with little or no bias between qualitative and quantitative approaches (Johnson & Onwuegbuzie, 2016). In spite of the solid argument of Howe (2011) that the two traditional approaches and their models should not be mixed as it might lead to discrete and antithetical conclusion, contemporary researchers such as Creswell (2014) and Murdock (2019), maintain that the need of mixed-method in research is still mandatory.

In view of the fact that qualitative and quantitative approaches are both germane and also individually have different weaknesses in research, triangulation is not made to substitute any of them but to demonstrate their effectiveness and lessen the shortcomings (Rothbauer, 2018). Cohen and Manion (2015) support this fact by explaining that triangulation is an effort to depict and lengthily discuss the magnificence and complexity of human nature by studying it from more than a viewpoint. An emblematic application of triangulation is to make out participants, study or find out and make for other method. Bogdan & Biklen (2016) explains further that the blending of a number of theories, experimental materials, the researcher seek to defeat the ambiguity or bias which emerges from one approach. Therefore, triangulation is used to see the significance of justification and inquiry (Bogdon & Biklen, 2016; Javed, 2018).

Moreover, triangulation improves cross validation. The main significance of triangulation in the research is its ability to validate results through a range of research methods. If different methods come to the same end, the researcher will be persuaded that the

consequences are correctly a suggestion that what is happening and not a suggestion of the methods used in collecting the data (Murdock, 2019; Rothbauer, 2008). Triangulation can be used to determine practical and theoretical issues. It is understood by the third arm researchers that mixed-method is the replacement to the traditional rational and practical methods. Its conclusion comprises the use of introduction (invention of patterns), inference (testing of hypotheses), and abduction (detection of explanations and results) (Javed, 2018; Murdock, 2019).

Qualitative approach deals with an exploration which encourages the understanding of human and communal constructs so as to know the way individuals behave and reason. On the other hand, quantitative approach is used to form numerical data and information through the use of statistical, logical and calculative instruments (Lipscomb, 2018). Understandably, triangulation will be applied to accumulate data from several sources: representations and critical analyses. The thriving use of this approach is a key establishment of justification for mixed-method as a relic will be larger than one method research (Dewasiri, 2017; Lipscomb, 2018).

The implementation of triangulation approach in this research clarifies the data which will lead to novelty and correctness of themes (Ali, 2018). It is very necessary to make an operational instrument or approach to undertake the laid-back position of productivity and suggest to them why consideration of contemporary issues of motivational factors in patronization efficiency is essential (Akah, 2018). To accomplish this, the figure of the participants who hold up or oppose a suggestion should be known; similarly the suggestion of each participant is necessary. Hence, quantity and quality are required (Surbi, 2016; Ali, 2018).

Lastly, in the area of study quantitative data identifies improvements desirable in the programme expansion procedure while interview data describes the complexities and

particulars of this procedure (Bogdon&Biklen, 2016 & Creswell, 2014). Hence to reduce the importance of either of the traditional approaches will absolutely make the research imperfect. The purpose of the research is to examine the significance of the statement that employees' motivation capitulate positive occupational productivity. To achieve this, the opinions of the participants are needed. These various opinions are either by number of occurrence or experience (Bodgon&Biklen, 2016; Creswell, 2014; Ali, 2018).

3.2.2 Case Study Research Design

Having examined the appropriateness of triangulation approach in the research, it is necessary to also mention the design which is appropriate. Creswell (2014) makes a thorough investigation on several designs and concludes that of all the designs, a case study design is one of the most suitable ones for mixed-method research. However, this research employs case study design: a method which involves an up-close, complete and methodical evaluation of an idea of study as well as its related circumstances (Yin, 2017). Casestudiesare a strategy of inquiry in which the researcher surveys a programme, event, activity, process, or one or more individuals into retrospect. Cases are surrounded by time and action, and researchers collect thorough information using a range of data collection procedures over a sustained period of time (Stake, 2015; Yin, 2017).

Case study research is a methodology used by both qualitative and quantitative approach. However, case study in a quantitative approach refers to an in depth analysis of a single group of individuals or organizations or specific industries. The aim of a case study research is to provide information by capturing a variety of variables in order to classify the complexity of a set of conditions that come together to produce a particular phenomenon, situation or event. In a quantitative research, once the researcher decides that the design is case study may contact a questionnaire survey as a data collection tool in order to gather data that characterize the specific case of the investigation.

One of the reasons why a case study design is suitable for this research is, according to Shuttleworth (2008); it tests whether procedural models are actually efficient in the real sense. While the research assesses how motivation creates the predictable behaviour of employees, case study can be used to exemplify and ensure that specific cases are also natural to the research. Case study design tests hypothetical models by using them in real world situations (Shuttleworth, 2008; Invernizzi, et al, 2020).

Also, case study research design can provide pragmatic retorts than a pure numerical survey (Thomas, 2016). In so far data will be collected through the use of mixed-method approach, the research agrees with Stacks's (2017) opinion that the primary data involved in case study can be any or collection of interviews, focus group, questionnaires, and so on. As the technique needed in the research greatly relies on the observation of individuals' conversation, case study research design is mostly suitable (Thomas, 2016; Stacks, 2017; Yin, 2017).

Other research designs such as correlation, ethnography, grounded theory, survey, and so on are limited to either qualitative or quantitative (Taylor & Sondergaard, 2017). For instance, correlation design is limited to quantitative as it examines the relationship that exists among variables. Both ethnography and grounded theory designs explore individual experiences and characteristics. They fail to account for the multiple occurrences of variables. It is on the account that case study design examines both numerical values and features of variables (Taylor & Sondergaard, 2017; Thomas, 2016).

As a matter of fact, a case study is appropriate the more in the research as it explains some current conditions: what, how, why and when social incidence instrument are socially related contrasting analytical survey design which does not interrogation the reason and condition of an action (Yin, 2017). In approaching case study research, the reading may be

personal, group, or by occurrence but will be offered and analysed in an exact illustration with scope reflection (Corkin, 2018; Yin, 2017).

There is no gain say that descriptive is one of the best designs in research but could be mostly effective in quantitative research and where the researcher is interested in examining large components. Despite the fact that the researcher cannot change the variables, descriptive design has low obligation for internal validity and limited to numerical calculation. Also, descriptive design cannot explain the cause of an occurrence where a variable influences the other. On the other hand, case study design does not only show what, when and how variables operate, it also explains why they do so (Ridder, 2017; Underwood et al, 2016; Corkin, 2018).

Illustratively, so far this research underscores the issues of employees' motivation on how it increase work efficiency but paying attention to more than one variable of participants, case study technique is much practical in interpreting events or connections, to build up sets of basic practices, and to assess the external patterns or interior relations of employees in the banks of Nigeria (Akah, 2018). The research is a flexible one; therefore it requires a flexible design which a case study accomplishes. While other designs may try to establish or refute a hypothesis, case study might introduce new and unpredicted results during course, and lead to research taking new directions (Lamnek, 2016; Akah, 2018).

Finally, case study design will intensively study the present setting, and ecological interface of the given social unit; that is the organization which are the Nigerian banks (Mills et al, 2019). It will be used to inspect how the reflection of motivational issues affects motivational factors which subsequently result in efficient productivity. Though case study design may not answer all questions completely (which there is in fact no design can ever do), it will give some indications and allow further amplification and hypothesis formation on a theme (Akah, 2018; Mills et al, 2019; Burawoy, 2019).

3.3 Population and Sample of the Research Study

A population in research is usually a large group of individuals or subjects with related features that is the major focus of a systematic investigation. Conversely, a sample is a set of individuals, subjects or items that are selected from a larger population for assessment. It is typically a representation of the population to ascertain generality of findings derived from the research sample to the entire population (Lance & Hattori, 2016; Dessel, 2019). It is essential to know that this study uses a mixed-method approach, that is, combination of qualitative and quantitative methods with case studies research design. Consequently, the parameters of Creswell (2014) on population and sample size selection are agreed upon.

Table 3.1

List of Deposit Money Banks in Nigeria and Their Addresses

S/N	BANKS	ADDRESS
1	Access Bank Plc	Address: 14/15, Prince Alaba Oniru Road, Victoria Island, Lagos Victoria Island, LAGOS, NGN.
2.	Citibank Nigeria Limited	Address: 27 Kofo Abayomi Street, Victoria Island, Lagos. Victoria Island, LAGOS, NGN. Tel: 234 01 2622000-9
3.	Ecobank Nigeria Plc	Address: 21 Ahmadu Bello Way, Victoria Island, Lagos. Victoria Island, LAGOS.
4	Fidelity Bank Plc	Tel: 234 01 2626638-88, 2626710-17 Address: Samuel Asabia House, 35 Marina Lagos Marina, LAGOS
5	First Bank Limited	Address: 2 Broad Street, P.O.Box 4238, Lagos.

(Continued)

6	First City Monument Bank Plc	Address: Primrose Towers, 6-10 Floors 17A Tinubu Square Tinubu Square, LAGOS Tel: 01 2665944 – 53
7	Globus Bank Limited	Address: No 6 Adeyemo Alakija Street, Victoria Island, Lagos Victoria Island, LAGOS
8	Guaranty Trust Bank Plc	Address: 635, Akin Adesola Street, Victoria Island, Lagos Victoria Island, LAGOS Tel: 234-01-2622650-69,3201100
9	Heritage Banking Company Ltd.	Address: Plot 292, Ajose Adeogun Street, Victoria Island, Lagos , LAGOS
10	Keystone Bank Limited	Address: Keystone House, 1 Keystone Crescent, Victoria Island, Lagos.
11	Parallex Bank Ltd	Address: 31B, Oyeleke Street, Alausa, Ikeja, Lagos Ikeja, LAGOS.
12	Polaris Bank Plc	Address: 3 Akin Adesola Street, Victoria Island, Lagos.
13	Premium Trust Bank	Address: Plot 473B, Trans-Amadi Industrial Layout, Port Harcourt, Rivers State.
14	Providus Bank	Address: Plot 54, Ademola Adetokunbo Victoria Island, LAGOS.
15	STANBIC IBTC BANK PLC	Address: IBTC Place, Walter Carrington Crescent, Victoria Island, Lagos.
16	Standard Chartered Bank Nigeria Ltd.	
17	Sterling Bank Plc	Address: Sterling Towers, 20 Marina, Lagos. Tel: 234 1-2702300-1
18	SunTrust Bank Nigeria Limited	Address: 1 Oladele Olashore Street Victoria Island, Lagos
19	Titan Trust Bank Ltd	Address: Plot 1680 Sanusi Fafunwa Street, Victoria Island, Lagos Tel: 23412265100
20	Union Bank of Nigeria Plc	Address: Stallion Plaza, 36 Marina, Lagos Tel: (234) 01 2665439, 2665441, 2665445

(Continued)

21	United Bank For Africa Plc	Address: 57, Marina, Lagos Tel: (234) 01 2644651 – 700, 4701416, 2642284
22	Unity Bank Plc	Address: Plot 42, Ahmed Onibudo Street, Victoria Island, Lagos. Central Business District,, ABUJA Tel: (234) 09-4616700-9
23	Wema Bank Plc	Address: Wema Towers 54, Marina Lagos IslandLagos Tel: 234 012669236,2669713
24	Zenith Bank Plc	Address: Plot 84, AJoseAdeogun Street, Victoria Island, Lagos Tel: (234) 1 4618301, 4618311, 4618321, 2620727

Note. Adapted from List of Money Deposit Banks by CBN Report, 2022, p. 7.

There are total of twenty four (24) Deposit money banks in Nigeria as indicated with addresses in the above table. However, their branches are spread across the thirty six (36) states, including the federal capital territory (Fakai, 2018). Gbadeyanka (2020) in BusinessPost.ng opines that there are ninety four thousand, four hundred and ninety eight (94,498) employees spread across all branches of deposit money banks of Nigeria (2020 estimation). It is approximated that each of the deposit money banks has a total number of four thousand two hundred and ninety five (4295) if the sharing formula of Kothari (2008) is adopted. The calculation of the sharing formula is as:

$$F = \frac{T.P.}{N.B. \times N.S.}$$

T.P. (Total Population) = 94, 498

N. B. (Number of Banks) = 22

N. S. (Number of States) = 37

$$= \frac{94,498}{22 \times 37}$$

$$= 116$$

According to the calculation above, the total number of employees in each bank of Nigerian bank is about one hundred and sixteen (116) per state. It is important to note that a

branch of each bank stands for the entire bank because all branches of the same commercial bank have similar objectives, policies, services and nature of recruitment. By this, the study considers only the branches that are located in Kebbi state of Nigeria because the state is can be easily reached and is convenient to the researcher and due to time factor (Adebowale, 2017).

There are total of eighteen (18) deposit money banks in Kebbi state with their branches spread across the state and the research covers the one branch per each bank in the state (Fakai, 2018). The study therefore adopts a non-probability sampling technique, using a convenience sampling procedure to decide the sample size. Non-probability sampling is a sampling method in which some components of the population do not have the probability of being chosen, which is sometimes referred to as “under-covered” or “out of coverage”. It can also be the condition whereby the likelihood of selection could not be accurately determined (Cooper & Schindler, 2018). This method of sampling is adopted in this research because some parts of the studied areas (banks) and some of the inclusive population are out of coverage, that is, they are not in the researcher’s area (Chambers & Skinner, 2017). The available banks in Kebbi state are eighteen (18) out of twenty-two (22) banks in Nigeria; meaning four (4) of the population purposely are excluded (Fakai, 2018).

According to Varrella (2020) in Economy & Politics, there are almost four hundred and fifty (450) employees (the bank managers inclusive) which cover eighteen branches of the eighteen deposit money banks in Kebbi state. The sampling of participants in each bank is done with stratified random sampling method, in which the population are divided into groups (title and experience wise) based on issues and factors that may control motivation, thus accelerating productivity (Berinsky, 2018). In stratified random sampling, the strata (groups) are formed based on shared characteristics or attributes. The advantages of using stratified random sampling include: reducing sample selection bias and ensuring certain parts

of the population are not underrepresented or overrepresented. For this research to be more logical and scientific this table below is examined and the column that mostly directly matches the required population size is followed. Simultaneously, the row that matches the rate of error willing to be accepted is chosen (Berinsky, 2018; Lance & Hattori, 2016).

Table 3.2

Size of Population

Margin of error	>5000	5000	2500	1000	500
±10%	96	94	93	88	81
±7.5%	171	165	160	146	127
±5%	384	357	333	278	217
±3%	1067	880	748	516	341

Note. Adapted from Experimental designs by Cochran, W. G., Cox, G.M., 2017, p. 18.

The study also employed the sample distribution of Krejcie & Morgan (1970) as described by Kenpro (2012) that where the population is 450, the sample size should be 208, using the formula:

$$S = \frac{X^2 NP}{d^2 (N - 1) + X^2 P (1 - P)}$$

S = required sample size

X^2 = value of chi-square

N = the population size

P = the population proportion (.50)

d = degree of accuracy at (.05)

Here is a table showing the selection of participants:

Table 3.3

Selection of Participants

Branch	Population size	Population of each branch	% of sampled respondents in each branch	Total Number of sampled respondents
18	450	25	5%	208

Note. Adapted from Self, 2019.

This sampling selection is suitable because a good sample size is often five percent of the population which its sample size is not more than five hundred (500). In this research, the population does not require sample size which is up to one thousand, therefore ten percent of the population is less bias, reliable, valid, less expensive and less time consuming (Berinsky, 2018; Lance & Hattori, 2016). Apart from that, since the population and selected participants will be interrogated through mixed-method (qualitative and quantitative means), extremely large and too small sample size will not be suitable if the research targets accurate results. Likewise, this selection is good when dividing sample into many different groups during analysis; that is, different age group, socio-economic level, occupational level (Berinsky, 2018; Dessel, 2019).

The fundamentals to be considered in the inclusion of participants are in support of Creswell (2014) opinion, that the participants must be learned employees or managers of the banks of Nigeria, mentally normal and be within the age limit of 18 to 79. Physically disabled ones are not excluded from the research but mentally disabled ones will be excluded completely. Status or gender of employees is not considered. Informed consent and ethical forms will be given to each participant after selection from the sampled areas: for their consent and right to participate, withdraw or reject the participation (Bullen, 2018; Berinsky, 2018). The participants that wish to participate will be met for more clarification about the purpose and objectives of the research. While thirty six (36) of the participants (bank

managers) which represents seventeen percent (17%) of the sample size will be engaged in facial and text interviews, one hundred and seventy two (172) participants (employees) that represent eighty three percent (83%) of the sample size will be advanced with closed-ended and online questionnaires (Creswell, 2014; Fakai, 2018).

3.4 Materials/Instrumentation of Research Tools

A research instrument is a tool used to obtain, measure, and analyze data from subjects around the topic. It is device used to gather information and fact from participants in a research work. The facts to be collected are usually generated from the research questions, which are rearranged in simple ethical manners (Savin-Baden & Major, 2017).

This study is a mixed method research method; therefore the subjects will be approached both quantitatively and qualitatively. The prominent and suitable tools for mixed-method and that are at the same time suitable for case study research design are used in the research. However, the research employs an obtrusive instrumentation. In obtrusive instrumentation, the subjects are aware of the fact that they are being studied, which can influence their response or behaviour. These instruments are: open-ended interviews, phone interviews, face to face questionnaires, and online questionnaires (Biddix, 2019; Savin-Baden & Major, 2017).

Open-Ended Interview

One of the instruments used in the research is open-ended interview. A critical assessment needs a thorough investigation into individual's personal concerns; hence, a mere observation or review of document is not sufficient because they have nothing much to do with tangible participants but close observation and critical studying (Fontant and Frey, 2016). Open-ended interview gives opportunity for the participants to give their own opinions and contribution to the work; therefore an in-depth interview is a suitable tool for data collection in this research. Open-ended interview allows the participants to give more

information that will explore (but not harmful) their feelings, moods, and foregrounding the subject in question (Fontant & Frey, 2016; Alshenqeeti, 2015).

Interviews are suitable for the settings in which the research tends to enquire free hand questions that draw out vigorous facts from moderately few participants (Alshenqeeti, 2015). This tool intends to seek the opinions of few managers across the selected banks of Nigeria on how motivating their employees have helped the banks attain effective productivity. By and large, Open-ended interview provides pre-data analysis information, which therefore makes the analysis easy and accurate. It helps to form unstructured discourse and free-will conversations which make data viable to be categorised from different variables (Polak & Green, 2015; Alshenqeeti, 2015).

Phone Interview

Along with this is phone interview. This is a research instrument in which the researcher communicates with the respondent on the telephone in accordance with the prepared questionnaire. In case interviews cannot be done face-to-face, a normal phone call can be used to interview participants in a research (Alshenqeeti, 2015). Telephone interview is usually short and focused on collection of concentrated information. Standardized questionnaires with closed-ended questions are suitable for this kind of questioning. Telephone interview allows both the researcher and respondents to be in a more relaxed state. Through this the researcher can use the relaxed state to better gauge the respondent and pick up on things that may be disguised during the more formal interview process (Tay & Lim, 2016; Savin-Baden & Major, 2017).

One benefit of phone interview is that it is less expensive and time efficient. It is used to access populations that might be difficult to reach in person or by other means (Tay & Lim, 2016). This means is considered to be moderately valid and reliable as it can be very accurate when tested several times and also shows relative consistent results. Phelan &

Kinsella (2017) explain that findings are consistent both broadly and with respect to specific populations based on bio-data.

Face-to-Face Questionnaire

Another tangible tool needed for quantitative research and for this research is the direct questionnaire. A questionnaire is a research tool consisting of a series of questions aimed at collecting information from respondents. This can be considered a type of written interview. The questionnaire is a survey tool completed by respondents (Tay & Lim, 2016). It can contain short closed (multiple choice) questions or large open-ended questions. Questionnaires are a relatively inexpensive, fast and effective way to obtain large amounts of information from a large population. Data can be collected relatively quickly as the researcher does not need to be present when completing the questionnaire. The questionnaire uses a five-point Likertscale mode (Smith, 2016; McLeod, 2018).

The use of questionnaires is necessary when the population is large and interviews would not be practical. The questionnaire is an effective way to measure the behaviors, attitudes, interests, opinions and intentions of respondents from the sampled areas due to their relatively large number, lower cost, and low cost faster (McLeod, 2018). In the study, the questionnaire will use open and closed questions to collect data. This is beneficial because it provides both quantitative and qualitative data. The questionnaires were designed with the help of metrology and evaluators who verified the appearance and validity of the instrument. Questionnaires are one of the most affordable ways to collect quantitative data when responses are collected in a standardized manner. They were used in this study because of their convenience and quick results (Smith, 2016; McLeod, 2018).

Online Questionnaire

Lastly, the research employs the use of online questionnaire. This type of questionnaire is done through internet. The internet is used as a method to research and

collect information through emails, texts, and so on. The online questionnaire is more robust, require less time and efficient. It is a systematic process and involves clear distinction in the way the data is collected. One advantage of this method of data collection is that the respondents are given enough time to respond to the questionnaire. Hence, the data that is received is usually more accurate. The accuracy of online questionnaire serves as its reliability and validity (Smith, 2016; McLeod, 2018). Online questionnaire is utilised in this study as a result of insecurity and insurgency of banditry in some certain local governments in Kebbi state such as Zuru, Yauri, Wasagu, and Argungu local government areas.

Online questionnaire is adopted in this research as it enables the conduct of survey from anywhere across the country. There is no need to travel from one state to another before reaching the respondent. So far the sampled areas are Nigerian banks; there is free access to internet so the respondents can easily be reached via tech-tech. Likewise, since the tool is not through face to face questions, the respondents are likely to give more accurate information to the required questions than any other methods.

For Olaofe (2010), validity is the ability to measure the research instrument as fully as possible; variables to be measured. Nkocha (2007) considers the value of an instrument to be the degree to which it measures what it wants to measure. Face and content values were used in this study. To ensure that the final copy of the interview forms and questionnaires was valid for the study, the researcher enlisted the help of several experienced colleagues. After reviewing the works, they recommend that the researcher consult a statistician who will consider the research objectives, research questions, and research hypothesis as well as research methods.

In order to establish the reliability of the instrument, pilot study was carried out in two different banks, Globus Bank Limited and Sun Trust Bank Nigeria Limited. The reason for choosing the banks was the fact that the banks are out of the study area and will not be used

for the main study. The essence for pilot study was to test the adequacy and suitability of the instruments in measuring what it is supposed to measure and to ascertain any difficulty that the researcher may encounter (Bennett, 2006). For the purpose of this, a total of twenty (20) copies of the questionnaire and four (4) interviews were administered to security personnel and deck managers to represent employees and managers in the above mentioned banks. They were answered under the supervision of the researcher. The filled questionnaires and answered interviews were collected and subjected to statistical analysis in order to determine the reliability co-efficient of the instrument as well as the internal consistency of the items within the instrument.

Data collected during the pilot study was calculated using Cronbach Alpha technique and obtained a reliability index of 0.85. Bennett (2006) demonstrated that for a scale to be considered reliable, it must have alpha significance between 0.50 and 1. With this level of reliability index, the instruments are said to be reliable for use in the primary study.

3.5 Operational Definition of Variables

This study approaches survey tools with two main objectives. The first is the relationship between different variables in the application of contemporary issues of motivation and career productivity acceleration and this is achieved through a study of the available and previous literature here (Creswell, 2014). The second is to gather information from respondents about different traits and how to use them to understand different variations. To achieve this, certain tools such as questionnaires, Internet, telephone and interviews are used to interact and collect information from employees and managers that fall within the limits of the search criteria. These collected data are then systematically evaluated to obtain the desired factual information and without analytical bias (Resnik, 2015).

The instrumental survey consists of two parts. The first section deals with various individual and demographic variables. This section takes information from respondents on

gender, age, professional qualifications, bank branch in which they work, position held and years of experience. This section is essential because it helps to provide further interpretation and context for later analysis. This is also needed to determine whether the features in the study area are representative of the intended population for the purposes of the review (Creswell, 2014). This is presented through the use of SPSS in four titled columns: biological data, categories, frequencies and percentages.

The second section is important in the current study. These variables include issues of employee motivation, factors of motivation, and occupational productivity. Each of the three main variables has its own model. The first variable is an independent variable; the second one is predictor while the third variable is a dependent variable. The independent variable, issues of motivation, influences every act of other variables for it serves as the basis of the problem statement. Attention is paid on knowing if truly, considering some certain issues before motivating could result in certain positive output (Ude & Coker, 2012). Also, the predictor, factors of motivation is an alternative of the independent variable which has a direct relationship with the dependent variable. It is linked with the outcome of the occupational productivity. Finally, the dependent variable which is occupational productivity depends by the changes that occur in both independent and predictor variables. This means its outcome depends on whatever occurs to its manipulators (Oluochi, 2015 & Talbot, 2018).

These three variables are divided into five research questions and hypotheses, which are solved by mixed method. A testing tool is applied to each hypothesis, to test whether to accept or reject the null hypothesis (H_0). These testing tools are ANOVA (Analysis of Variance), regression analysis, factor analysis, f-test (Fisher test) and coefficient analysis. This part of the study was developed on the basis of the questionnaires, interviews and documents used previously. From previous literature and published studies, the study size was adopted.

3.5.1 Variables for Issues of Motivation

The first variable of the study is issues of employee motivation having four items taken from Chand (2018). This is an independent variable which is directly connected to the enhancement of acceleration of occupational productivity. Four items are identified by Chand (2018) for issues of employees' motivation. They are: individual work condition, performance differences, nature of motivation and balance of work-life. They directly have effect on occupational productivity in the commercial banks of Nigeria (Nurun et al, 2017). The items of the variable are contained in the first objective, question and hypothesis. Likert scale type is used to measure the variable arranged in ordinal order; strongly agree, agree, undetermined, disagree and strongly disagree. The range of score varies from 5 to 1. The data is sourced from the survey 2021 and the scores are recorded in percentage average.

3.5.2 Variables for Factors of Motivation

The next variable is factors of motivation having three items with seventeen sub-items that was taken from the study of Tarver (2019). The various factors are increment of salary, bonuses, piece rate, retirement funds, allowances, responsibility, relationship with peers, relationship with superior, participation in decision making, job security, regular training, relationship with peers, free access to health facilities, desire to direct personal affairs and fulfillment, desire to continually improve by challenging oneself, pursuit of knowledge on job career, freedom to engage in recreational activities, being in the midst of people with similar idea. The factors are directly connected with occupational productivity. The variables are tested in the third, fourth and fifth objectives, questions and hypotheses. Extrinsic motivation, intrinsic desires and most abiding remedies on how employees can be inspired are used to determine occupation productivity in commercial banks of Nigeria between the periods of 2010 and 2019 (Muogbo, 2013; Nurun et al, 2017; Bryman & Bell, 2007). Through the use of Likert scale, the predictors are measured in ordinal order and scores are input through

percentage average. The three hypotheses are analysed with factor analysis, regression analysis and coefficient analysis.

3.5.3 Variables for Occupational Productivity

The next variable is occupational productivity having four items referred to by Pink (2009); Munyua (2017); William (2010). This is a dependent variable which changes as a result of the effect of either the independent variable or the predictors. The four items identified under the occupational productivity are: marketing skills, effective customers' services, high profit making and shareholding values. The positive responses of respondents on the first two variables definitely positively affect this variable (Nurun et al, 2017). The acceleration of the measurements of occupational productivity is determined by the impact of motivated employees in the second objective, question and hypothesis. Apart from the four generated for the study, seven other variables are imported which include: negotiated review, basis for modifying behaviour, effective work habit, meeting work target, clear accountability, performance based expectation, and self assessment. The acceleration of occupational productivity is measured by impact of working culture (objective one). Also, the acceleration of occupational productivity is measured by impact of extrinsic and intrinsic motivations (objectives three and four). Lastly, the acceleration of occupational productivity is measured against the most abiding remedies on how employees can be motivated (objective 5) (Bryman & Bell 2007; Feldman & Arnold, 2016). The specific instrument used to measure the aforementioned factors under the variable is Likert scale. As other variables, ordinal level of measurement is used with range score of 5 to 1. The construct uses survey item of 2021 sourced. Simple percentage is used to sum up the repertoire of responses of the respondents on the stated items. Lastly, factor analysis, regression analysis, and coefficient analysis will be used to analyse the data presented in the Likert template table.

3.5.4 Variable Measurements for Each Hypothesis

The measuring scale contained five variables to enable the researcher obtain information from the respondents:

□ Variables for Measuring Impact of Current Trends of Motivation on Occupational Productivity (CTOP) by Nurun et al (2017); Chand (2018)

The first construct deals with the impact of current trends of motivation on occupational productivity in commercial banks of Nigeria. The study employs the variables of Nurun et al (2017) and Chand (2018). Five variables are identified: work conditions, individual performance difference, nature of reward, work-life balance, organisational policies have effect on occupational productivity. The construct had initially passed through a pilot test with a reliability value of 0.978 and positive validity. Data for this construct is collected through face-to-face questionnaire and phone questionnaire. 172 employees are presented with the questionnaire. The collected data are therefore presented through Likert measuring scale 5-1 (strongly agreed, agreed, undetermined, disagreed, and strongly disagreed). The presented data are analysed with Analysis of Variance (ANOVA). It is expected that the null hypothesis that current trends of motivation do not have a significantly impact on occupational productivity in commercial banks of Nigeriato be either accepted or rejected at $P > 0.05$.

□ Variables for Measuring Relationship between Motivated Employees and Occupational Capacity (MEOC) by Shrestha (2017); Cherry (2019)

The second construct deals with the relationship that exists between motivated employees and accelerate occupational capacity in commercial banks of Nigeria. The study employs the variables of Shrestha (2017) and Cherry (2019). Eleven variables are identified: there is relationship between marketing skills and occupational productivity, motivated employees improve effective customers' services, motivated employees contribute to high profit making of the bank, motivated employees improve the shareholding values of the bank, there is relationship between motivated employees and negotiated review, motivated

employees serve as basis for modifying behaviour, motivated employees contribute to effective work habit, motivated employees meet work target, motivated employees give clear accountability, motivated employees attain performance based expectation, and motivated employees make self assessment of themselves. The construct had initially passed through a pilot test with a reliability value of 0.970 and positive validity. Data for this construct is collected through face-to-face questionnaire and phone questionnaire. 172 employees are presented with the questionnaire. The collected data are therefore presented through Pearson chi-square crosstab scale. This is used when the percentage of expected count is less than or equal to 25%. The presented data are analysed with Fisher-exact test (F-test). It is expected that the null hypothesis that there is no significant relationship between motivated employees and occupational capacity in commercial banks of Nigeria to be either accepted or rejected at $P > 0.05$.

□ Variables for Measuring the Extent at which Extrinsic Motivation Affect Work Performance (EMWP) by Bryman & Bell (2007); Feldman & Arnold (2016)

The third construct deals with the extent at which extrinsic motivation affect work performance in commercial banks of Nigeria. The study adapts the variables of Bryman & Bell (2007) and Feldman & Arnold (2016). Five variables are identified in this hypothesis: regular increment of salary accelerates occupational productivity of the bank, bonuses enhances work efficiency, piece rate improve occupational productivity, retirement funds boost employees' performance, and allowance boost employees' performance. The construct had initially passed through a pilot test of 10 participants with a reliability value of 0.915 and excellent validity result. Data for the construct is collected through face-to-face questionnaire and phone questionnaire. The study presents 172 respondents with the questionnaire. The collected data are therefore presented, using simple percentage table on Likert measuring scale 5-1 (strongly agreed, agreed, undetermined, disagreed, and strongly disagreed). The presented data are tested first with KMO and Bartlett's Test and Factor analysis for Bartlett's

Test of Sphericity for Anti-image Matrices. Total Variance Explained and the Scree plot graphs of Eigenvalue against the factor number are conducted. It is expected that the null hypothesis that extrinsic motivation does not have a significant effect on work performance in commercial banks of Nigeria to be either accepted or rejected at $P>0.05$.

□ Variables for Measuring the Way at which Intrinsic Desires Influence Professional Ability (IDPA) by Pink (2009); Munyua (2017)

The fourth construct deals with the way at which intrinsic desires influence professional ability in commercial banks of Nigeria. The study adopts the variables of Pink (2009) and Munyua (2017). Seven variables are identified: employees' participation in decision making improves occupational productivity, there is relationship between responsibility and occupational productivity, relationship with superior influences occupational productivity, relationship with peers influences occupational productivity, job security is part of motivational factor that improves occupational productivity, regular training affects the performance of employees of the bank, occupational productivity of the bank is accelerated when employees have free access to health facilities. The construct had initially passed through a pilot test of 10 participants with a reliability value of 0.924 and excellent validity. The quantitative data for this construct is collected through face-to-face questionnaire and phone questionnaire. 172 employees are presented with the questionnaire. The collected data are therefore presented through Likert measuring scale 5-1 (strongly agreed, agreed, undetermined, disagreed, and strongly disagreed). The presented data are analysed with Post Hoc Multiple Comparisons Analysis of Variance (Regression Analysis). It is expected that the null hypothesis that intrinsic desires do not have a significant influence on professional ability in commercial banks of Nigeria to be either accepted or rejected at $P>0.05$.

□ Variables for Measuring the most Abiding Remedies on how Employees can be Inspired (AREI) by Andy (2017); Tarver (2019)

The last construct deals with the most abiding remedies on how employees can be inspired in commercial banks of Nigeria. The study adapts the variables of Andy (2017) and Tarver (2019). Five variables are identified: desire to direct personal affairs and fulfillment is a motivational factor that affects occupational productivity, desire to continually improve by challenging oneself affects occupational productivity, pursuit of knowledge on job career improves employees performance, freedom to engage in recreational activities improves employees productivity, and being in the midst of people with similar idea improves employees performance. The construct had initially passed through a pilot test of 10 participants with a reliability value of 0.971 and excellent validity. The quantitative data for this construct is collected through face-to-face questionnaire and phone questionnaire. 172 employees are presented with the questionnaire. The collected data are therefore presented through descriptive statistics table where the mean, standard deviation and number of participants. Then 2-tailed Pearson Correlation analysis of significance is used to confirm if the factors are correlated. The presented data are analysed with Coefficient analysis where $Y_{\text{predicted}} = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5$. It is expected that the null hypothesis that there are no significant most abiding remedies on how employees can be inspired in commercial banks of Nigeria to be either accepted or rejected $P\text{-value } 0.000 < 0.05$.

All the constructs form the five objectives of the study as summarised below:

Table 3.4

Summary Table of Constructs

NO	OBJECTIVES	IND VAR.	CONSTRUCTS	SOURCES
1	Impact of Current Trends of Motivation on Occupational Productivity (CTMO)	Issues of Motivation	of work conditions, individual performance difference, nature of reward, work-life balance, organisational policies have effect on occupational productivity	Nurun et al (2017); Chand (2018)

(Continued)

2	Relationship between Motivated Employees and Occupational Capacity (MEOC)	Motivated Employees	marketing skills, effective customers' services, high profit making of the bank, shareholding values of the bank, negotiated review, modifying behaviour, effective work habit, meeting work target, clear accountability, attain performance based expectation, and making self assessment	Shrestha (2017); Cherry (2019)
3	Extent at which Extrinsic Motivation Affect Work Performance (EMWP)	Monetary Motivation	increment of salary, bonuses, piece rate, retirement funds, allowances	Bryman & Bell (2007); Feldman & Arnold (2016)
4	Way at which Intrinsic Desires Influence Professional Ability (IDPA)	Non-Monetary Motivation	responsibility, relationship with superior, participation in decision making, job security, regular training, relationship with peers, free access to health facilities	Pink (2009); Munyua (2017)
5	The most Remedies on how Employees can be Inspired (AREI)	Intrinsic Motivation	desire to direct personal affairs and fulfillment, desire to continually improve by challenging oneself, pursuit of knowledge on job career, freedom to engage in recreational activities, and being in the midst of people with similar idea	Andy (2017); Tarver (2019)

Note. Adapted from Self, 2019.

3.6 Study Procedures and Ethical Assurances

Having filled the ethical forms and other relevant documents and received the approval of the Unicaf Research Ethics Committee (UREC), this study assesses the impact of contemporary issues of motivation and acceleration of occupational productivity, with the focus on commercial banks of Nigeria. Since this study is explicated with mixed method research approach, the uses of questionnaires and interviews data collection tools are effective. However, the essential ethical considerations that are required should cover both research data collection tools. The suggestions of a number of researchers on various ethical principles especially in the field of Business Administration were employed. May (2011), in

his opinion, offers that the research ethics are to guide the researcher in the process of collecting data from the participants. Therefore this research is ethics oriented. In view of the fact that the participants of the research include human subjects, some actions of ethical issues are considered, which include: confidentiality, communication efficiency, informed consent, integrity, stewardship, accessibility, and many others (Resnik, 2015).

When carrying out the research especially while dealing with the respondents, the merit of the work was leveled. In as much pragmatic tribute needs research design and approaches that can neutralize the falsification of hypotheses, reliable and efficient answers were posed in the research questions (Benatar, 2002). The research also considered the response of Wellcome Trust (2014) to the principle of non-maleficence. In case there is propensity of a research method or result to be harmful to the participants, the setting should be replicated on whether to continue or stop. This suggestion depends on the grievousness of the risk rather than how severe the research is. However, it was discovered that there was no case of non-maleficence, therefore there was no harm or risk that the participants encountered in the process of the investigation (Vollmer & Howard, 2010).

Five percent of participants were selected from each of the eighteen purposefully selected banks in Nigeria. Thirty six managers were approached with interview while one hundred and seventy two employees were given questionnaire materials. The gatekeeper letter and witness informed consent form approved by the UREC were presented to the management of the research areas for permission. Then each participant was debriefed on the nature of the research and to seek their consent of permission (Walton, 2017). The level of age between eighteen and seventy, gender of male and female, location of Nigerian banks, level of fitness, intellectual ability were considered for participation. Also, physically challenged ones participated in the research either on phone or online. With this, the

assurance of anonymity was guaranteed before the investigation commenced (Vollmer & Howard, 2010).

As a way to guarantee ethical assurance in the research is, being careful of influencing the responses of the respondents forthrightly. Unbiased language was prioritized rather than flouted language. To achieve this, a semanticist was consulted for proper proofreading. This was done in line with the opinion of Walton (2017) that there must be esteem for every individual involved in a research.

Participants were given the right to withdraw at any stage before or after the completion of the research without any consequences and without providing any explanation. All data and information collected were coded and not accessible to anyone outside the research. Data described and included in dissemination activities only referred to coded information ensuring beyond the bounds of possibility participant identification.

Another way in which ethics was considered in the research was by following the given principles given by Belmont (1978). The principles include: regards of participants, fair dealing, beneficence, and non-maleficence (Vollmer & Howard, 2010). While carrying out investigations with the participants, these aforementioned principles were put in place so as not to tamper with the ethical norms of research and also to respect the participants' rights (Mazur, 2007).

Adopting the assertion of Creswell (2014), the procedures such as problem statement, research purpose, statement questions and assumptions, and means of collecting and analysing data were ethically reviewed. So far the participants were approached both in oral and written forms of gathering data, in the sampled areas (banks) from some randomly selected participants (employees and managers), the decisions of Bryman and Bell's (2011) in the field of Management and Business Administration as per harm protection, reduction of deceit, and right to withdraw were strictly obeyed.

Lastly, the inclusion of Walton's (2017) notes on ways of ensuring ethics is very important in researches. It is explained that in the mode of ascertaining ethical process, it is desired to be wary of manipulating the answers given by interviewing the participants unpretentiously. Therefore, unprejudiced speech will be adopted over misrepresented one in the research Farrimond (2018). That is why informed consent is the most essential factor of ethical consideration as a stricture in the research (Creswell, 2014). The managements and the participants were adequately informed, by presenting the informed consent forms and letter to them before giving out questionnaires or interviews. To make this easy, disciplinary ethics codes and guidelines available online from organizations, such as, British Psychological Society and Association of Internet Researchers (BPSAIR) for young researchers were consulted.

3.7 Data Collection and Analysis

The authenticated instruments of the study are given to the selected employees and managers after an introductory letter approved by the UREC has been presented to banks that are randomly selected. The researcher carries out the research with the assistance of a research aide. The gathered data is then input in a spreadsheet-like table related to that of Microsoft Excel. It also generates schedule graphic statistical data for response of questions, such as occurrence counts of closed questions, sharing of multiple-choice question responses and so on. It creates explicit questionnaire data presentation for reporting or publication which also surveys relationships between responses to various questions gathering open question responses.

Each hypothesis level is tested at alpha significance level (0.05) as it is achievable in the field of social sciences. Research using SPSS (Statistical Package for Social Scientists) as data management and numerical analysis software with the potential for very effective data processing. This is where the question data is automatically stored. The data analysis for

this study is based on the assumptions made. The researcher uses descriptive statistics to present the biological data. Simple percentages and mean values were used to evaluate the validity of responses from primary data. Since this is a mixed methods study that refers to a combination of qualitative and quantitative research methods, questionnaires and interviews were used to collect data from the participants. Below are the tools used to analyze the collected data: analysis of variance (ANOVA), analysis of Fisher's exact test (F-test), factor analysis, regression analysis, coefficient analysis and thematic analysis.

Analysis of variance (ANOVA) is a collection of numeric representation and their related assessment procedures used to explore the differences among set means in a representation. It is based on the rule of differentiation, where the investigational variety in a precise variable is divided into components distributed to different ranges of variation (Cochran & Cox, 2017). In its easiest form, ANOVA provides an analytical assessment of whether certain population means are equivalent, and therefore generalizes the t-test further than two means (Bailey, 2018; Belle, 2018). Therefore, ANOVA is used in the research to check and compare the contemporary motivational issues such as individual performance differences, cultural differences, nature of reward and work-life balance that can boost the steadiness performance of the employees.

Fisher test is a data analytic instrument used to compare numerical representations that are attached to a group of data so as to make out the illustration which is mostly appropriate for the population where data are collected (Dodge, 2018). However, f-test tests if two variables are related and this is done through assessment of the portion of the two variables (Lumley & Scott, 2016; Fadem, 2018). In this test, whether a sample has a bigger sample size or not does not actually matter but the attention is paid on larger variance. First, Pearson chi-square is used because the percentage of expected count is less than or equal to 25%. F-test analysis is used to analyse the significant correlation and relationship between

motivated employees on the occupational capacity variables such as doing what the job requires and improving marketing strategies as the dependent variables.

Factor analysis is a statistical method used to describe variation between observed and correlated variables in terms of a lower number of potentially unobserved variables (Bandalos et al, 2017). The general rationale behind agent analysis is the information obtained about the interdependencies between observed variables in a data set. Analytical methods are used to process data with a large number of observable variables in order to reflect a smaller number of underlying variables (Bandalos, 2017; Revelle, 2020). Factor analysis will be used to study how extrinsic motivation affects job performance in commercial banks in Nigeria. First, the Kaiser-Meyer-Olkin sample completeness measurement was used to measure the variables between 0 and 1, while the Bartlett's demand test was used to test the null hypothesis. The screen plot is used to determine the eigenvalues according to the number of factors. The observed variables are salary increase, bonus, product pay, pension fund and allowance.

Regression analysis is a statistical tool for calculating the links between variables (a dependent and one or more independent variables). The most frequently used variety of regression analysis is known as linear regression: an analysis which an investigator finds the line that most intimately suits the data relating to an exact arithmetical standard. For specific arithmetical rationales, regression analysis allows the researcher to calculate the anticipation of the dependent variable when the independent variables obtain on set of a given data (David, 2019; Rencher, 2017). Post Hoc Multiple Comparisons Analysis of Variance tests are employed to test whether there is a significant difference between the means of the participants in the considered variables. However, regression analysis is mainly used to analyze how intrinsic desires influence professional ability in the commercial banks of Nigeria.

Coefficient analysis data analysis technique shows the relationships in models that are statistically significant. It also works together with the p-value in regression series to determine the nature of such relationships. Here, both the independent and dependent variables are presented and the one among the dependent variables that has the highest level of relationship with the independent variable determines the level of significant of the hypothesis. However, coefficient analysis is also a series of distinct-time method of data analysis (Lin et al, 2016). It can be helpful to see how a given plus point, security or financial variable varies after a while. When utilized with regression model, it can be used in environmental, analytical and arithmetic fields of analyses and also in engineering and applied science so far they deal with relationships (Liao, 2015; Aghabozorgi et al, 2015). In the research, coefficient analysis is adopted in examining the most abiding remedies on how employees can be inspired in commercial banks of Nigeria. To arrive at the use of coefficient analysis, correlation analysis is used to examine if all factors are highly correlated, though attention is paid on creating a model to fit the improvement process. The model generated for the analysis is:

$$Y \text{ predicted} = b_0 + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5$$

Where:

$$Y \text{ predicted} = 0.802$$

b_0 = most abiding remedies

b_1 = desire to direct personal affairs and fulfillment

b_2 = desire to continually improve by challenging oneself

b_3 = pursuit of knowledge on job career

b_4 = freedom to engage in recreational activities

b_5 = being in the midst of people with similar idea

The statistical tool is used to measure the most abiding remedies on how employees can be inspired in commercial banks of Nigeria.

Thematic analysis deals with identifying, interpreting and analysing models of suggestion in qualitative data (King & Brooks, 2016). This can underscore both organization and rich clarification of the data set and theoretically informed analysis of meaning. In the research, thematic analysis is used to investigate implicit and explicit meanings of the respondents' responses. To achieve this, coding is the main process for developing themes by identifying items of investigative concentration in the data and labeling these with a code tag (Guest, MacQueen & Namey, 2017; Braun & Clarke, 2019). This analysis is used to construe the discernment of the selected interviewees (bank managers) on their opinion of impact of motivation on employees, and the acceleration of productivity over the years of 2010 to 2019.

Hypothesis one uses Analysis of Variance (ANOVA) to test the impact of current trends of motivation on occupational productivity in commercial banks of Nigeria. Hypothesis two employs The Fisher Test (F-test) Analysis to test the significant relationship between motivated employees and occupational capacity in commercial banks of Nigeria. The Factor Analysis is used in hypothesis three, to test the significant extent at which extrinsic motivation affect work performance in commercial banks of Nigeria (Rencher, 2017; Dodge, 2018). Hypothesis four uses Regression analysis to test the way at which intrinsic desires significantly influence professional ability in commercial banks of Nigeria. Hypothesis five uses coefficient analysis to test the significance of the most abiding remedies on how employees can be inspired in commercial banks of Nigeria (David, 2019; Rencher, 2017; Dodge, 2018).

However, the main reason for adopting these hypothetical test tools is to test whether there are some significant differences or not among variables and either to retain or reject the null hypothesis for each research question identified. Overall Cronbach's alpha of Employee

Motivation questionnaire shows that the selected data analyses tools for all the thirty three (33) items are consistent and applicable to measure the opinions of employees towards the contemporary issues of motivation on the acceleration of occupational productivity of employees (Cronbach, 1951; Cronbach, 1978).

Table 3.5

Summary of Analyses Tools

OBJECTIVES	DATA COLLECTION TOOL	ANALYSIS TOOL
Obj 1: To determine the impact of current trends of motivation on occupational productivity in money deposit banks of Nigeria	Questionnaire	ANOVA
Obj 2: To find out the relationship between motivated employees and occupational capacity in money deposit banks of Nigeria	Questionnaire	F-Test
Obj 3: To investigate the extent at which extrinsic motivation affect work performance in money deposit banks of Nigeria	Questionnaire	Factor Analysis

(Continued)

Obj 4: To assess the way at which intrinsic desires influence professional ability in money deposit banks of Nigeria	Questionnaire	Regression Analysis
Obj 5: To examine the most abiding remedies on how employees can be inspired in money deposit banks of Nigeria	Questionnaire	Coefficient Analysis
Qualitative Data (1-5)	Interview	Thematic Analysis

Note. Adapted from Self, 2019.

3.8 Summary

This chapter of dissertation discussed the research methodology and design. It served as a preamble to the data presentation and analyses, which is the substantial part of the research. The first chapter examined the approach and design selected for the study. The study used mixed-method approach, an approach that deals with the combination of qualitative and quantitative methods. This was importantly used to balance the gap created by each of the approaches. The research also agreed with Creswell (2014) on the originality of the approach as it is more than basic gathering and analyses of equal sorts of data. The opinion of Rothbauer (2018) was also agreed with that mixed-method involves the use of the two traditional methods in series so that the universal control of a study will be of higher eminence than the use of either qualitative or quantitative approach.

In the same section, the chapter discussed the design appropriate for the research. The idea of Yin (2017) was adopted on case study research design. This was purposefully chosen because it is one of the most appropriate designs suitable for triangulation research approach. Case study design involves an up-close, absolute and systematic valuation of an idea of study and its similar situation. Case studies are a strategy of inquiry in which the researcher surveys a programme, event, activity, process, or one or more individuals into retrospect. Because the

research intended to analyse the cause and effect of variables on the selected cases, the researchers adopted case study design.

The chapter also studied the population and sample of the research. After examining the statistical criteria of Creswell (2014) for the selection of research population, Gbadeyanka (2020) in BusinessPost.ng material was consulted on the population of banks and employees in Nigeria banks. However, out of the twenty two branches of commercial banks in Nigeria, eighteen was non-probably selected in which two hundred and eight are randomly selected across the banks, using Kothari (2008) sharing formula.

Also, the chapter identified the various materials and instrumentations suitable for the mixed-method research. Regarding this, obtrusive instrumentation was identified, which was in line with the opinion of Biddix (2019) that the subjects know that they are being studied, which can influence their response or behaviour. In order to include all qualified participants; four instruments were used. These instruments were: open ended interview, phone interview, face-to-face questionnaire, and online questionnaire. Apart from this, the section also discussed the validity and reliability of the instruments using Cronbach Alpha techniques and reliability index of 0.85.

Three variables were identified and functionally defined. These variables are issues of employee motivation, factors of motivation, and occupational productivity. The various items of relationship among the variables were identified and measured using Likert scale tool and ratio five to one and percentage or average score range (Chand, 2018; Tarver, 2019). Also, ethical procedures and assurances necessary in participants' inclusions were critically selected, illustrated and examined. Some of the ethical considerations in the research include: non- maleficence, anonymity, unbiased language, right to withdraw, regards of participants, fair dealing, beneficence, and informed consent (Creswell, 2014). Inclusion of all the

aforementioned considerations made the researcher's contact with the participants ethical oriented.

Lastly, the chapter assessed the various tools used to analyse data collected. The importance of the tools is to test whether to accept or reject the null hypotheses (H_0) identified in the research through the use of a software package SPSS. Because the research is a mixed-method, six tools were employed to analyse the data and each hypothesis has its own tool. They are: ANOVA, F-test, Factor Analysis, Regression Analysis, Coefficient Analysis, and Thematic Analysis. The testing of these tools with Cronbach's alpha showed that they are valid and reliable to measure the variables (Cronbach, 1951; Cronbach, 1978).

CHAPTER FOUR: DISCUSSION OF RESEARCH FINDINGS

4.1 Introduction

The study is purposed at investigating the impact of contemporary motivational issues in the acceleration of employees' productivity in money deposit banks in Nigeria for the period covering 2010 to 2019. The study is essentially purposed at assessing the impact of modern tendencies of employees' motivation and high level of skillful output for well- organized delivery of services. The study sets down series of questions on the five fundamental contemporary issues prescribed by Chand (2018) and other scholars on the motivational factors. The result of the issues optimistically affects the motivational factors.

The research looks at how the relationship between contemporary issues affect employees' motivation and which leads to the acceleration of occupation productivity for effective rendering of services to the people in the society (the direct beneficiary of the improvement of productivity). The research design adopted for the study is absolutely descriptive. Since the rationale of the study is to experimentally collect data from the employees, marketing managers and general managers of the selected banks on the objectives of the research, the correlation between issues of employees' motivation and the acceleration of occupational productivity was ascertained through case study (Cooper & Schlinder, 2017).

At the same time, the research adopted experimental technique and desktop technique as primary and secondary types respectively. This adoption was intentional as mixed-method (triangulation) research approach was employed for effective assessment and balanced evaluation (Creswell, 2014). On one hand, qualitative research was used to investigate individual motif, transparency and process enhancement. Explicitly, qualitative method explored reflection, sensation, response and actions of the participants: managers and the customers (Talbot, 2018).

Alternatively, the analysis reflected the need to motivate employees of the Nigerian banks. This was effectively achieved through the evaluation of the number of occurrence the factors of independent variable influences the factors of dependent variable through the adoption of quantitative research (attaching numerical values) (Creswell, 2014). Moreover, the different tools that were used for the mixed-method research include: face-to-face interviews, telephone interviews, face-to-face questionnaires and internet test questions. Similarly, various tools were used to analyse the collected data. The tools that were used to test the hypotheses through the adoption of SPSS include: ANOVA (Analysis of Variance), regression analysis, factor analysis, f-test (fisher's test), and coefficient analysis. Each tool was adopted to analyze a question and a hypothesis. Also, there were conditions that warrant retesting of a hypothesis with another tool, especially when one tool was not sufficiently reliable for the test (Creswell, 2014).

Having qualitatively and quantitatively examined the variables with appropriate tools, the research is intended to suggest for the banks managements, employees, and other stakeholders on how motivation should be managed in order to achieve better acceleration of occupational productivity.

However, this chapter deals with the presentation, analyses and evaluations of data. It is therefore divided into four broad headings. The first part deals with the trustworthiness of data. Research trustworthiness means the degree of self-assurance in data interpretation and technique used to guarantee the quality of a study. This means that a researcher is expected to establish the protocols and procedures necessary for a study to be considered worthy of consideration by the audience. However, the trustworthiness of each research objective will be illustrated in detail. Apart from studying the trustworthiness suitable for data collected with questionnaire, the nature of trustworthiness for investigation carried out through

interview will also be justified. Lastly, the measurements for the reliability and validity of data as well as the Cronbach Alpha value will be highlighted.

Similarly, the second section of the chapter will critically examine the presentation and testing of hypotheses. Here, the demographical representations such as sex, gender, years of experience, educational background, name of organization and position in the organization will be justified. The responses of individual respondents against the questions of each variable in the questionnaire will be presented while the hypotheses are tested with their specific tools. Then, the responses of the interviewees based on the both structured and unstructured questions asked will be carefully presented.

The third section will make an in-depth evaluation of the reported data. This will be structurally done based on the research objectives or questions. The content of this part includes the researcher's observations based on the report of both data collected from questionnaire and interview, the level of significance of the hypotheses, the relationship between the result and the theoretical framework and empirical students as well as their points of divergences. Here the raw data are interpreted using words and the justifications are clearly made.

Lastly, the fourth part of the chapter deals with the summary of the findings. Here the major ideas and meanings of the analyses that are evaluated will be put into summary for quick recollection. This part will enhance the immediate grasp of what the research means by the audience.

4.2 Trustworthiness of Data

Trustworthiness in research means the degree of self-assurance in data interpretation and technique used to guarantee the quality of a study. A researcher is expected to establish the protocols and procedures necessary for a study to be considered worthy of consideration by the audience (Polit & Beck, 2014). In qualitative research, trustworthiness is a vital idea

for it allows research to be described in terms of quality virtues outside the yardsticks that are chiefly applied in quantitative research. While in quantitative research, priority is placed on how applicable a data is in terms of logicity, accuracy and justification. For this reason, credibility and internal validity are regarded as corresponding concepts.

It should borne in mind that qualitative data deals with letter representation while quantitative deals with figure representation, therefore Hann et al (2014) explains that each strictures of trustworthiness must be distinct as par being quantified or numerical and descriptive or justified in words. Attention should be paid on observable and measurable trustworthiness since the present research is triangulation. Four of the five major criteria suggested by Lincoln and Guba (1985) were strictly maintained in the analysis for qualitative data: credibility, dependability, confirmability and transferability and authenticity. In the area of quantitative data, attempt is made to analyse trustworthiness in terms of internal and external validity, reliability and objectivity.

As a matter of fact, the use of triangulation helped in asking the same research questions of different study participants (that is, interview by bank managers and questionnaires by employees) and collect data from different sources through different methods. The participants were asked to review the data collected from both interviewers and respondents of interviews and questionnaires and also required to peruse through the interpretation of the data (O'Brien, Harris, Beckham, 2014).

Furthermore, the objectives sought to be examined in the trustworthiness of data include:

1. To determine the impact of current trends of motivation on employees' productivity money deposit banks of Nigeria.
2. To find out the relationship between motivated employees and occupational capacity in money deposit banks of Nigeria.
3. To investigate the extent at which extrinsic motivation affect work performance in money deposit banks of Nigeria.

4. To assess the way at which intrinsic desires influence professional ability in money deposit banks of Nigeria.

5. To examine the most abiding remedies on how employees can be inspired in money deposit banks of Nigeria.

4.2. Data Trustworthiness Used in Quantitative Research

Unlike qualitative data, quantitative data seeks to investigate information through a self-prescribed questions model. For quantitative researches, the methods used to establish trustworthiness include: internal validity, external validity, reliability and objectivity. In this respect, questionnaire employed to collect data from the respondents of the selected area (commercial banks of Nigeria). The questionnaire contains five objectives with thirty three (33) questions presented in five points Likert-scale.

4.2.1 Data Trustworthiness Used in Objective One (impact of current trends of motivation on employees' productivity in money deposit banks of Nigeria)

The data collected for objective one from the employees of money deposit banks of Nigeria were the data related to current trends of motivation in money deposit bank (as the independent variable) and how they affect level of employees' productivity. Five series of questions were selected under the objective and the data was input in SPSS 15 and descriptive statistics (subject-factor) was used to present the responses of the respondents. The presented data was tested with univariate Analysis of Variance (ANOVA) at R-Square of .914 and Adjusted R Square value of .904.

In the studied objective, the trustworthiness of data was evaluated accordingly. To justify this, the face validity was conducted using SPSS in order to measure the degree in which the result agrees with reality. To achieve this, Pearson correlation test was used to assess the validity of the questions. Here is a table that shows the internal validity of the stated data:

Table 4.1

Internal Validity

Working conditions have significant impact on motivation	Pearson Correlation	1	.899**	1.00	.939**	.942*	.899**	.938**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	10	10	10	10	10	10	10
Motivation should be based on Individual performing difference	Pearson Correlation	.899*	1	.899**	.835**	.826*	1.00	.946**
	Sig. (2-tailed)	.000		.000	.003	.003	.000	.000
	N	10	10	1	10	10	10	10
The nature of reward should be considered before motivating	Pearson Correlation	1.000**	.899**	1	.939**	.942*	.899**	.938**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	10	10	10	10	10	10	10
Employees motivation should be measured against their work-life balance	Pearson Correlation	.939*	.835**	.939**	1	.989*	.835**	.910**
	Sig. (2-tailed)	.000	.003	.000		.000	.003	.000
	N	10	10	10	10	10	10	10
Employees should be motivated by considering the organisational policies	Pearson Correlation	.942*	.826**	.942**	.989**	1	.826**	.896**
	Sig. (2-tailed)	.000	.003	.000	.000		.003	.000
	N	10	10	10	10	10	10	10

Note. Adapted from SPSS, 2020.

From the above table, it can be seen that the five variables: working conditions have effect on motivation, motivation should be based on individual performing difference, the nature of reward should be considered before motivating, employees motivation should be measured against their work-life balance and employees should be motivated by considering the organisational policies are valid.

Also, the reliability of the data was tested using SPSS 15. Ten responses were listed in the software for the reliability test on issues of current trends of motivation on occupational productivity. Five variables were also presented for analysis. The Cronbach alpha value of the data was .978 which was interpreted as excellent. The minimum acceptable value of reliability is .50 while the recommended value is .70.

The results revealed that, all variables under investigations were highly reliable due to the fact that, the Cronbach's Alpha was greater than 0.9 which can be interpreted as excellent. The results obtained also showed the number of valid items (questions) under each segment of the study. Therefore there are sufficient facts to conclude that the data for objective one was reliable and highly consistent. Also, it can be concluded that the research question and hypothesis supporting the questionnaire for the objectives were excellently reliable.

4.2.2 Data Trustworthiness Used in Objective Two (the relationship between motivated employees and occupational capacity in money deposit banks of Nigeria)

The data requisite for objective two of the study was the data pertaining to the constructs of the relationship between motivated employees and occupational capacity. The data was collected on eleven items (question number 6-16) using five Likert scale value system. For the pilot test, two banks: Globus Bank Limited and Sun Trust Bank Nigeria Limited, that were not included in the main research were used and ten employees were selected. The reason the banks were not included was because they did not receive national or international approval. They only operate based on regional recognition. Since this research is based on national implication, including them in the population and sampled areas will result in no-effect selection. However, the employees selected from the two banks for pilot testing included marketers, cashiers, and tellers of the banks and those who have full knowledge of the data objective in order to enhance adequate assessment.

However, to enhance appropriate trustworthiness of data for objective two, appropriate validity of data was carried out. Both internal and external validity of data was done on the objective for it has the highest number of variables above other constructs. To uphold the internal validity, a test was carried out with the use of SPSS 15. The responses ascribed were then analysed first with a descriptive table then later with Pearson correlation

test for validity using 2-tailed significant value. The test showed high level of internal validity with derived value greater than 0.9.

Similarly, the external validity test was conducted with 172 employees of sixteen randomly selected banks of Nigeria on the same objective; to find out the relationship between motivated employees and occupation productivity in commercial banks of Nigeria, using a structured questionnaire. A descriptive crosstab count and chi-square test were used for each variable. Overall, fisher test tool was used to analyse the contingency tables for the assessment of the null hypothesis of autonomy indicating hypergeometric distribution of the figure in the cells of tables. This is because there are only requirements for two rows whereas there are multiple variables in the construct (Choi, Blume & Dupont, 2015).

On the other hand, to secure the reliability of the aforementioned data appropriately, a Cronbach's Alpha test was carried out using SPSS 15. The test was done with the responses of the 10 respondents included in the pilot test on the 11 structured questions. The Cronbach Alpha value was recorded at 0.970 evidence in the table below obtained at 94.5% which was above the accepted value of 0.50. The above mentioned value showed that it was above the excellent minimum level. It signified that the reliability of the data was excellently reliable.

Reliability Statistics

Cronbach's Alpha	N of Items
.970	11

Table 4.2

Reliability of Data in Objective Two

	Item-Total Statistics			
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
There is relationship between marketing skills and occupational productivity	41.90	81.211	.942	.967
Motivated employees improve effective customers' services	42.20	72.844	.944	.964
Motivated employees contribute to high profit making of the bank	42.10	83.211	.863	.969
Motivated employees improve the shareholding values of the bank	42.40	70.044	.944	.966
There is relationship between motivated employees and negotiated review	42.40	68.489	.853	.973
Motivated employees serve as basis for modifying behaviour	42.20	78.622	.913	.966
Motivated employees contribute to effective work habit	41.90	81.211	.942	.967
Motivated employees meet work target	42.20	72.844	.944	.964
Motivated employees give clear accountability	41.80	85.956	.750	.972
Motivated employees attain performance based expectation	42.10	77.211	.960	.964
Motivated employees make self assessment of themselves	41.80	81.511	.905	.967

Note. Adapted from SPSS, 2020.

The above table shows the sum of the 11 variables at the Cronbach's alpha at .970. The result revealed that, all the eleven variables under investigation for objective two "the relationship between motivated employees and occupational capacity in money deposit banks of Nigeria" were highly reliable due to the fact that, the Cronbach's Alpha was above the

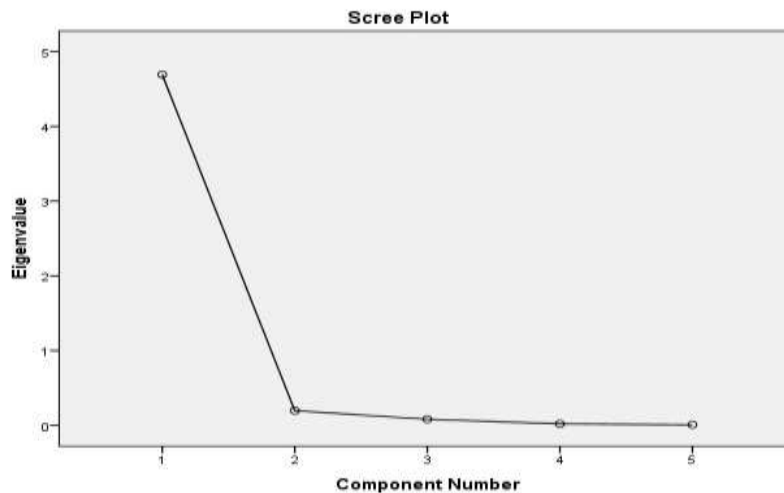
required value of 0.50 and greater than 0.9 which can be interpreted as excellent. The result obtained also showed the valid questions are excellent. However, we now have enough evidence to conclude that the research questions designed in the questionnaire were excellently reliable and consistent.

4.2.3 Data Trustworthiness Used in Objective Three (the extent at which extrinsic motivation affects work performance in money deposit banks of Nigeria)

Data was collected for objective three from Nigerian banks which included data related to the extent at which monetary motivation affects work performance in money deposit banks of Nigeria (as independent and dependent variables respectively). Five variables (17-21): regular increment of salary accelerates occupational productivity of the bank, bonuses enhances work efficiency, piece rate improve employees' productivity, retirement funds boost employees' performance, and allowance boost employees' performance were under study in this objective. The data was first presented and described manually using simple percentage table, imported in SPSS 15 and factor analysis was used as the statistical test. Factor analysis tool was used to analyse inconsistency among observed, connected variables in relation to the potentially quantity of unobserved variables (factors). Kaiser Meyer-Olkin Measure of Sampling Adequacy and Bartlett's Test of Sphericity were employed in the analysis. However, scree plot graph of eigenvalue as shown below was used against the factor (component) number.

Figure 4.1

Scree plot graph of Eigenvalue (SPSS, 2021)



Note. Adapted from SPSS, 2020.

Consequently, to examine the validity of the data, effort was made to calculate the level of conformity of the conclusions derived from the research questionnaire with the actual world. To achieve this, face validity was established. Administrative experts and statisticians were sought to go through the structured questions. They examined whether the questions actually captured the objective highlighted appropriately. The experts then checked the clarity and brevity of the question.

To improve the trustworthiness of the data, a pilot test was then carried out on ten respondents who filled the forms given to them. The data were entered into an SPSS spreadsheet using 5-point Likert scale and the result showed that data was valid. Also, the reliability value of the data was tested used Cronbach Alpha. The five variables of the objective three were recorded at 0.915 which was above 0.9, the minimum of excellent reliability. This means that objective three is consistent and reliability. Therefore, the trustworthiness of the data was upheld.

4.2.4 Data Trustworthiness Used in Objective Four (the way at which intrinsic desires influence professional ability in money deposit banks of Nigeria)

The data required for objective four of the study was the data pertaining to the constructs of the way at which intrinsic desires influence professional ability in money deposit banks of Nigeria. The data was collected on seven items (question number 22-28) using five Likert scale value system. Two banks that were not included in the main research were used and ten employees were selected for the pilot test. These employees include marketers, cashiers, and tellers of the banks and those who have full knowledge of the data objective in order to enhance adequate assessment.

However, to enhance appropriate trustworthiness of data for objective four, appropriate validity of data was carried out. Both internal and external validity of data was done on the objective. To uphold the internal validity, a test was carried out with the use of SPSS 15. The responses gotten from the 10 respondents were then analysed first with a descriptive table then later with Pearson correlation test for validity using 2-tailed significant value. The test showed high level of internal validity with derived high value.

Similarly, the external validity test was conducted with 172 employees of sixteen randomly selected banks of Nigeria on the same objective: the way at which intrinsic desires influence professional ability in money deposit banks of Nigeria, using a structured questionnaire. Simple Sum of Respondents method was used to report each variable. Overall, regression analysis tool was used to determine the relationship between a dependent variable on other independent variables. To that regard, Post Hoc Multiple Comparisons Analysis of Variance model was used to analyse the data described.

On the other hand, to secure the reliability of the aforementioned data appropriately, a Cronbach's Alpha test was carried out using SPSS 15. The test was done with the responses of the 10 respondents included in the pilot test on the 7 structured questions. The Cronbach Alpha value was recorded at 0.924 evidence in the table below which showed that it was

above the excellent minimum level. It signified that the reliability of the data was excellently reliable.

Table 4.3

Reliability Data of Objective Four

	Item-Total Statistics			
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Employees' participation in decision making improves employees' productivity	24.20	27.289	.949	.892
There is relationship between responsibility and employees' productivity	23.90	26.989	.958	.891
Relationship with superior influences employees' productivity	24.00	32.222	.872	.903
Relationship with peers influences employees' productivity	24.20	24.622	.939	.902
Job security is part of motivational factor that improves employees' productivity	23.50	39.389	.641	.932
Regular training affects the performance of employees of the bank	23.40	35.600	.890	.912
Employees' productivity of the bank is accelerated when employees have free access to health facilities	23.60	40.489	.530	.937

Note. Adapted from SPSS, 2020.

The above table shows the sum of the 7 variables at the Cronbach's alpha at .924. The results revealed that, all variables under investigations (employees' participation in decision making improves employees' productivity, there is relationship between responsibility and employees' productivity, relationship with superior influences employees' productivity, relationship with peers influences employees' productivity, job security is part of motivational factor that improves employees' productivity, regular training affects the performance of employees of the bank, employees' productivity of the bank is accelerated

when employees have free access to health facilities) were highly reliable due to the fact that, the overall Cronbach's Alpha value recorded for the variables was greater than 0.9 which can be interpreted as excellent. The results obtained also showed the number of valid items under each variable was highly reliable. However, there were enough evidences to conclude that the research questions designed in the questionnaire were excellently reliable.

4.2.6 Reliability and Validity Summary of Questionnaire

The major elements which define trustworthiness of data instruments are reliability, validity, sensibility, accuracy and specificity. Among these are: reliability, validity of data which are the most important models in the decision-making procedure. Reliability refers to how consistent a method measures data. If similar result can be constantly achieved by using the same approaches under the same condition, such measurement is said to be reliable (Meddleton, 2019). Bennett (2006) testified that, for a scale to be considered reliable, it should have an alpha significance of 0.50 to 1. With this height of reliability index, the instruments were seen reliable for use in the major study.

In order to establish the reliability of the instrument adopted in the research, pilot study was carried out in two different banks, Globus Bank Limited and Sun Trust Bank Nigeria Limited. The reason for choosing the banks was the fact that the banks are out of the study area and will not be used for the main study. The essence for pilot study was to test the adequacy and suitability of the instruments in measuring what it is supposed to measure and to ascertain any difficulty that the researcher may encounter (Bennett, 2006). For the purpose of this, a total of ten (10) copies of the questionnaire were administered to security personnel and deck managers to represent employees and managers in the above mentioned banks. They were answered under the supervision of the researcher. The filled questionnaires and answered interviews were collected and subjected to statistical analysis in order to determine the reliability co-efficient of the instrument as well as the internal consistency of the items

within the instrument. The data gathered from the pilot study was calculated with Cronbach Alpha techniques and reliability index of 0.987 was obtained. Statistical output for Cronbach alpha using SPSS is represented below

Table 4.4

Reliability Statistics

Cronbach's Alpha	N of Items	N of questions
.987	33	10

Note. Adapted from SPSS, 2020.

Table 4.5

The overall Reliability Test

Items	Item-Total Statistics		Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
	Scale Mean if Item Deleted	Scale Variance if Item Deleted		
Item 1	132.50	732.278	.934	.986
Item 2	132.30	743.122	.943	.987
Item 3	132.50	732.278	.934	.986
Item 4	132.60	735.822	.905	.987
Item 5	132.70	723.122	.887	.987
Item 6	132.30	743.122	.943	.987
Item 7	132.60	719.600	.911	.986
Item 8	132.50	748.722	.880	.987
Item 9	132.80	707.733	.959	.986
Item 10	132.80	700.178	.910	.987
Item 11	132.60	735.822	.905	.987
Item 12	132.30	743.122	.943	.987
Item 13	132.60	719.600	.911	.986
Item 14	132.20	756.178	.797	.987
Item 15	132.50	732.278	.934	.986

(Continued)

Item 16	132.20	743.956	.910	.987
Item 17	132.20	756.178	.797	.987
Item 18	132.40	761.822	.657	.987
Item 19	132.30	743.122	.943	.987
Item 20	132.50	767.167	.523	.988
Item 21	132.20	756.178	.797	.987
Item 22	133.10	707.211	.925	.987
Item 23	132.80	703.733	.959	.986
Item 24	132.90	729.211	.884	.987
Item 25	133.10	694.989	.904	.987
Item 26	132.40	761.822	.657	.987
Item 27	132.30	743.122	.943	.987
Item 28	132.50	767.167	.523	.988
Item 29	132.80	700.178	.910	.987
Item 30	132.90	711.211	.949	.986
Item 31	132.50	724.278	.975	.986
Item 32	133.00	716.444	.919	.986
Item 33	132.50	739.167	.927	.987

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Reliability ranges between 1 and 0

1= perfectly reliable

0= not reliable

The recommended is $\Rightarrow 0.7$

When it is

> 0.6 is Fair

> 0.7 is good

> 0.8 very good

> 0.9 excellent

Corrected Item-Total Correlation = should not be less than 0.30 and anything less than that indicates that, such particular item is failing to represent well in the construct or it means that such particular item is not in consistency in other word it is not in good relationship with other item in the scale. Therefore, Corrected Item-Total Correlation must be greater than $\Rightarrow 0.30$ for consistency to hold.

Table 4.6

Cronbach's Alpha test of Reliability Result Summary

Variables Under Investigation	Cronbach's Alpha	No. of Items
The impact of current trends of motivation on occupational productivity in money deposit banks of Nigeria	0.978	5
The relationship between motivated employees and occupational capacity in money deposit banks of Nigeria	0.970	11
The extent at which extrinsic motivation affect work performance in money deposit banks of Nigeria	0.915	5
The way at which intrinsic desires influence professional ability in money deposit banks of Nigeria	0.924	7
The most abiding remedies on how employees can be inspired in money deposit banks of Nigeria	0.971	5
The overall reliability test	0.987	33

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

The results revealed that, all variables under investigations were highly reliable due to the fact that, the Cronbach's Alpha was greater than 0.9 which can be interpreted as excellent. The results obtained also showed the number of valid items (questions) under each segment of the study. However, we now have enough evidence to conclude that the research questions designed in the questionnaire were excellently reliable.

For Olaofe (2010), validity is the ability to measure the research instrument as fully as possible; variables to be measured. Nkocha (2007) considers the value of an instrument to be the degree to which it measures what it wants to measure. Face and content values were used in this study. Data can be reliable and invalid, but valid data must be reliable. However, valid data requires both reliability and relevance. Validity is a test that directly measures what it claims to measure. Value study used statistical formulas to compare test questions with a specific criterion or known validity measure.

In the test where Pearson Product Moment Correlations was used, it was found out that the questionnaire about performance of variables were valid through the relation with 10 respondents with the significant level of 5% while N is the total of survey respondents.

In addition to the above analytical testing, to ensure that the final copy of the questionnaire was theoretically suitable for the study, the researcher enlisted the help of several technology experts. After reviewing the works, we recommend that the study be examined by a statistician who will consider the research objectives, research questions, research hypothesis as well as research methods.

Below is a table which illustrates Pearson Correlation test for validity:

Table 4.7

Pearson correlation table for validity

Correlations								
		Working conditions have significant impact on motivation	Working conditions have significant impact on motivation	Working conditions have significant impact on motivation	Working conditions have significant impact on motivation	Working conditions have significant impact on motivation	there is relationship between marketing skills and occupational productivity	TOTAL
Working conditions have significant impact on motivation	Pearson Correlation	1	.899**	1.000**	.939**	.942**	.899**	.938*
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	10	10	10	10	10	10	10
Motivation should be based on Individual performing difference	Pearson Correlation	.899**	1	.899**	.835**	.826**	1.000**	.946*
	Sig. (2-tailed)	.000		.000	.003	.003	.000	.000
	N	10	10	10	10	10	10	10
The nature of reward should be considered before motivating	Pearson Correlation	1.000**	.899**	1	.939**	.942**	.899**	.938*
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	10	10	10	10	10	10	10
Employees motivation should be measured against their work-life balance	Pearson Correlation	.939**	.835**	.939**	1	.989**	.835**	.910*
	Sig. (2-tailed)	.000	.003	.000		.000	.003	.000
	N	10	10	10	10	10	10	10
Employees should be motivated by considering the organisational policies	Pearson Correlation	.942**	.826**	.942**	.989**	1	.826**	.896*
	Sig. (2-tailed)	.000	.003	.000	.000		.003	.000
	N	10	10	10	10	10	10	10

(Continued)

there is relationship between marketing skills and occupational productivity	Pearson Correlation	.899**	1.000**	.899**	.835**	.826**	1	.946**
	Sig. (2-tailed)	.000	.000	.000	.003	.003		.000
	N	10	10	10	10	10	10	10
TOTAL	Pearson Correlation	.938**	.946**	.938**	.910**	.896**	.946**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	10	10	10	10	10	10	10

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

/VARIABLES=Q7 Q8 Q9 Q10 Q11 Q12 TOTAL

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/MISSING=PAIRWISE.

Correlations								
		motivated employees improve effective customers' services	motivated employees contribute to high profit making of the bank	motivated employees improve the shareholding values of the bank	there is relationship between motivated employees and negotiated review	motivated employees contribute to effective work habit	Monetary incentives accelerate productivity	TOTAL
motivated employees improve effective customers' services	Pearson Correlation	1	.851**	.887**	.762*	.943**	.876**	.918**
	Sig. (2-tailed)		.002	.001	.010	.000	.001	.000
	N	10	10	10	10	10	10	10
motivated employees contribute to high profit making of the bank	Pearson Correlation	.851**	1	.795**	.683*	.963**	.804**	.885**
	Sig. (2-tailed)	.002		.006	.030	.000	.005	.001
	N	10	10	10	10	10	10	10
motivated employees improve the shareholding values of the bank	Pearson Correlation	.887**	.795**	1	.961**	.843**	.858**	.963**
	Sig. (2-tailed)	.001	.006		.000	.002	.001	.000
	N	10	10	10	10	10	10	10
there is relationship between motivated employees and negotiated review	Pearson Correlation	.762*	.683*	.961**	1	.724*	.837**	.920**
	Sig. (2-tailed)	.010	.030	.000		.018	.003	.000
	N	10	10	10	10	10	10	10
motivated employees serve as basis for modifying behaviour	Pearson Correlation	.943**	.963**	.843**	.724*	1	.835**	.910**
	Sig. (2-tailed)	.000	.000	.002	.018		.003	.000
	N	10	10	10	10	10	10	10
motivated employees contribute to effective work	Pearson Correlation	.876**	.804**	.858**	.837**	.835**	1	.946**
	Sig. (2-tailed)	.001	.005	.001	.003	.003		.000

habit	N
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10

10	10
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10	10
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10	10
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(Continued)

TOTAL	Pearson Correlation	.918**	.885**	.963**	.920**	.910**	.946**	1
	Sig. (2-tailed)	.000	.001	.000	.000	.000	.000	
	N	10	10	10	10	10	10	10
**. Correlation is significant at the 0.01 level (2-tailed).								
*. Correlation is significant at the 0.05 level (2-tailed).								

/VARIABLES=Q13 Q14 Q15 Q16 Q17 Q18 TOTAL

/PRINT=TWOTAIL NOSIG

/MISSING=PAIRWISE.

Correlations								
		motivate d employee s meet work target	motivate d employee s give clear accounta bility	motivate d employee s attain performa nce based expectati on	motivate d employee s make self assessme nt of themselv es	regular incremen t of salary accelerat es occupatio nal productiv ity of the bank	bonuses enhances work efficienc y	TOTAL
motivated employees meet work target	Pearson Correlation	1	.616	.990**	.853**	.616	.519	.918**
	Sig. (2-tailed)		.058	.000	.002	.058	.124	.000
	N	10	10	10	10	10	10	10
motivated employees give clear accountability	Pearson Correlation	.616	1	.688*	.745*	1.000**	.655*	.804**
	Sig. (2-tailed)	.058		.028	.013	.000	.040	.005
	N	10	10	10	10	10	10	10
motivated employees attain performance based expectation	Pearson Correlation	.990**	.688*	1	.855**	.688*	.601	.938**
	Sig. (2-tailed)	.000	.028		.002	.028	.066	.000
	N	10	10	10	10	10	10	10
motivated employees make self assessment of themselves	Pearson Correlation	.853**	.745*	.855**	1	.745*	.488	.915**
	Sig. (2-tailed)	.002	.013	.002		.013	.153	.000
	N	10	10	10	10	10	10	10

(Continued)

regular increment of salary accelerates occupational productivity of the bank	Pearson Correlation	.616	1.000**	.688*	.745*	1	.655*	.804**
	Sig. (2-tailed)	.058	.000	.028	.013		.040	.005
	N	10	10	10	10	10	10	10
bonuses enhances work efficiency	Pearson Correlation	.519	.655*	.601	.488	.655*	1	.666*
	Sig. (2-tailed)	.124	.040	.066	.153	.040		.035
	N	10	10	10	10	10	10	10
TOTAL	Pearson Correlation	.918**	.804**	.938**	.915**	.804**	.666*	1
	Sig. (2-tailed)	.000	.005	.000	.000	.005	.035	
	N	10	10	10	10	10	10	10

/VARIABLES=Q19 Q20 Q21 Q22 Q23 Q24 TOTAL

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/MISSING=PAIRWISE.

Correlations								
		piece rate improve occupational productivity	retirement funds boost employees' performance	allowance boost employees' performance	employees' participation in decision making improves occupational productivity	there is relationship between responsibility and occupational productivity	relationship with superior influences occupational productivity	TOTAL
piece rate improve occupational productivity	Pearson Correlation	1	.452	.905**	.845**	.921**	.739*	.946**
	Sig. (2-tailed)		.189	.000	.002	.000	.015	.000
	N	10	10	10	10	10	10	10
retirement funds boost employees' performance	Pearson Correlation	.452	1	.500	.516	.400	.612	.534
	Sig. (2-tailed)	.189		.141	.127	.252	.060	.112
	N	10	10	10	10	10	10	10
allowance boost employees' performance	Pearson Correlation	.905**	.500	1	.737*	.800**	.612	.804**
	Sig. (2-tailed)	.000	.141		.015	.005	.060	.005
	N	10	10	10	10	10	10	10
employees' participation in decision making improves occupational productivity	Pearson Correlation	.845**	.516	.737*	1	.944**	.843**	.932**
	Sig. (2-tailed)	.002	.127	.015		.000	.002	.000
	N	10	10	10	10	10	10	10
there is relationship between responsibility and occupational productivity	Pearson Correlation	.921**	.400	.800**	.944**	1	.876**	.963**
	Sig. (2-tailed)	.000	.252	.005	.000		.001	.000
	N	10	10	10	10	10	10	10

(Continued)

relationship with superior influences occupational productivity	Pearson Correlation	.739 ⁺	.612	.612	.843 ^{**}	.876 ^{**}	1	.892 ^{**}
	Sig. (2-tailed)	.015	.060	.060	.002	.001		.001
	N	10	10	10	10	10	10	10
TOTAL	Pearson Correlation	.946 ^{**}	.534	.804 ^{**}	.932 ^{**}	.963 ^{**}	.892 ^{**}	1
	Sig. (2-tailed)	.000	.112	.005	.000	.000	.001	
	N	10	10	10	10	10	10	10

/VARIABLES=Q25 Q26 Q27 Q28 Q29 TOTAL

/PRINT=TWOTAIL NOSIG

/MISSING=PAIRWISE.

Correlations							
		relationship with peers influences occupational productivity	job security is part of motivational factor that improves occupational productivity	regular training affects the performance of employees of the bank	occupational productivity of the bank is accelerated when employees have free access to health facilities	desire to direct personal affairs and fulfillment is a motivational factor that affects occupational productivity	TOTAL
relationship with peers influences occupational productivity	Pearson Correlation	1	.564	.891 ^{**}	.431	.919 ^{**}	.915 ^{**}
	Sig. (2-tailed)		.089	.001	.214	.000	.000
	N	10	10	10	10	10	10
job security is part of motivational factor that improves occupational productivity	Pearson Correlation	.564	1	.592	.764 ⁺	.476	.666 ⁺
	Sig. (2-tailed)	.089		.071	.010	.164	.035
	N	10	10	10	10	10	10
regular training affects the performance of employees of the bank	Pearson Correlation	.891 ^{**}	.592	1	.452	.837 ^{**}	.946 ^{**}
	Sig. (2-tailed)	.001	.071		.189	.003	.000
	N	10	10	10	10	10	10
occupational productivity of the bank is accelerated when employees have free access to health facilities	Pearson Correlation	.431	.764 ⁺	.452	1	.363	.534
	Sig. (2-tailed)	.214	.010	.189		.302	.112
	N	10	10	10	10	10	10
desire to direct personal affairs and fulfillment is a motivational factor that affects occupational productivity	Pearson Correlation	.919 ^{**}	.476	.837 ^{**}	.363	1	.920 ^{**}
	Sig. (2-tailed)	.000	.164	.003	.302		.000
	N	10	10	10	10	10	10

TOTAL	Pearson Correlation	.915**	.666*	.946**	.534	.920**	1
	Sig. (2-tailed)	.000	.035	.000	.112	.000	
	N	10	10	10	10	10	10

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

* . Correlation is significant at the 0.05 level (2-tailed).

/VARIABLES=Q30 Q31 Q32 Q33 TOTAL

/PRINT=TWOTAIL NOSIG

/MISSING=PAIRWISE.

Correlations						
		desire to continually improve by challenging oneself affects occupational productivity	pursuit of knowledge on job career improves employees performance	freedom to engage in recreational activities improves employees productivity	being in the midst of people with similar idea improves employees performance	TOTAL
desire to continually improve by challenging oneself affects occupational productivity	Pearson Correlation	1	.932**	.971**	.899**	.953**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	10	10	10	10	10
pursuit of knowledge on job career improves employees performance	Pearson Correlation	.932**	1	.911**	.900**	.977**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	10	10	10	10	10
freedom to engage in recreational activities improves employees productivity	Pearson Correlation	.971**	.911**	1	.855**	.926**
	Sig. (2-tailed)	.000	.000		.002	.000
	N	10	10	10	10	10
being in the midst of people with similar idea improves employees performance	Pearson Correlation	.899**	.900**	.855**	1	.931**
	Sig. (2-tailed)	.000	.000	.002		.000
	N	10	10	10	10	10
TOTAL	Pearson Correlation	.953**	.977**	.926**	.931**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	10	10	10	10	10

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

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Effort was made to investigate how valid the designed questions were, where Pearson correlation was used. There are total number of 33 questions in the study (i.e $N=33$, where $DF = N-2$). Therefore, our Degree of freedom ($DF = 33-2 = 31$) which will be used in obtaining the critical value in the table; the critical value obtained will be compared with each of the results in Pearson correlation.

If the result in Pearson correlation > critical value in the table, the test is said to be significant and valid. The critical value in the table crossing 95% confidence interval under $31 = 0.3440$

Going through the result obtained by cross comparing each value against 0.3440 we found that none of the Pearson correlation result is < 0.3440, therefore we have enough evidence to conclude that, the questions under investigations are highly significant and valid.

4.2.7 Data Trustworthiness Used in Qualitative Research

Due to the fact that the research uses qualitative method, checking of member helped establish credibility which in turn contributed to the research trustworthiness. Some other contributing factors include persistent observations and prolonged engagement of the research subjects (Devault, 2019). With this, the participants appreciated the member process as it gave them a chance to verify their statements and fill in any gaps from earlier responses. Similarly, the data collected were coded in order not to violate the ethical considerations of non-maleficence and anonymity. Trust is a super-ordinate factor of credibility, which was also adopted in making of this research (Lincoln & Guba, 1985 & Devault, 2019).

Dependability of Data: Also, to authenticate the trustworthiness of this research, dependability was made to be paramount. This deals with the stability of the interviews conducted over time. The participants' evaluation of findings, interpretations and recommendations were all supported by the data as received from participants of the study (Connelly, 2016). This was done by transparently describing the research steps taken from the start of the research to the development and reporting of the findings. The records of the research path were kept throughout the study.

This was made feasible through the presentation of summary and presentation of the research objectives and significance in the introductory part of each chapter (Devault, 2019). Better still, data audit or audit trail was used because the data group is rich-chunky in order to determine if the research state applies to their conditions. However, the purpose of this is not to generalize further than the sample (Connelly, 2019; Devault, 2019).

Transferability of Data: Transferability is another important way through which trustworthiness of data was enhanced in the interviews conducted in the research. The findings were generalized and efforts were made to apply them to other situations and contexts. The parameter used to measure transferability of data was thick description. The outcome showed that analyses of data were not just depicted based on experiences or behaviour but also on their contexts of occurrence in order to generate meaning to the audience (Dye, Schatz, Rosenberg & Coleman, 2000). Though the research could not be absolutely proven that outcomes of data interpretation were transferable, they could establish that it is likely. To that regard, purposive (non-probability) sampling technique was adopted to make the most of specific data related to the context in which it was collected. This differed from the cumulative information that could be the outcome in qualitative research. The purposive sampling considered the sample subjects' characteristics (marketing managers and general managers of the selected banks), which were directly related to the research objectives, questions and hypotheses (Korstjens & Moser, 2018).

Confirmability of Data: Lastly, confirmability is concerned with the aspect of neutrality; that is security of inter-subjectivity of data. The analyses and interpretation of data in the research was not based on personal preferences and points of view but they were grounded in the data. The various strategies used to ensure confirmability are prolonged engagement, persistent observation and audit trail (Sim & Sharp, 1998; Glaser & Strauss, 1967). Through the designation of the research, the strategies highlighted were determined and all of the strategies were found to be suitable. However, the research made it possible for other researchers to be able to imitate the results to show that those results are a product of independent research methods and not of

conscious or unconscious bias. A pilot study carried out with four bank managers on related research questions showed consistency with the original data. Consequently, when other researches confirm the originality of the present research, then it would be admitted that the research is (O'Brien, Harris, Beckham, 2014).

Table 4.8

Table Showing the Summary of the Trustworthiness of Data

ITEM	INTERNAL VALIDITY	EXTERNAL VALIDITY	RELIABILITY	METHODOLOGY
Objective one (The impact of current trends of motivation on employees' productivity in money deposit banks of Nigeria)	using SPSS in order to measure the degree in which the result agrees with reality	Data was collected from selected employees of commercial banks within the time limit of ten years	No significant different between the pilot test and the actual research findings	Data were collected directly face-to-face and on-line
Objective two (The relationship between motivated employees and employees' productivity in money deposit banks of Nigeria)	The use of face validity to make sure the report supplied vital data	172 employees of sixteen randomly selected banks of Nigeria were approached to investigate the impact of motivated employees	The reliability test was done with the responses of the 10 respondents included in the pilot test on the 11 structured questions	descriptive crosstab count and chi-square test were used for each variable with fisher test tool
Objective three (the extent at which extrinsic motivation affect work performance in money deposit banks of Nigeria)	the employees selected from the two banks for pilot testing are those who have full knowledge of the data objective	level of conformity of the conclusions derived from the research questionnaire with the actual world showed the external validity	the reliability value of the data was tested used Cronbach Alpha	simple percentage table, imported in SPSS 15 and factor analysis tool was used as the statistical test to analyse inconsistency observed
Objective four (The way at which intrinsic desires influence professional ability in money deposit banks of Nigeria)	pilot test for marketers, cashiers, and tellers of the banks and those who have full knowledge of the data to enhance	external validity test was conducted with 172 employees of sixteen randomly selected banks of Nigeria using a structured questionnaire.	test was done with the responses of the 10 respondents included in the pilot test on the 7 structured questions with Cronbach Alpha test	Simple Sum of Respondents method was used to report each variable and regression analysis tool was used while Post Hoc Multiple Comparisons Analysis of Variance

	adequate assessment			model was used to analyse the data described
(Continued)				
Objective five (The most abiding remedies on how employees can be inspired in money deposit banks of Nigeria)	The use of face validity to make sure the report supplied vital data	level of conformity of the conclusions derived from the research questionnaire with the actual world showed the external validity	No obvious different between the pilot test and the actual research findings	Coefficient analysis tool was used analyse the data collected
Qualitative data	Dependability: the stability of the interviews conducted over time made the data dependable	Transferability: findings were generalized and efforts were made to apply them to other situations and contexts	Confirmability: The analyses and interpretation of data were not based on personal preferences and points of view but grounded in the data	Thematic analysis was used through the help of coding

Note. Adapted from Self, 2020.

4.3 Report on Questionnaire

4.3.1 Demographical Report

Table 4.9

Descriptive Statistics of the participants personal data

		Gender	Age	Qualification	Banks where the participants works	Working Experience
N	Valid	172	172	172	172	172
	Missing	0	0	0	0	0
Mean		1.44	2.9 0	3.16	8.40	3.25
Median		1.00	3.0 0	3.00	8.00	3.00
Mode		1	3	3	2	2
Std. Deviation		.497	1.0 18	.929	4.652	1.419
Variance		.247	1.0 37	.862	21.645	2.013
Sum		247	499	544	1445	559

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Descriptive statistics were used to describe the number of study participants by gender, age group, work experience, qualifications, and the bank where they worked. The valid count showed that there were 172 study participants. No part of the data is missing. The regimen depicts men as the most frequent participants, while those aged 36-45, those with OND/HND and those with 6-10 years of work experience are the participants most frequently studied.

We also learned that there was not much difference in the nature of the respondents. Table 4.02 on Frequency and Ratio will provide more detailed information about participants.

Table 4.10

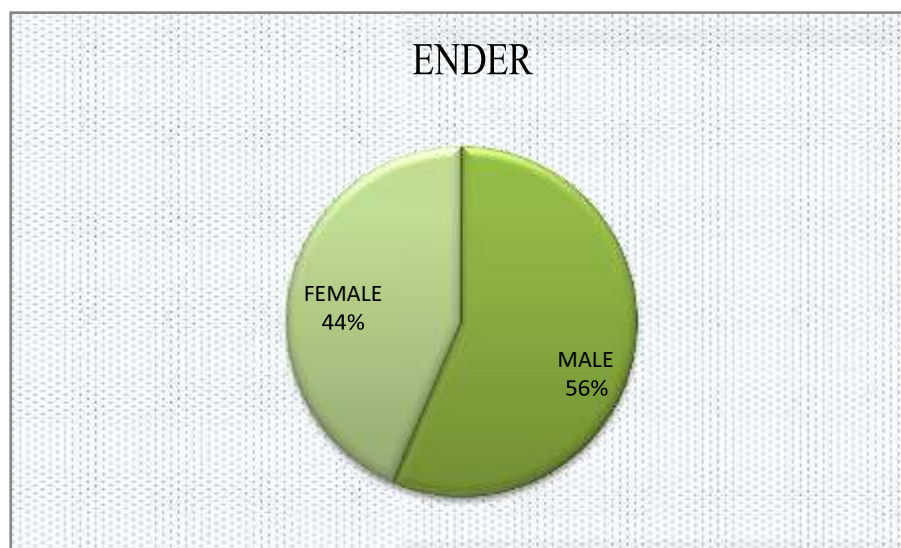
Frequency and percentage of participants

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	97	56.4	56.4	56.4
Female	75	43.6	43.6	100.0
Total	172	100.0	100.0	

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Figure 4.2

Gender Pie-chart (SPSS, 2021)



Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Both the Frequency/Percentage Table and Pie-chart showed that Male bank employees who participated in the study outnumber the females. Females have 44% while Males have taken the total of 56% of respondents who were able to return their questionnaire.

Table 4.11

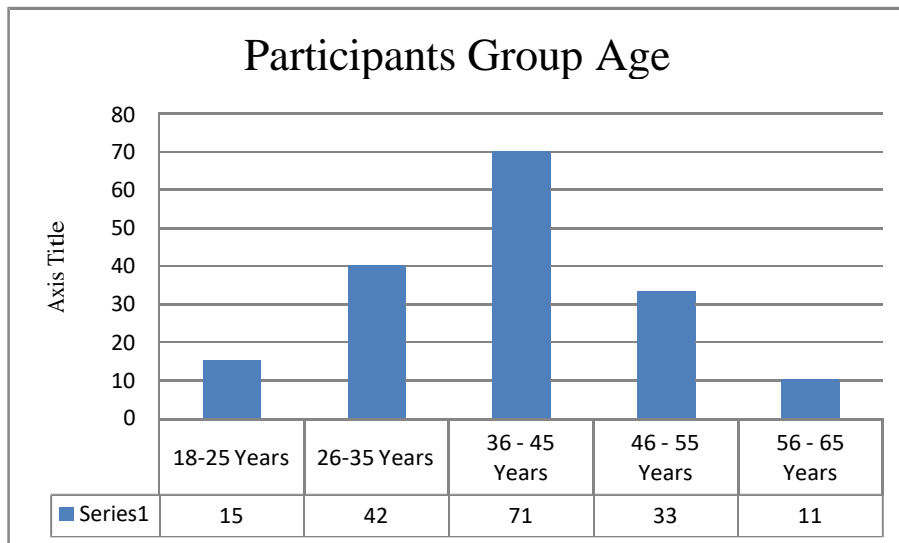
Participants Age Group

	Participants Age Group			
	Frequency	Percent	Valid Percent	Cumulative Percent
18-25 Years	15	8.7	8.7	8.7
26-35 Years	42	24.4	24.4	33.1
36 - 45 Years	71	41.3	41.3	74.4
46 - 55 Years	33	19.2	19.2	93.6
56 - 65 Years	11	6.4	6.4	100.0
Total	172	100.0	100.0	

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Figure 4.3

Bar-chart of Participants Age Group



Note. Adapted from SPSS by IBM Corporation Permission, 2020.

In the participants' age groups we found that most of the participants fall within 36 to 45 groups, which have the highest percentage of 41.3%. It is also observed that participants of age group 56 to 65 were found less with regard to participation in the study.

Table 4.12

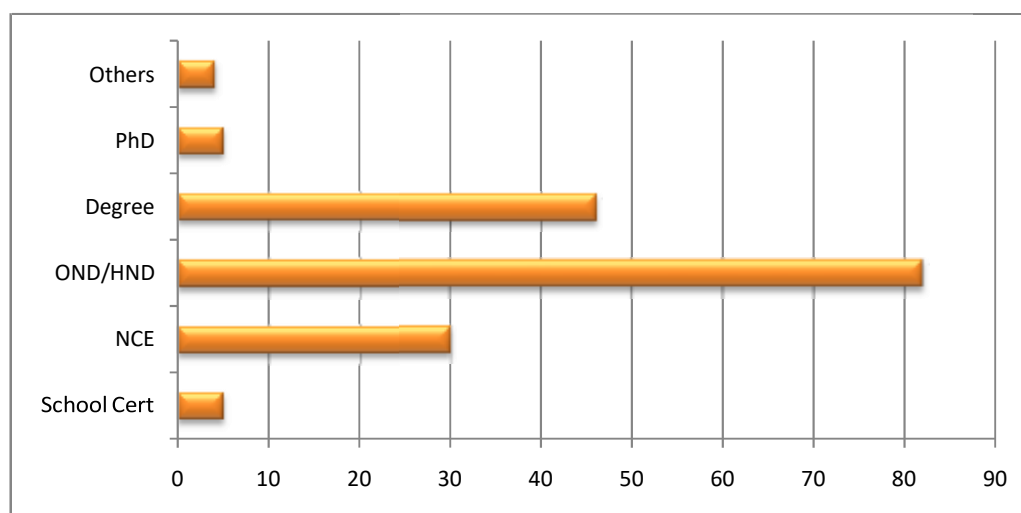
Participants Qualifications

Participants Qualifications				
	Frequency	Percent	Valid Percent	Cumulative Percent
School Cert	5	2.9	2.9	2.9
NCE	30	17.4	17.4	20.3
OND/HND	82	47.7	47.7	68.0
Degree	46	26.7	26.7	94.8
PhD	5	2.9	2.9	97.7
Others	4	2.3	2.3	100.0
Total	172	100.0	100.0	

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Figure 4.4

Bar-Chart of Participants Qualifications



Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Looking at bar-chart, it showed that OND/HND were the most frequent participants in the study, followed by Degree holders, then NCE. In the percentage we realized that staff with other certificates rather than those mention were the least among the participants with 2.3%.

Table 4.13

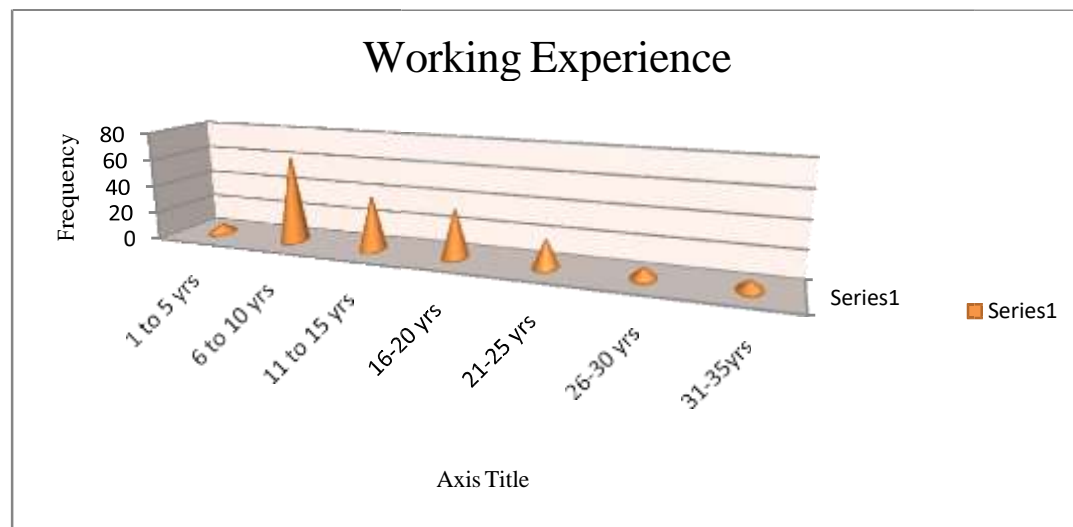
Participants Years of working experience

	Participants Years of working experience			Cumulative Percent
	Frequency	Percent	Valid Percent	
1-5	6	3.5	3.5	3.5
6-10	62	36.0	36.0	39.5
11-15	38	22.1	22.1	61.6
16-20	34	19.8	19.8	81.4
21-25	19	11.0	11.0	92.4
26-30	7	4.1	4.1	96.5
31-35	6	3.5	3.5	100.0
Total	172	100.0	100.0	

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Figure 4.5

Participants Years of working experience



Note. Adapted from SPSS by IBM Corporation Permission, 2020.

In every organizational setting effective working experience helps in improving such organization, there for it is expected level of participants working experience will also reflect consistency in this study. However, we found that those with 6 to 10 years of working experience participate most in the study with 36% of respondents. We observed low turnout of those in group 26-30, 31-35 with 4.1% and 3.5% respectively.

Table 4.14

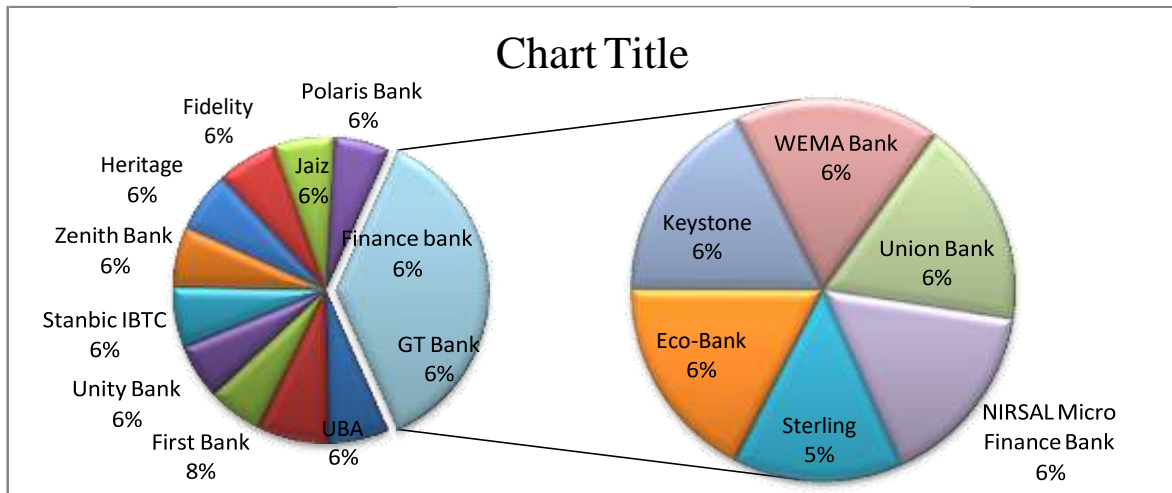
Participants in accordance with their working banks

Participants in accordance with their working banks				
	Frequency	Percent	Valid Percent	Cumulative Percent
GT Bank	11	6.4	6.4	6.4
First Bank	13	7.6	7.6	14.0
UBA	10	5.8	5.8	19.8
Unity Bank	10	5.8	5.8	25.6
Stanbic IBTC	11	6.4	6.4	32.0
Zenith Bank	11	6.4	6.4	38.4
Heritage	11	6.4	6.4	44.8
Fidelity	11	6.4	6.4	51.2
Jaiz	11	6.4	6.4	57.6
Polaris Bank	10	5.8	5.8	63.4
Sterling	9	5.2	5.2	68.6
Eco-Bank	11	6.4	6.4	75.0
Keystone	11	6.4	6.4	81.4
WEMA Bank	11	6.4	6.4	87.8
Union Bank	11	6.4	6.4	94.2
NIRSAL Micro	10	5.8	5.8	100.0
Finance Bank				
Total	172	100.0	100.0	

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Figure 4.6

Pie-Chart of Participants in accordance with their working banks



Note. Adapted from SPSS by IBM Corporation Permission, 2020.

We observed almost a consistent returned of questionnaires after properly administered to the bank staff. Percentage wide we found that all banks in return have 6% except First bank with 8% and Sterling with 5% respectively.

4.3.2 Research Question/Hypothesis 1 (What impact do current trends of motivation have on employees' productivity in money deposit banks of Nigeria?)

This section seeks to find out the impact of current trends of motivation on employees' productivity in money deposit banks of Nigeria.

Table 4.15

Between-Subjects Factors

		Value Label	N
Working conditions have significant impact on motivation	1	SD	20
	2	D	23
	3	UD	15
	4	A	64
	5	SA	50
Motivation should be based on Individual performing difference	1	SD	21
	2	D	21
	3	UD	13
	4	A	62

(Continued)

	5	SA	55
The nature of reward should be considered			
before motivating	1	SD	10
	2	D	11
	3	UD	12
	4	A	68
	5	SA	71
Employees motivation should be measured	1	SD	9
against their work-life balance	2	D	14
	3	UD	6
	4	A	74
	5	SA	69
Employees should be motivated by	1	SD	4
considering the organisational policies	2	D	2
	3	UD	26
	4	A	84
	5	SA	56

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

From the table above, it can be seen in the first item that 64 respondents which has the highest number agreed that working conditions have significant impact on motivation 50 strongly agreed with it, while 23, 20 and 15 disagree, strongly disagree and undetermined respectively. In the second item on motivation should be based on Individual performing difference, the highest respondents with 62 agreed with the fact, 55 strongly agreed, 21 strongly disagreed and disagreed respectively while 13 respondents were undetermined. The third item on the nature of reward should be considered before motivating has 71 of the respondents who strongly agreed with the fact, 68 agreed, 12 undetermined, 11 disagreed and 10 strongly disagreed. The fourth item is based on employees motivation should be measured against their work-life balance where 74 respondents agreed with the opinion, 69 strongly agreed, 14 disagreed, 9 disagreed and 4 undetermined. Lastly, the fifth item on employees should be motivated by considering the organisational policies, as well as they can when

motivated has 84 of the respondents who agreed with the opinion, 56 respondents strongly agreed, 26 were undetermined, 4 strongly disagreed while 2 disagreed.

Test with Analysis of Variance (ANOVA)

UNIANOVA SEX BY Q1 Q2 Q3 Q4 Q5

/METHOD=SSTYPE(3)

/INTERCEPT=INCLUDE

/CRITERIA=ALPHA(0.05)

Univariate Analysis of Variance

Table 4.16

Analysis of Variance (ANOVA)

Source	Type III Sum of Squares	Df	Mean Square	F	Sig.
Corrected Model	38.669 ^a	19	2.035	85.269	.000
Intercept	76.453	1	76.453	3203.202	.000
Q1	.024	4	.006	.254	.000
Q2	.000	3	.000	.000	.000
Q3	1.572	3	.524	21.956	.000
Q4	.000	4	.000	.000	.000
Q5	.000	4	.000	.000	.000
Q1 * Q2	.000	0	.	.	.
Q1 * Q3	.000	0	.	.	.
Q1 * Q4	.000	0	.	.	.
Q1 * Q5	.000	0	.	.	.
Q2 * Q3	.000	0	.	.	.
Q2 * Q4	.000	0	.	.	.

(Continued)

Q2 * Q5	.000	0	.	.	.
Q3 * Q4	.000	0	.	.	.
Q3 * Q5	.000	0	.	.	.
Q4 * Q5	.000	0	.	.	.
Q1 * Q2 * Q3	.000	0	.	.	.
Q1 * Q2 * Q4	.000	0	.	.	.
Q1 * Q2 * Q5	.000	0	.	.	.
Q1 * Q3 * Q4	.000	0	.	.	.
Q1 * Q3 * Q5	.000	0	.	.	.
Q1 * Q4 * Q5	.000	0	.	.	.
Q2 * Q3 * Q4	.000	0	.	.	.
Q2 * Q3 * Q5	.000	0	.	.	.
Q2 * Q4 * Q5	.000	0	.	.	.
Q3 * Q4 * Q5	.000	0	.	.	.
Q1 * Q2 * Q3 * Q4	.000	0	.	.	.
Q1 * Q2 * Q3 * Q5	.000	0	.	.	.
Q1 * Q2 * Q4 * Q5	.000	0	.	.	.
Q1 * Q3 * Q4 * Q5	.000	0	.	.	.
Q2 * Q3 * Q4 * Q5	.000	0	.	.	.
Q1 * Q2 * Q3 * Q4 * Q5	.000	0	.	.	.
Error	3.628	152	.024		
Total	397.000	172			
Corrected Total	42.297	171			

a. R Squared = .914 b. (Adjusted R Squared = .904)

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Comparing the P-values $0.000 < 0.05$ level of significance in all of the interactional scenarios used in Table 4.08.

DECISION: Table 4.08 of Analysis of Variance “ANOVA” indicates that the regression model predict the dependent variable well. The evidence to prove our view point is by looking at sig column in the Table 4.08; where it was found that $p\text{-value } 0.00 < 0.05$ of the alpha level; however, five different variables were investigated and label as Q1, Q2, Q3, Q4 and Q5 respectively. The P-value corresponding to each question or variable under investigation was found significant due to the fact that the sig-value is 0.000 in all scenarios. Therefore, there was enough evidence to reject the null hypothesis in favour of alternative hypothesis and conclude that current trends of motivation have a significant impact on employees’ productivity in the respective area of study. This means that work conditions have significant impact on motivation, motivation should be based on Individual performing difference, the nature of reward should be considered before motivating, employees motivation should be measured against their work-life balance, and employees should be motivated by considering the organisational policies are all correlated and they contribute to current trends of motivation which accelerate employees’ productivity in money deposit banks.

4.3.3 Research Question/Hypothesis 2 (What relationship is between motivated employees and occupational capacity in money deposit banks of Nigeria?)

This section seeks to find out the relationship between motivated employees and occupational capacity in money deposit banks of Nigeria.

In this segment efforts were made to test the hypothesis of whether, there is a significant relationship between motivated employees and occupational capacity in money deposit banks of Nigeria. The idea is to use Fisher test to examine whether the second objective of the study could be achieved that is “The relationship between motivated employees and occupational capacity in money deposit banks of Nigeria”. The null

hypothesis relates to this testing objectives is “there is no significant relationship between motivated employees and occupational capacity in money deposit banks of Nigeria”.

Item 6: There is relationship between marketing skills and employees’ productivity

Crosstab

Table 4.17

Count for relationship between marketing skills and employees’ productivity

		There is relationship between marketing skills and employees’ productivity					Total
		SD	D	UD	A	SA	
There is a significant relationship between motivated employees and employees productivity	UD	5	0	0	0	0	5
	A	78	0	0	0	0	78
	SA	56	10	12	3	8	89
Total		139	10	12	3	8	172

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Table 4.18

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	38.082 ^a	8	.000	.003		
Likelihood Ratio	50.816	8	.000	.000		
Fisher's Exact Test	40.310			.000		
Linear-by-Linear Association	26.361 ^b	1	.000	.000	.000	.000
N of Valid Cases	172					

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

a. 10 cells (66.7%) have expected count less than 5. The minimum expected count is .09.

b. The standardized statistic is 5.134.

Pearson chi-square is used when the percentage of expected count is less than or equal to 25%. In this analysis Fisher's Exact Test will be considered and used due to the fact that we have (66.7%) were received in the respective analysis. The P-value cross ponding the exact fisher test is 0.000, therefore, evidence is provided that there is relationship between marketing skills and occupational productivity.

Item 7: Motivated employees improve effective customers' services

Crosstab

Table 4.19

Count for Motivated employees improve effective customers' services

		Motivated employees improve effective customers' services					Total
		SD	D	UD	A	SA	
There is a significant relationship between motivated employees and employees productivity	UD	5	0	0	0	0	5
	A	16	31	20	11	0	78
	SA	0	0	0	33	56	89
	Total	21	31	20	44	56	172

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Table 4.20

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	170.416 ^a	8	.000	.000		
Likelihood Ratio	203.482	8	.000	.000		
Fisher's Exact Test	182.613			.000		
Linear-by-Linear Association	123.319 ^b	1	.000	.000	.000	.000
N of Valid Cases	172					

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

- a. 5 cells (33.3%) have expected count less than 5. The minimum expected count is .58.
- b. The standardized statistic is 11.105.

Pearson chi-square is used when the percentage of expected count is less than or equal to 25%. In this analysis Fisher's Exact Test will be considered and used due to the fact that we have (33.3%) were received in the respective analysis. The P-value cross ponding the exact fisher test is 0.000, therefore, evidence is provided motivated employees improve effective customers' services.

Item 8: Motivated employees contribute to high profit making of the bank

Crosstab

Table 4.21

Count for motivated employees contribute to high profit making

motivated employees contribute to high profit making of the bank				Total
D	UD	A	SA	

(Continued)

There is a significant relationship between motivated employees and employees productivity	UD	3	2	0	0	5
	A	0	0	78	0	78
	SA	0	0	11	78	89
Total		3	2	89	78	172

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Table 4.22

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	304.111 ^a	6	.000	.000		
Likelihood Ratio	209.443	6	.000	.000		
Fisher's Exact Test	197.499			.000		
Linear-by-Linear Association	136.443 ^b	1	.000	.000	.000	.000
N of Valid Cases	172					

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

a. 8 cells (66.7%) have expected count less than 5. The minimum expected count is .06.

b. The standardized statistic is 11.681.

Pearson chi-square is used when the percentage of expected count is less than or equal to 25%. In this analysis Fisher's Exact Test will be considered and used due to the fact that we have (33.3%) were received in the respective analysis. The P-value corresponding with the exact fisher test is 0.000; therefore, evidence is provided that motivated employees contribute to high profit making of the bank.

Item 9: Motivated employees improve the shareholding values of the bank

Table 4.23

Count of motivated employees improve the shareholding values

		Motivated employees improve the shareholding values of the bank		Total
		A	SA	
There is a significant relationship between motivated employees and employees productivity	UD	5	0	5
	A	77	1	78
	SA	0	89	89
	Total	82	90	172

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Table 4.24

Chi-Square Tests

	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
168.043 ^a					
227.370	2				
217.551	2	.000	.000		
152.653 ^b					
172	1		.000		
		.000	.000	.000	.000

N of Valid Cases

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 2.38.

b. The standardized statistic is 12.355.

Pearson chi-square is used when the percentage of expected count is less than or equal to 25%. In this analysis Fisher's Exact Test will be considered and used due to the fact that we have (33.3%) were received in the respective analysis. The P-value corresponding with the exact fisher test is 0.000; therefore, evidence is provided that motivated employees improve the shareholding values of the bank.

Item 10: There is relationship between motivated employees and negotiated review

Table 4.25

Count on relationship between motivated employees and negotiated review

		There is relationship between motivated employees and negotiated review					Total
		SD	D	UD	A	SA	
There is a significant relationship between motivated employees and employees productivity	UD	4	1	0	0	0	5
	A	0	5	2	71	0	78
	SA	0	0	0	7	82	89
	Total	4	6	2	78	82	172

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Table 4.26

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	287.131 ^a	8	.000	.000		
Likelihood Ratio	223.510	8	.000	.000		
Fisher's Exact Test	210.301			.000		
Linear-by-Linear	120.959 ^b	1	.000	.000	.000	.000
Association						
N of Valid Cases	172					

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

a. 11 cells (73.3%) have expected count less than 5. The minimum expected count is .06.

b. The standardized statistic is 10.998.

Pearson chi-square is used when the percentage of expected count is less than or equal to 25%. In this analysis Fisher's Exact Test will be considered and used due to the fact that we have (33.3%) were received in the respective analysis. The P-value corresponding the with exact fisher test is 0.000, therefore, evidence is provided that there is relationship between motivated employees and negotiated review.

Item 11: Motivated employees serve as basis for modifying behaviour

Crosstab

Table 4.27

Count on motivated employees as basis for modifying behaviour

		Motivated employees serve as basis for modifying behaviour			Total
		D	A	SA	
There is a significant relationship between motivated employees and employees productivity	UD	3	2	0	5
	A	0	78	0	78
	SA	0	4	85	89
Total		3	84	85	172

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Table 4.28

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	257.190 ^a	4	.000	.000		
Likelihood Ratio	225.152	4	.000	.000		
Fisher's Exact Test	214.913			.000		
Linear-by-Linear Association	146.078 ^b	1	.000	.000	.000	.000
N of Valid Cases	172					

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

a. 5 cells (55.6%) have expected count less than 5. The minimum expected count is .09.

b. The standardized statistic is 12.086.

Pearson chi-square is used when the percentage of expected count is less than or equal to 25%. In this analysis Fisher's Exact Test will be considered and used due to the fact that we have (55.6%) were received in the respective analysis. The P-value corresponding with

the exact fisher test is 0.000; therefore, evidence is provided that motivated employees serve as basis for modifying behaviour.

Item 12: Motivated employees contribute to effective work habit

Table 4.29

Count on motivated employees and effective work habit

		Motivated employees contribute to effective work habit					Total
		SD	D	UD	A	SA	
There is a significant relationship between motivated employees and employees productivity	UD	5	0	0	0	0	5
	A	13	19	32	14	0	78
	SA	0	0	0	31	58	89
Total		18	19	32	45	58	172

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Table 4.30

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	171.909 ^a	8	.000	.000		
Likelihood Ratio	198.951	8	.000	.000		
Fisher's Exact Test	178.415			.000		
Linear-by-Linear Association	118.096 ^b	1	.000	.000	.000	.000
N of Valid Cases	172					

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

a. 5 cells (33.3%) have expected count less than 5. The minimum expected count is .52.

b. The standardized statistic is 10.867.

Pearson chi-square is used when the percentage of expected count is less than or equal to 25%. In this analysis Fisher's Exact Test will be considered and used due to the fact that we have (33.3%) were received in the respective analysis. The P-value corresponding

with the exact fisher test is 0.000, therefore, evidence is provided that motivated employees contribute to effective work habit.

Item 13: Motivated employees meet work target

Table 4.31

Count on motivated employees and work target

		Motivated employees meet work target					Total
		SD	D	UD	A	SA	
There is a significant relationship between motivated employees and employees productivity	UD	5	0	0	0	0	5
	A	49	29	0	0	0	78
	SA	0	8	39	22	20	89
Total		54	37	39	22	20	172

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Table 4.32

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	151.977 ^a	8	.000	.000		
Likelihood Ratio	204.069	8	.000	.000		
Fisher's Exact Test	182.971			.000		
Linear-by-Linear Association	111.994 ^b	1	.000	.000	.000	.000
N of Valid Cases		172				

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

a. 5 cells (33.3%) have expected count less than 5. The minimum expected count is .58.

b. The standardized statistic is 10.583.

Pearson chi-square is used when the percentage of expected count is less than or equal to 25%. In this analysis Fisher's Exact Test will be considered and used due to the fact that we have (33.3%) were received in the respective analysis. The P-value corresponding with the exact fisher test is 0.000; therefore, evidence is provided that motivated employees meet work target.

Item 14: Motivated employees give clear accountability

Table 4.33

Count on motivated employees and clear accountability

		Motivated employees give clear accountability					Total
		SD	D	UD	A	SA	
There is a significant relationship between motivated employees and employees productivity	UD	5	0	0	0	0	5
	A	25	31	22	0	0	78
	SA	0	0	17	35	37	89
Total		30	31	39	35	37	172

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Table 4.34

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	151.799 ^a	8	.000	.000		
Likelihood Ratio	195.564	8	.000	.000		
Fisher's Exact Test	174.168			.000		
Linear-by-Linear Association	118.048 ^b	1	.000	.000	.000	.000
N of Valid Cases		172				

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

a. 5 cells (33.3%) have expected count less than 5. The minimum expected count is .87.

b. The standardized statistic is 10.865.

Pearson chi-square is used when the percentage of expected count is less than or equal to 25%. In this analysis Fisher's Exact Test will be considered and used due to the fact that we have (33.3%) were received in the respective analysis. The P-value corresponding with the exact fisher test is 0.000; therefore, evidence is provided that motivated employees give clear accountability.

Item 15: Motivated employees attain performance based expectation

Table 4.35

Count on motivated employees and performance based expectation

	Motivated employees attain performance based expectation						Total
	UD	SD	D	UD	A	SA	
There is a significant relationship between motivated employees and employees productivity	UD	5	0	0	0	0	5
	A	27	24	27	0	0	78
	SA	0	0	6	43	40	89
Total		32	24	33	43	40	172

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Table 4.36

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	169.260 ^a	8	.000	.000		
Likelihood Ratio	216.989	8	.000	.000		
Fisher's Exact Test	195.101			.000		
Linear-by-Linear Association	124.653 ^b	1	.000	.000	.000	.000
N of Valid Cases	172					

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

a. 5 cells (33.3%) have expected count less than 5. The minimum expected count is .70.

b. The standardized statistic is 11.165.

Pearson chi-square is used when the percentage of expected count is less than or equal to 25%. In this analysis Fisher's Exact Test will be considered and used due to the fact that we have (33.3%) were received in the respective analysis. The P-value corresponding with the exact fisher test is 0.000; therefore, evidence is provided that motivated employees attain performance based expectation.

Test with Fisher Test

FISHER TEST

/TABLES=Q6 BY Q7 Q8 Q9 Q10 Q11 Q12 Q13 Q14 Q15 Q16

/FORMAT=AVALUE TABLES

/STATISTICS=CHISQ

/CELLS=COUNT

/COUNT ROUND CELL

/METHOD=EXACT TIMER(5)

Table 4.37

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
There is a significant relationship between motivated employees and occupational capacity *	172	100.0%	0	0.0%	172	100.0%
there is relationship between marketing skills and employees productivity						

There is a significant
relationship between
motivated employees and
occupational capacity*
motivated employees
improve effective
customers' services

172	100.0%	0	0.0%	172	100.0%
-----	--------	---	------	-----	--------

There is a significant
relationship between
motivated employees and
occupational capacity*
motivated employees
contribute to high profit
making of the bank

172	100.0%	0	0.0%	172	100.0%
-----	--------	---	------	-----	--------

(Continued)

There is a significant relationship between motivated employees and occupational capacity*	172	100.0%	0	0.0%	172	100.0%
motivated employees improve the shareholding values of the bank						
There is a significant relationship between motivated employees and occupational capacity*						
there is relationship between motivated employees and negotiated review	172	100.0%	0	0.0%	172	100.0%
There is a significant relationship between motivated employees and occupational capacity*	172	100.0%	0	0.0%	172	100.0%
motivated employees serve as basis for modifying behaviour						
There is a significant relationship between motivated employees and occupational capacity*	172	100.0%	0	0.0%	172	100.0%
motivated employees contribute to effective work habit						
There is a significant relationship between motivated employees and occupational capacity*	172	100.0%	0	0.0%	172	100.0%
motivated employees meet work target						

(Continued)

There is a significant relationship between motivated employees and occupational capacity* motivated employees give clear accountability	172	100.0%	0	0.0%	172	100.0%
--	-----	--------	---	------	-----	--------

There is a significant relationship between motivated employees and occupational capacity* motivated employees attain performance based expectation, and motivated employees make self assessment of themselves	172	100.0%	0	0.0%	172	100.0%
---	-----	--------	---	------	-----	--------

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Fisher exact test was used to test the relationship between motivated employees and occupational capacity. In this setting we analysed fisher exact test by comparing each one variable against its counterpart. Table 4.29 of Case Processing Summary has clearly described the number of participants to each question which is 172 respondents, the percentage missing factors revealed that no part of the data was missed. Table 4.9 to 28 of both Chi-square and Cross-tab of the valid count described the nature of respondents in relation to agree or disagree, strongly agree or strongly disagree and compared amongst the variable under investigation.

DECISION: Pearson chi-square is generally considered when the percentage of expected count is less than or equal to 25% in the cross-tab analysis. In this regard where all variable tested have a count greater than (25%) Fisher's Exact Test has to be considered and used. The P-value corresponding with the exact fisher test is 0.000. The results showed that all the variables under investigation are significant, The evidence to prove our view point is

by looking at sig column in all Chi-Square Tables; where it was found that $p\text{-value } 0.00 < 0.05$; therefore, there is evidence to reject the null hypothesis that motivated employees do not have significant relationship with occupational capacity in favour of alternative hypothesis and conclude that Motivated employees have significant relationship with occupational capacity in money deposit banks of Nigeria.

4.3.4 Research Question/Hypothesis 3 (To what the extent does extrinsic motivation affect work performance in money deposit banks of Nigeria?)

This section seeks to investigate the extent at which extrinsic motivation affect work performance in money deposit banks of Nigeria.

4.38

Table Using Simple Percentage Method

S/N		SD	D	UD	A	SA
		%	%	%	%	%
17	Regular increment of salary accelerates employees' productivity of the bank	5.8	7.6	7.0	40.1	39.5
18	Bonuses enhances work efficiency	6.4	7.0	6.4	40.7	39.5
19	Piece rate improve employees' productivity	1.7	2.9	22.7	39.5	33.2
20	Retirement funds boost employees' performance	5.8	8.1	5.2	39.0	41.9
21	Allowance boost employees' performance	9.3	11.6	19.2	31.4	28.5

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Five items are presented from the above table. In the first variable based on regular increment of salary accelerates employees' productivity of the bank, 69 respondents which constitute 40.1% agreed to the opinion, 68 (39.5%) strongly agreed, 13 (7.6%) disagreed, 12 (7.0%) undetermined and 10 (5.8%) strongly disagreed. On the opinion that bonuses enhances work efficiency, 70 (40.7%) respondents agreed with the opinion, 68 (39.5%) strongly disagreed, 12 (7.0%) disagreed while 11 (6.4%) each strongly disagreed and undetermined. The third variable based on piece rate improves employees' productivity, 68 (39.5%) respondents agreed with the fact, 57 (33.2%) strongly agreed, 39 (22.7) were undetermined, 5 (2.9%) disagreed while 3 (1.7) strongly disagreed. Responding to the fourth variable; retirement funds boost employees' performance, 72 (41.9%) strongly disagreed, 67 (39.0%) disagreed, 14 (8.1%) disagreed, 10 (5.8%) strongly disagreed and 9 (5.2%) were undetermined. On the last variable based on allowance boost employees' performance, 54 respondents forming (31.4%) agreed with the opinion, 49 (28.5%) strongly disagreed with it, 33 (19.2%) undetermined, 20 (11.6%) disagreed and 16 (9.3%) strongly disagreed.

Test with Factor Analysis

Table 4.39

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.887
Approx. Chi-Square	1893.977
Bartlett's Test of Sphericity	
Df	10
Sig.	.000

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Factor analysis for Kaiser-Meyer-Olkin Measure of Sampling Adequacy – This measure varies between 0 and 1, and values closer to 1 are better. A value of .6 is a suggested minimum and considering our result we have 0.887 which interpret our sampling adequacy good for analytic used.

Factor analysis for Bartlett's Test of Sphericity: This tests the null hypothesis that the correlation matrix is an identity matrix. An identity matrix is a matrix in which all elements on the diagonal are equal to 1 and all elements off the diagonal equal 0. You want to reject this null hypothesis.

Taken together, these tests provide a minimum standard that must be met before a factor analysis (or principal component analysis) can be performed.

Table 4.40

Anti-image Matrices

	Regular increment of salary	Bonuses of enhances	Piece improve	rate funds	Retirement boost	Allowance boost
	accelerates employees' productivity of the bank	work efficiency	employees productivity	employees' performance	employees' performance	
	Regular increment of salary accelerates employees productivity of the bank					
	Bonuses enhances					
	work efficiency					
Anti-image Covariance	Piece rate improve					
	employees' productivity					
	Retirement funds boost					
	employees' performance					
	Allowance boost					
	employees' performance					

(Continued)

Anti-image Correlation	Regular increment of salary accelerates employees productivity of the bank	.843 ^a	-.715	-.169	-.344	-.076
	Bonuses enhances work efficiency	-.715	.849 ^a	.049	-.340	-.059
	Piece rate improve employees productivity	-.169	.049	.906 ^a	.047	-.539
	Retirement funds boost employees' performance	-.344	-.340	.047	.935 ^a	-.078
	Allowance boost employees' performance	-.076	-.059	-.539	-.078	.916 ^a

a. Measures of Sampling Adequacy(MSA)

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Table 4.41

Communalities

	Initial	Extraction
Regular increment of salary accelerates employees' productivity of the bank	1.000	.973
Bonuses enhances work efficiency	1.000	.967
Piece rate improve employees' productivity	1.000	.874
Retirement funds boost employees' performance	1.000	.959
Allowance boost employees' performance	1.000	.920

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Extraction Method: Principal Component Analysis.

Communalities: This is the proportion of variance in each variable that can be explained by factors (e.g., underlying latent continuity). It is also denoted as h^2 and can be defined as the sum of the squared factor loadings for the variables.

Initial – With the main factor axis coefficient, the initial values on the diagonal of the correlation matrix are determined by the squared multiple correlation coefficient of the variable with other variables.

Extraction: The values in this column represent the proportion of the variance of each variable that can be explained by the selected factors. Variables with high values are well represented in the common factor space, whereas variables with low values are not. (In this example, we don't have any particularly low values.) These are deviations copied from the elements you extracted. You can find these values on the diagonal of the copied correlation matrix.

Table 4.42

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.693	93.865	93.865	4.693	93.865	93.865
2	.196	3.927	97.792			
3	.082	1.634	99.426			
4	.020	.400	99.825			
5	.009	.175	100.000			

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Extraction Method: Principal Component Analysis.

Factor: The number of initial factors is equal to the number of variables used in the factor analysis. However, not all five elements were retained. In this work, only the first element will be retained.

Initial Eigenvalues – Eigenvalues are the variance of the factors. Since we performed a factor analysis on the correlation matrix, the variables are standardized, meaning each

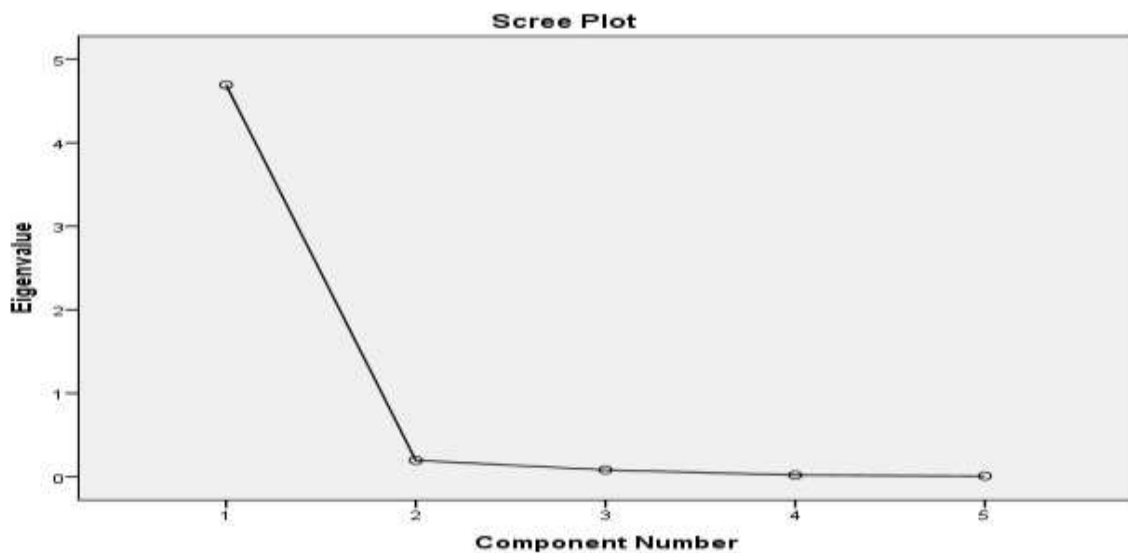
variable has a variance of 1 and the total variance is equal to the number of variables used in the analysis, which in this case is 5.

Total – This column contains individual values. The first factor will always account for the greatest variance (and thus have the highest eigenvalue), and the next factor will account for as much of the remaining variance as possible, and so on. Thus, each successive factor explains less and less variance.

Rotation Sums of Squared Loadings – The values in this table represent the variance distribution after varimax rotation. Varimax rotation attempts to maximize the variance of each factor, such that the total amount of variance computed is redistributed across the factors extracted first.

Figure 4.07

Factor Number



Note. Adapted from SPSS by IBM Corporation Permission, 2020.

The scree plot graphs eigenvalues versus the number of factors. You can see these values in the first column of Figure 4.07, just above. From the second factor, you can see that the line is almost flat, meaning that each successive factor accounts for an increasingly smaller amount of the total variance.

DECISION: However the Probability value $0.000 < 0.05$ the alpha level. From the tables, and analyses above, there are five factors (regular increment of salary accelerates employees' productivity of the bank, bonuses enhances work efficiency, piece rate improve employees' productivity, retirement funds boost employees' performance, and allowance boost employees' performance) presented for measurement. The factor analysis was used to improve succinct multiple item degrees for measuring constructs. The aforementioned variables were reduced and factorized by grouping the independent variables: regular increment of salary, bonuses, piece rates, retirement funds, and allowances into just five factors. The Eigenvalues of the Scree plot showed that the first variable received the highest level of the same as the number of variables used in the factor analysis.

However, the results showed that all the five variables under investigation are significant and to great extent influence the independent variable. The evidence to prove our view point is by looking at the initial column in the communalities Table where the initials were higher than extractions. Bartlett's test of Sphericity also showed the overall significant value at .000. The tests showed that regular increment of salary accelerates employees' productivity of the bank, bonuses enhances work efficiency, piece rate improve employees' productivity, retirement funds boost employees' performance, and allowance boost employees' performance. Therefore, there is evidence to reject the null hypothesis that extrinsic motivation does not have a significant effect on work performance in money deposit banks of Nigeria in favour of alternative hypothesis and conclude that extrinsic motivation has a significant effect on work performance in money deposit banks of Nigeria.

4.3.5 Research Question/Hypothesis 4 (How do intrinsic desires influence professional ability in money deposit banks of Nigeria?)

This section seeks to find out the way at which intrinsic desires influence professional ability in money deposit banks of Nigeria.

Table 4:43

Table Using Simple Sum of Respondents Method

S/N	VARIABLES	SD	D	UD	A	SA
22	Employees' participation in decision making improves employees' productivity	6	8	12	72	74
23	There is relationship between responsibility and employees' productivity	2	4	0	85	81
24	Relationship with superior influences employees' productivity	20	23	38	54	37
25	Relationship with peers influences employees' productivity	7	7	5	72	81
26	Job security is part of motivational factor that improves employees' productivity	0	13	32	61	66
27	Regular training affects the performance of employees of the bank	0	6	0	87	79
28	Occupational productivity of the bank is accelerated when employees have free access to health facilities	24	35	31	42	40

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Table 4.43 presented the simple sum table of the respondents on the implication of non-monetary motivation on employees' productivity in money deposit banks of Nigeria. The first variable on the table showed that 6 and 8 respondents strongly disagreed and disagreed respectively that employees' participation in decision making improves employees' productivity, 12 were undetermined, 72 agreed while 74 strongly agreed with the opinion. In the second variable, 2 respondents strongly disagreed that there is relationship between responsibility and employees' productivity, 4 disagreed, 85 agreed while 81 strongly agreed. In the responses of the respondents on the third variable, relationship with superior influences

occupational productivity, 20 respondents strongly disagreed, 23 respondents disagreed, 38 were undetermined, 54 agreed while 37 strongly agreed with the opinion. In the fourth variable on relationship with peers influences employees' productivity, 7 respondents each strongly agreed and agreed with the opinion, 5 was undetermined, 72 agreed while 81 strongly agreed with the fact. In the fifth variable, 23 respondents disagreed that job security is part of motivational factor that improves employees' productivity, 32 were undetermined, while 61 and 62 respondents agreed and strongly agreed with the assertion respectively. In the penultimate variable, 6 respondents disagreed that regular training affects the performance of employees of the bank, 87 and 79 agreed and strongly agreed respectively. Lastly, 42 and 40 agreed and strongly agreed that employees' productivity of the bank is accelerated when employees have free access to health, facilities, 24 and 35 respondents strongly disagreed and disagreed respectively while 31 respondents were undetermined.

Test with Regression Analysis

/MISSING LISTWISE

/STATISTICS COEFF OUTS R ANOVA

/CRITERIA=PIN(.05) POUT(.10)

/NOORIGIN

/DEPENDENT Q22

/METHOD=ENTER Q23 Q24 Q25 Q26 Q27 Q28.

Table 4.44

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.970 ^a	.942	.939	.243

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

a. Predictors: (Constant), Employees' participation in decision making improves employees' productivity, there is relationship between responsibility and employees'

productivity, relationship with superior influences employees' productivity, relationship with peers influences employees' productivity, job security is part of motivational factor that improves employees' productivity, regular training affects the performance of employees of the bank, employees' productivity of the bank is accelerated when employees have free access to health facilities

It is better to also test this question with Post Hoc Multiple Comparisons Analysis of Variance

Table 4.45

Post Hoc Multiple Comparisons Analysis of Variance

		Sum of Squares	df	Mean Square	F	Sig.
Employees' participation in decision making improves employees' productivity	Between Groups	90.270	1	90.270	198.852	.000
	Within Groups	77.172	170	.454		
	Total	167.442	171			
there is relationship between responsibility and employees' productivity	Between Groups	49.561	1	49.561	214.167	.000
	Within Groups	39.340	170	.231		
	Total	88.901	171			
relationship with superior influences employees' productivity	Between Groups	160.442	1	160.442	293.959	.000
	Within Groups	92.785	170	.546		
	Total	253.227	171			
relationship with peers influences employees' productivity	Between Groups	77.144	1	77.144	145.584	.000
	Within Groups	90.082	170	.530		
	Total	167.227	171			
job security is part of motivational factor that improves employees' productivity	Between Groups	106.611	1	106.611	351.885	.000
	Within Groups	51.505	170	.303		
	Total	158.116	171			
regular training affects the performance of employees of the bank	Between Groups	92.767	1	92.767	278.373	.000
	Within Groups	56.652	170	.333		
	Total	149.419	171			

(Continued)

Employees' productivity of the bank is accelerated when employees have free access to health facilities	Between Groups	256.062	1	256.062	470.381	.000
	Within Groups	92.543	170	.544		
	Total	348.605	171			

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Table 4.46

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	157.659	6	26.277	443.207	.000 ^b
	Residual	9.782	165	.059		
	Total	167.442	171			

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

a. Dependent Variable: Employees' participation in decision making improves shareholding values

b. Predictors: (Constant), Employees' participation in decision making improves employees' productivity, there is relationship between responsibility and occupational productivity, relationship with superior influences occupational productivity, relationship with peers influences employees' productivity, job security is part of motivational factor that improves employees' productivity, regular training affects the performance of employees of the bank, employees' productivity of the bank is accelerated when employees have free access to health facilities

Regression analysis and multiple comparison analysis of variance were used to test whether there were significant differences between the mean values of the respondents in the variables considered. However, if there are more than two variables, regression analysis may not be able to determine which pair of means is significantly different. Therefore, we consider a post hoc test to know the level of significance of each variable considered in this

section. Furthermore, we found each variable to be significant by comparing both the P value and choosing the significance level, where I found that the P value $0.000 < 0.05$.

DECISION: Therefore we have enough evidence to reject the null hypothesis that intrinsic desires do not have a significant influence on professional ability in money deposit banks of Nigeria. Since the probability value $0.000 < 0.05$, then the alternate hypothesis that intrinsic desires have a significant influence on professional ability in money deposit banks of Nigeria is upheld.

4.3.6 Research Question/Hypothesis 5 (What are the most abiding remedies on how employees can be inspired in money deposit banks of Nigeria?)

This section evaluates the most abiding remedies on how employees can be inspired in money deposit banks of Nigeria.

Table 4.47

Descriptive Statistics

	Mean	Std. Deviation	N
Desire to direct personal affairs and fulfillment is a motivational factor that affects employees' productivity	3.76	1.113	172
Desire to continually improve by challenging oneself affects employees' productivity	3.92	1.197	172
pursuit of knowledge on job career improves employees performance	3.23	1.368	172
Freedom to engage in recreational activities improves employees productivity	3.37	1.455	172
Being in the midst of people with similar idea improves	4.06	1.104	172

employees performance

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

In this regard we have five variables considered in this segment; it is good to observe very small values on the standard deviation, much deviations indicates that one variable has a far gap to the other variable. The Table also tells us more about the number of participant in the study.

Table 4.48

Correlations

		Desire to direct personal affairs and fulfillment is a motivational factor that affects employees productivity	Desire to continually improve by challenging oneself affects employees' productivity	Pursuit of knowledge on job career improves employees performance	Freedom to engage in recreational activities improves employees productivity	Being in the midst of people with similar idea improves employees performance
Desire to direct personal affairs and fulfillment is a motivational factor that affects employees productivity	Pearson Correlation	1	.934**	.912**	.926**	.913**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	172	172	172	172	172
Desire to continually improve by challenging oneself affects employees' productivity	Pearson Correlation	.934**	1	.876**	.891**	.956**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	172	172	172	172	172
Pursuit of knowledge on job career improves employees performance	Pearson Correlation	.912**	.876**	1	.945**	.869**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	172	172	172	172	172
Freedom to engage in recreational activities improves employees productivity	Pearson Correlation	.926**	.891**	.945**	1	.852**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	172	172	172	172	172
Being in the midst of people with similar idea improves employees performance	Pearson Correlation	.913**	.956**	.869**	.852**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	172	172	172	172	172

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

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

Using correlation analysis we found that all factors are highly correlated but we are interested in creating a model to fit the improvement process.

Test with Coefficients Analysis

Table 4.49

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.802	.063		12.810	.000
	Desire to direct personal affairs and fulfillment is a motivational factor that affects employees' productivity	-.459	.044	-1.027	-10.444	.000
	Desire to continually improve by challenging oneself affects employees' productivity	.055	.048	.133	1.166	.000
	Pursuit of knowledge on job career improves employees performance	.566	.034	1.558	16.718	.000
	Freedom to engage in recreational activities improves employees productivity	-.016	.035	-.048	-.470	.000
	Being in the midst of people with similar idea improves employees performance	.091	.046	.201	1.980	.000

a. Dependent Variable: Gender

Note. Adapted from SPSS by IBM Corporation Permission, 2020.

$$Y_{\text{predicted}} = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5$$

$Y_{\text{predicted}} = 0.802 + (-0.459 \times \text{desire to direct personal affairs and fulfillment is a motivational factor that affects employees' productivity}) + (0.055 \times \text{desire to continually improve by challenging oneself affects employees' productivity}) + (.566 \times \text{pursuit of knowledge on job career improves employees performance}) + (-0.016 \times \text{freedom to engage in$

recreational activities improves employees productivity)+(0.091 x being in the midst of people with similar idea improves employees performance).

Note that these two variables “desire to direct personal affairs and fulfillment is a motivational factor that affects employees’ productivity” and “desire to continually improve by challenging oneself affects employees’ productivity” increases significantly affected other variables to decrease and vice versa. Meaning many respondents that agreed with such expression had taken U-turn to the other participant therefore as one increased the other one decreases.

DECISION: However, with our P-value $0.000 < 0.05$ the alpha level, there is evidence to reject the null hypothesis that there is no significant most abiding remedies on how employees can be inspired in money deposit banks of Nigeria.

4.4. Report on Interview

4.4.1 Demographical Report

Table 4.50

Demographic Information of Interviewees

DEMOGRAPHIC INFO	ITEM	FREQUENCY
Sex	Male	24
	Female	12
Age	26-35	4
	36-45	13
	46-55	16
	56-65	3
Qualification	ND/HND	3
	BSC.	12
	MSC.	16
	PHD	5
Years of Experience	10-15	4
	16-20	12
	21-25	9
	26-30	7
	31-35	4

Note. Adapted from Self, 2020.

The above table is based on demographic information of the interviewees which is divided into four parts: sex, age, qualification and years of experience. In the sex of the interviewees, 24 of them are male while 12 are female. In the aspect of age, 4 interviewees are between the age of 26-35, 13 are within the age of 36-45, 16 are within the age limit of 46-55 while 3 are within the age of 56-65. The next part deals with the qualification of the interviewees. 3 interviewees are ND/HND holders, 13 have BSC qualification, and 16 are

MSC holders while 5 are PHD holders. The last part deals with the years of experience of the interviewees. 4 interviewees have 10-15 years experiences, 12 interviewees have 16-20 years work experiences, 9 have 21-25 years experiences, 7 have 26-30 years experiences, while 4 employees have 31-35 years work experiences.

4.4.2 Report of Interview

QUESTION ONE: Definition of motivation

This question is intended to provide the background to the discussion. This is to ascertain the level of understanding the interviewees possess about the subject-matter “motivation”. There are six different responses provided by the interviewees on how motivation is defined.

In the first response, seven interviewees agreed with the opinion that motivation is what triggers performance. For instance, interviewee 4 said “motivation can be defined as what makes someone perform well in a place of work”. In similar opinion, interviewee 9 said “motivation is performance enhancement”. In interviewee 12 definition, motivation is “the behavior which makes an employee performs without being influenced by external force”. Also, interviewee 35 said “motivation prompts action of someone to do something either good or bad”.

In the second response, four interviewees view motivation as a reason for acting or behaving. In the definition of interviewee 2, “motivation is what makes someone to behave or act in a particular way without being prompted”. Interviewee 8 gave similar definition by saying motivation “are reasons for behaving in a particular manner”. Interviewee 11 saw motivation as “an action that is carried out in a way that is concealed to others”. Finally, interviewee 36 defines motivation as “an action that is performed that makes people enthusiastic without anyone prompting the behavior”.

Six interviewees explained motivation as the desire within individuals. These proponents saw motivation from intrinsic perspective. Interviewee 1 explained motivation as “the joy someone has in doing something”. Interviewee 3 defined motivation as “personal enthusiasm in working effectively”. On the other hand, interviewee 7 viewed motivation as “that factor that brings out interest of a person to work”. The definition of interviewee 15 is quite broader in this theme as motivation was defined as “the desire of a person; learner or employee to work or act with or without a reward and compensation”. The definitions of interviewees 24 and 31 are similar as they defined motivation as “desire in an individual” and “desire within people” respectively.

Seven interviewees defined motivation as process of stimulation. Considering five opinions of interviewees; interviewee 5 said motivation “is the act of being encouraged to do something and be active in it”. The definition of interviewee 20 is similar to the initial one as “way in which someone is being persuaded to do something”. Interviewee 10 defined motivation as “a process of being incited to perform a task” as the way interviewee 29 who defined motivation as “a way of exciting a worker into performing an activity”. Finally, interviewee 17 saw motivation as “a means of receiving self arousal in order to increase functional activities”.

In the definition of motivation as readiness to pursue a goal, eight interviewees subscribed to this theme. For instance, interviewee 6 said motivation “is the eagerness to find means of accomplishing a set target”. Also, interviewee 14 explained motivation as the “effort to set and achieve a particular result”. While in one hand interviewee 18 described motivation as “the desire to attain what is planned for”, on the other hand, interviewee 25 said it is the “willingness to achieve something over a period of time”. Interviewee 33 saw motivation as “exhibition of a variety of behavioral outcome following unconscious goal activation”.

On the last theme of the section of interview, four interviewees agreed with motivation as expression of person's needs. Interviewee 13 defined motivation as "the way of interpreting sequential needs of someone". Interviewee 16 described it as "the means of showing what a person wants to do or become". Similar to this is the definition of interviewee 27 who saw motivation as "the way of communicating how someone wants to become all that is capable of becoming". Lastly, interviewee 23 said motivation is the "way of expressing personal basic needs".

Table 4.51

Summary of Definition of Motivation

S/N	Theme	Definitions	No of Resp.
1	What triggers performance	what makes someone perform well in a place of work, performance enhancement, behavior that makes an employee perform, action of someone to do something either good or bad what makes someone to behave or act in a particular way without being prompted, reasons for behaving in a particular manner,	Seven
2	A reason for acting or behaving	action that is carried out in a way that is concealed to others, action that is performed that makes people enthusiastic without anyone prompting the behavior	Four

(Continued)

3	The desire within individuals	the joy someone has in doing something, personal enthusiasm in working effectively, that factor that brings out interest of a person to work, the desire of a person, desire in an individual, desire within people	Six
4	Process of stimulation	being encouraged to do something, being persuaded to do something, being incited to perform a task, way of exciting a worker into performing an activity, self arousal in order to increase functional activities	Seven
5	Readiness to pursue a goal	eagerness to find means of accomplishing a set target, effort to set and achieve a particular result, desire to attain what is planned for, willingness to achieve something over a period of time, exhibition of a variety of behavioral outcome following unconscious goal activation	Eight
6	Expression of person's needs	way of interpreting sequential needs of someone, means of showing what a person wants to do or become, way of communicating how someone wants to become all that is capable of becoming, way of expressing personal basic needs	Four

Note. Adapted from Self, 2020.

IMPACT OF NEW TRENDS OF MOTIVATION ON EMPLOYEES' PRODUCTIVITY

QUESTION TWO: Motivation and Individual Performance

Part A: Level of agreement on employees' performance

The opinions of the 36 interviewees were required on whether they agree that employees do not perform the same way. All the respondents agreed with the opinion that employees' performances are not the same. 19 of the interviewees responded with just "yes" or "I agree" while the remaining 17 gave reasons why they agreed with the opinion. Let us consider some of the responses the interviewees gave.

"Yes, because each employee has a distinct behavior" (Interviewee 18).

"I agree because employees have different areas of specializations" (Interviewee 21).

"Due to the differences in human nature employees cannot perform the same way" (Interviewee 24).

"We do not have the same capacity, ability and mentality so we can't perform the same way" (Interviewee 26).

"Yes, because we have different targets, ways of approaching things and so on" (Interviewee 12).

"I think I agree with that because no two human beings are the same. So our behavior and reasoning differ" (Interviewee 18).

Part B: Consideration of issues before motivating employees

In this part of interview, three varieties of responses were given by the interviewees. 19 interviewees agreed that consideration of issues is necessary before motivating employees. Here are some of the opinions of the interviewees:

"It is required because performances are not the same" (Interviewee 2).

“You wouldn’t expect me to motivate workers that are not effective the same way I do to a very effective one” (Interviewee 4).

“I have to see how efficient the employees are before motivating them” (Interviewee 14).

“I consider the effort of my employees before motivating them” (Interviewee 29).

“My motivation is based on the annual report of my employees’ performance” (Interviewee 20).

“Yes, we consider the quality of our employees before motivating them” (Interviewee 36).

“All employees cannot just be motivated without considering the level of their performances” (Interviewee 24).

“There are lots of paradigms we consider before motivating our employees” (Interviewee 22).

“Our bank has criteria for motivating workers” (Interviewee 35).

From the above excerpts, nature of performance and guidelines of work place are considered as issues before motivating employees.

On the contrary, 11 interviewees observed that considering certain issues before motivating employees is not necessary. Among the responses are:

“So far the employees work together as a theme there shouldn’t be any considerations for motivation” (Interviewee 3).

“In order to avoid bias operation, employees should be motivated equally” (Interviewee 6).

“Considering certain issues is of no importance as all employees must work in our bank” (Interviewee 10).

“Our code of conduct doesn’t encourage discriminatory motivation” (Interviewee 13).

“That can never bring progress and cooperation among my workers” (Interviewee 18).

It will lead to favoritism” (Interviewee 31).

“It may not promote the spirit of togetherness” (Interviewee 34).

Conversely, six interviewees opined that considering some issues before motivating employees may be necessary. These are some excerpts of the responses from the interviewees:

“It may be necessary; it depends on the situation on ground” (Interviewee 6).

“It may or may not be required. When you feel a worker performs extremely well, you can motivate him above others” (Interviewee 23).

“Individual perspective differs; I may decide to motivate my employees equally or base on their performance” (Interviewee 27).

“If I may say, I would rather variegate my opinion. Motivation is not compulsory here. So if at all we want to motivate, we may make it equal or base on performance” (Interviewee 30).

Part C: The relationship between individual performance differences and motivation

The interviewer asked if there is any relationship between individual performance differences and motivation in the banks. The interviewees gave different responses which were segmented into three themes. Two of the respondents did not give any response when asked the question. 26 of the interviewees’ responses showed that there was clear relationship between the two concepts. Here are some of the responses given by some of the respondents:

“Nature of performance determines the level of motivation” (Interviewee 3).

“The relationship is that employees perform in different ways when they are exceedingly motivated” (Interviewee 16).

“Motivation relies on the way individual performance” (Interviewee 20).

“As in... motivation has positive effect on quality of performance” (Interviewee 24).

“High level of motivation shows a higher work like satisfaction” (Interviewee 26).

“Motivation is seen as predictor of employees’ performance” (Interviewee 27).

“As par the higher productivity level is motivation that aids performance” (Interviewee 31).

“Motivation and individual performance lead to personal outcomes for the bank” (Interviewee 33).

“The juxtaposition of motivation and performance difference should be balanced so as to achieve consistent result” (Interviewee 34).

“High motivation results in high individual performance” (Interviewee 6).

“Since people are not motivated equally, there must be differences in performances” (Interviewee 12).

“Employees tend to perform much better when they are motivated” (Interviewee 21).

“There is relationship between motivation and individual performance difference as motivation has a positive effect on the quality of performance” (Interviewee 36).

“The relationship is high productivity level” (Interviewee 18).

“Motivation is the initiator of job performance” (Interviewee 10).

Contrary to the above opinions, 3 of the interviewees did not agree that there is any relationship between motivation and individual performance differences which was coded with no obvious relationship. Here are the responses of the respondents:

“Motivation does not obviously result to performance” (Interviewee 7).

“Since there is an agreement to work selflessly before taking up the job, performance may not be determined by motivation” (Interviewee 30).

“Employees may not necessarily be motivation before showing their individual performing skills” (Interviewee 24).

On the other hand 5 of the respondents totally disagreed, coded as there is no relationship between motivation and individual performance difference. Here are some of their responses:

“Individual performance has nothing to do with motivation” (Interviewee 28).

“Of course, we already pay the employees their salaries. There is no cause to expect motivation before performance” (Interviewee 2).

“Motivation is charitable, so workers must show their performance difference without motivation” (Interviewee 9).

“Individual performance difference is obvious because they are not the same but not as a result of motivation. We need not motivate employees in order to perform” (Interviewee 25).

“To me, I don’t think there is any relationship between the two items mentioned. All we know is do your work and you get paid for it” (Interviewee 1).

Table 4.52

Summary of Motivation and Individual Performance

S/N	PART	THEME	NO OF RESP.
A	Level of agreement on employees’ performance	Agreed with ‘yes’ or ‘I agree’	
			19
		Agreed with reasons	17

(Continued)

B	Consideration of issues before motivating employees	Issues are necessary	19
		Issues are not necessary	11
		Issues may be necessary	6
C	relationship between individual performance differences and motivation	There is relationship	26
		There is no obvious relationship	3
		There is no relationship	5
		No response	2

Note. Adapted from Self, 2020.

Part D: Effect of working culture on occupational productivity

The interviewee asked a direct question “do you agree that bank culture and working condition affect level of motivation. The responses are put in the table below.

Table 4.53

Effect of bank and working condition

QUESTION	YES	No	NO RESPONSE
Bank culture affects level of motivation	24	9	3
Working condition affects level of motivation	23	9	4

Note. Adapted from Self, 2020.

From the above table, 24 interviewees agreed with “yes” to assert that bank culture affects level of motivation. On the other hand, 9 of them rejected the opinion with “no”. 3 interviewees refused to give any response. Likewise, in the subsequent opinion, 23 interviewees agreed that working condition affects level of motivation with the simple answer “yes”. 9 also disagreed with “no” while 4 did not give any response.

IMPACT OF FACTORS OF MOTIVATION ON WORK PERFORMANCE

QUESTION THREE: Factors of Motivation

Part A: Impact of motivational factors in the organization

The interviewer asked that “there are many motivational factors such as achievement, arousal, incentive, expectancy, and equity that accelerate employees’ productivity. What do you think are the impact of these factors in this organization?” Five of the interviewees did not give any responses to the question. 24 interviewees agreed with the question and gave their different points of view. Some of the most important responses from the interviewees include:

“The aforementioned factors of motivation, to me, all improve efficiency and add value to the profit generated by the organization” (Interviewee 12).

“The factors put the organization’s resources into action” (Interviewee 1)

“They reduce cost of procedure with general efficiency” (Interviewee 4)

“If these factors are utilized, they result in best exploitation of resources, co- operation at work environment and goal-targeted” (Interviewee 36)

“The factors are prominent in this organization. Why? They help give smooth concern that makes each employee’s interest to be aligned with the interest of the bank” (Interviewee 17)

“They result in profit maximization and stability of work force” (Interviewee 9)

“These factors make our employees adapt with any adjustment or policy without complaining, no matter how difficult it might be” (Interviewee 13)

“I must tell you that employees’ productivity will definitely have positive influence on the society we are rendering services to when the factors are put in place” (Interviewee 6)

“Elevating employees well being as a result of the identified factors enhance high level of productivity” (Interviewee 22)

“Effective performance is the end product of all the factors of motivation highlighted” (Interviewee 29)

“Motivation factors like equity make employees have access to intrinsic resources thereby resulting in thriving and profitability” (Interviewee 20)

“When the factors are put in place, presenteeism, tiredness and negative thoughts are prevented which in turn result in increases in return for the organization” (Interviewee 35)

“They bring happiness to the employees and make them change the negative attitude they have towards right path” (Interviewee 27)

Alternatively, seven interviewees countered the opinion that the factors have impact in the organization. The seven interviewees gave their own different opinions as:

“What if these factors are not met, will the employees be able to work? It’s better not to entice them than regretting in the future when we could not provide it again” (Interviewee 3)

“To me, all these are not responsible for employees’ productivity. They do because we want them to do it” (Interviewee 24)

“Hardly will you find any Nigerian bank providing all these to their employees and they perform well” (Interviewee 2)

“You see, this era we need less human resources rather we go technologically. So we need not much of motivation” (Interviewee 32)

“We are even making effort to disstaff as people are now investing rather than saving their money in the bank. So any employees can be sacked” (Interviewee 7)

“We are the one providing favour for the employees. So all those factors do not matter at all” (Interviewee 34)

“The impact of all these factors is just laziness, according to our bank” (Interviewee 19)

Overall, 31 interviewees responded to the part of the interview while 5 did not give any response. Out of the 31 responses, 24 interviewees agreed on the factors of employees' motivation which accelerate productivity while 5 disagreed with the factors.

Part B: Other extrinsic motivational factors are feasible in the organization

When the interviewees are asked to mention other motivational factors feasible in their organizations, different opinions were given by 30 respondents while 6 did not answer the question. Out of the 30 responses 26 respondents gave positive motivational factors while 4 gave negative motivational factors.

Table 4.54

Summary of Factors of Motivation

INTERVIEWEE	MOTIVATIONAL FACTOR
1	Money and promotion
4	Care, money, and increment in salary
6	Appreciation, money
9	Encouragement, promotion
12	Prompt payment of salary and promotion
16	Encouragement, care and money
17	Promotion, money
18	Appreciation of work done
20	Salary increment and recognition
22	Giving out loans and bonus
23	Praise and money
25	Increasing salary and praise
27	A determinant factor is social recognition
29	Giving out incentives
35	Managerial dedication and loyalty
36	Reward and conducive work environment

Note. Adapted from Self, 2020.

Negative motivational factors given by 4 interviewees include:

“Punishment is the main motivational factor that can prompt work efficiency”

(Interviewee 12)

“Sack and being forced to work” (Interviewee 6)

“Employees can be given query or sacked” (Interviewee 22)

“...deduction of salary, query or suspension” (Interviewee 29)

Part C: Ways in which employees are extrinsically motivated

This part is a complement to the initial ones in the section. Based on the responses, some interviewees showed that they agreed with employees motivations in their organizations. However, the interviewees were requested to mention how they motivate their employees. 22 responses were collected and segmented into 8 different themes. Here are the responses retrieved:

Theme 1: By increasing their salary

4 responses were gathered in this theme. Interviewee 1 said “We do motivate our employees increasing their salaries on regular basis”. Interviewee 25 also said “We consider very effective workers and we make sure their salaries are regularly increased so as to keep them working”. Interviewee 9 replied that “In life, money matters. So we add something to the salary of our working and they like it”. Similarly, interviewee 12 said “we made their salary prompt and on high pace frequently”.

Theme 2: By promoting employees

Four responses were recorded under this theme. Interviewee 4 responded that “We often promote employees that perform well”. Interviewee 6 said “Most times, we put smiles in our employees’ faces by promoting them from one level to another”. Comparatively, interviewee 15 said “Our employees do not maintain a seat for a long time. As much as they are effective we keep on promoting them”. Lastly, interviewee 16 said “Our bank always promotes efficient workers”.

Theme 3: By renewing their contract

Two interviewees agreed that renew of contract is the way they motivate their employees. For instance; interviewee 11 said “Most of our employees are ad-hoc workers who work based on contract. When we are satisfied with their work, we than renew their contract when it elapses”. Also interviewee 18 said “We relied on our marketing workers who are majorly employed on contract. We are impressed by the efficiency of some of them so we will decide to renew their contract”.

Theme 4: By allowing the employees to contribute to decisions

Relating to this theme, 4 interviewees were able to give their different opinions. Interviewee 5 said “We do motivate our workers by allowing them to contribute to happenings”. Interviewee 13 articulated that “I noticed that our employees are happy whenever we seek their opinion. So we begin to include them in decision making”. Interviewee 21 also said “We made our employees to participate fully in decisions”. Lastly, interviewee 31 said “We engage our workers in deciding over several reflections”.

Theme 5: By praising employees

Two interviewees’ responses were in line with the above theme. Interviewee 14 said “We usually acknowledge and praise our most efficient employees during our anniversary”. In similar response, interviewee 26 said “We do commend the effort of our deserving employees in public and announce the face of the week, month and year among the staff”.

Theme 6: By giving them gifts

Interviewees 35, 23 and 18 gave their different opinions indicating that their organizations gave their employees gifts to motivate them. Here are their speeches:

“We always give them souvenirs to make them happy” (Interviewee 35)

“Several presents are given to the employees that deserve them” (Interviewee 23)

“At the end of the month, we do give our staff with gift items to encourage them” (Interviewee 18)

Theme 7: Depending on the nature of work done

Two interviewees gave their own ways of motivating their employees. Interviewee 10 said “We don’t have a specific motivation measure. It depends on the job performed by the employees” And speaker 22 said “Yes we do motivate our staff but it depends on their performance and work efficiency”.

Theme 8: By giving employee freedom

Only interviewee 36 said that their employees are motivated by granting them freedom. “We allow our workers to go on leave, and give them some certain portions of freedom so far they are not working at the detriment of their rights”.

Table 4.55

Summary of Ways in which Employees are Motivated

PART C	THEME	NO OF RESP.
Ways in which employees are motivated	By increasing their salary	4
	By promoting the employees	4
	By renewing their contract	2
	By allowing employees to contribute to decisions	4
	By praising employees	2
	By giving employees gifts	3
	Depending on the nature of work done	2
	By giving them freedom	1

Note. Adapted from Self, 2020.

RELATIONSHIP BETWEEN MOTIVATED EMPLOYEES AND EMPLOYEES' PRODUCTIVITY IN MONEY DEPOSIT BANKS OF NIGERIA

QUESTION FOUR: Nature of Productivity

Part A: Opinions on Motivation

The interviewer gave the preamble that for the interviewees to have reached the position of bank managers; they must have work assiduously for over ten years which indicated they have full knowledge of the productivity of the bank they work with for ten years. To affirm the prelude, the interviewer asked if the interviewees agreed with the fact. All the interviewees agreed with the opinion. 9 interviewees agreed with gesture such as nod, chuckle or tapping of fingers. 12 interviewees responded with mere "Yes" and 8 interviewees responded with "I agreed or agreed".

Apart from the above 29 responses, 7 interviewees responded by giving additional information. For examples, interviewee 7 said "I can say it is true but not without some difficulties". Interviewee 16 responded that "It's okay and fine. Just that productivity is relative in Nigerian banks". Interviewee 19 said "With my little experience here, it is true". Interviewee 25 said "Productivity is quite obvious, I am supposed". Interviewee 29 said "No organization can survive without productivity so as this our bank". Interviewee 31 consented that "there is no gain-say in that fact". Finally interviewee 24 said "With my experiences in this bank, I have the full knowledge of productivity here".

Part B: Contribution of the banks to the society between 2010 and 2019

In this part of the interview, seven different contributions were identified by the 36 interviewees. There are some interviewees that mentioned more than one contributions but this report made the summary of the responses.

Theme 1: Giving out loans

10 interviewees mentioned giving of loans as part of their contributions to the society.

Here are some of the responses of the interviewees:

“We give soft loans to the community...” (Interviewee 3)

“This organization has been giving out loans with low interest...” (Interviewee 17)

“We grant loans with long-term repayment” (Interviewee 21)

“...we also give out loans to people, especially working class or business beginners”

(Interviewee 29)

Theme 2: Development of infrastructures

12 interviewees gave their different opinions on their contributions on the development of infrastructures. Some of the excerpts from the interviewees include:

“We help the community by repairing roads” (Interviewee 2)

“Our bank builds and equips hospitals” (Interviewee 16)

“We provide social amenities such as pipe-borne water, hospital, and many others”

(Interviewee 19)

“We work in hand with power holding company to make sure electricity is in better condition” (Interviewee 23)

“We have committed to providing infrastructures over the years” (Interviewee 31)

Theme 3: Investing in education

12 interviewees gave responses to the above themes. Some of their responses include:

“...and we also give scholarships to students” (Interviewee 1)

“Go to different schools, you will see our projects there...” (Interviewee 9)

“We give free education to students of different levels and categories...” (Interviewee

3)

“This bank helps schools to improve their facilities such as provision of computer systems, laboratory equipment and books in the library” (Interviewee 22)

“We invest more on the future by taking care of schools and colleges, giving scholarship to students, loaning out money to school especially during the pandemic and many others” (Interviewee 28)

Theme 4: Support for Agriculture

On the contribution of banks in the area of agriculture, 9 interviewees commented on it. Here are some of the opinions of the interviewees:

“We dedicate our time to provide equipment for mechanized farming” (Interviewee 15)

“We support farmers with fertilizers” (Interviewee 5)

“The bank purchases lands and lends them to farmers at low rate” (Interviewee 30)

“We created NABARD scheme to improve agriculture” (Interviewee 33)

“Farmers use our banking facilities to enable themselves earn more profits” (Interviewee 27)

Theme 5: Support for businesses

10 interviewees responded that their organizations provide support for people’s businesses. The following are the responses of some of the interviewees:

“Our branches provide financial services which help business owners manage their money” (Interviewee 3)

“We channel money to the most successful businesses thereby assisting the growing businesses of the community” (Interviewee 4)

“We sell shares to investors” (Interviewee 8)

“We assist small scale businesses provide way for investment” (Interviewee 14)

“Daily business people keep their money physically in separate bank accounts so we help them achieve this” (Interviewee 32)

“We provide advice to small-business on how to manage their finances” (Interviewee 36)

Theme 6: Payment of tax/ Support for the government

9 interviewees gave their point of views on their contributions towards support to government. Here are some of them:

“We work in hand with the government on economic issues” (Interviewee 4)

“We pay tax directly to the government” (Interviewee 11)

“There a time that we support the government during pandemic, thereby indirectly assisting the community” (Interviewee 18)

“We help government collect VAT and taxes from the people” (Interviewee 20)

“Our bank serves as an intermediary between the government and the people on financial issues” (Interviewee 34)

Theme 7: National Security

4 interviewees said that they contributed to national and financial security in the country. Here are their opinions:

“We work in hand with other financial agency to curb fraudster” (Interviewee 6)

“We provide seminars of some community people on how to be security conscious” (Interviewee 12)

“We finance the security personnel on the purchase of ammunition to tackle insecurity challenges” (Interviewee 24)

“We make sure the community our branch is located is secured” (Interviewee 35)

Part C: Progression of Patronage

This part of interview deals with the progression of the banks patronage over the years 2010 to 2019. 14 interviewees are of the opinion that their progression of patronage is “very high”. 11 interviewees said it is “moderately high”. 8 interviewees said it is “fairly okay”. 3

of the interviewees could not make a decision. It is necessary to look at the responses of some of the interviewees.

Theme 1: Very High

“I must say that the recent decade witnessed a great deal of patronage” (Interviewee 4)

“Immediately we boost our customer services, the rate of our patronage increased” (Interviewee 26)

“To be sincere, this bank has largely seen customers’ patronage in the last ten years” (Interviewee 9)

“The new marketing strategies we adopted made us have good turn-over in our bank” (Interviewee 14)

“Every year, we do have increase in customer patronage” (Interviewee 34)

Theme 2: Moderately High

“At least we have a bit of patronage” (Interviewee 2)

“Our progression is not bad. We make our profits” (Interviewee 16)

“Our patronage is reasonable” (Interviewee 24)

“We make normal profit from our patronages” (Interviewee 35)

Table 4.56

Summary of Nature of Productivity

S/N	PART	THEME	NO OF RESP.
A	Opinions on motivation	Agreed with gesture	9
		Agreed with ‘yes’	12
		Response with ‘agreed or I agree’	8
		Agreed with additional information	7

(Continued)

		Giving out loans	10
		Development of infrastructures	12
		Investing in education	12
B	Contribution of the banks to the society between 2010 and 2019	Support for agriculture	9
		Support for businesses	10
		Support for government with tax	9
		donation to national security	4
		Very high	14
		Moderately high	11
C	Progression of patronage	Fairly okay	8
		No response	3

Note. Adapted from Self, 2020.

Part D: Relationship between the nature of productivity and employees performance

This part is based on the interviewees' responses on the relationship between the nature of productivity and employees' performance. There were mixed responses about the question. The responses are thematically segmented into three parts. 6 interviewees did not give any response to the question while 30 interviewees responded. The three segments are coded as: related, not related, and not related with a clause.

Theme 1: Related

On the conversation with the interviewees, 18 responded that there is relationship between productivity and employees' performance. Here are the responses of some of the interviewees:

“I will say the nature of productivity determines employees' performance” (Interview 5)

“To me, without performance, productivity cannot be measured” (Interview 9)

“Productivity is the yardstick for evaluating performance” (Interview 11)

“It is employees' performance that reflects nature of productivity” (Interview 16)

“Productivity is usually the tangible outcome of effective performance” (Interview 21)

“Performance and productivity are what make up an organizational effectiveness”

(Interview 25)

“Productivity is the standard that determines the quantity of employees’ performance” (Interview 29)

“The effort of employee’s performance is manifested through productivity”

(Interview 31)

“Productivity relies on the quality of performance” (Interview 33)

“Operationally, productivity is performance as each depends on the other”

(Interview 35)

“One needs to consider the nature of productivity before employees would perform”

(Interview 36)

Theme 2: Not related

On the other hand, 9 interviewees did not agree that there is relationship between nature of productivity and employees’ performance. Some of their responses include:

“This bank no longer believes that employees’ performance is responsible for the productivity now that we are moving digital” (Interview 2)

“Not related. Performance is the input of action while productivity is the output”

(Interview 4)

“It is the services we visualize and render that determine our productivity and not employee’s personal performance” (Interview 13)

“They are two different projections just like parallel lines that can never meet”

(Interview 17)

“We need not deceive ourselves; issue of productivity is far different from employees performance” (Interview 23)

“The stack is difference is, while performance is the behavior of an individual, productivity is the behavior of an organization” (Interview 27)

“The two notions are not the same” (Interview 32)

“Well, to me I will say there is no relationship between performance and issues of productivity” (Interview 34)

Theme 3: Not related with a clause

On the third theme of the same question, 3 of the interviewees could not make a decisive stand on whether there is different between issues of productivity and performance. Here are the opinions of the 3 interviewees.

“Though I may not suggest that the two elements are related, the situation of the bank may prove otherwise” (Interview 1)

“Notionally, performance and productivity are not far-fetched in industry but can be very different on the other way round” (Interview 12)

“Related as employees performance and create productivity but not related as performance does not guarantee productivity” (Interview 26)

Part E: What boosts Employees’ Performance

The interviewer concluded the interview by asking the interviewees of their suggestion on what boost the performance of employees and the organization productivity. Several responses were given by 28 interviewees while 8 did not give any response to the question.

The table below shows some of the responses on the factors that boost employees’ performance:

Table 4.57

Factors that Boost Employees Performance

INTERVIEWEE	HOW TO BOOST PERFORMANCE AND PRODUCTIVITY
2	Motivation of employees
22	By rewarding employees effectively
6	Building of strong relationship between employees and customers
31	Making the workers love the job
11	Creating relationship between employees and the bank
25	Regular salary payment and increment
36	Prompt payment of salary
18	Building a strong follow-up on the activities of workers
20	Taking care of the employee to aid productivity
4	Giving the workers good packages
23	Best thing is to rebrand our bank
15	Forcing workers to work in order to achieve productivity
27	Strictly maintain rules and regulations
9	Improving in customers services
35	Improving in marketing strategies

Note. Adapted from Self, 2020.

4.4.3 Close-Ended Questions

THE MOST ABIDING REMEDIES ON HOW EMPLOYEES CAN BE INSPIRED IN MONEY DEPOSIT BANKS OF NIGERIA

Table 4.58

Close Ended Questions

S/N	QUESTION	YES	NO
1	Desire to direct personal affairs and fulfillment makes employees do what the job requires	20	16
2	Desire to continually improve by challenging oneself boosts employees marketing skills	22	14
3	Pursuit of knowledge on job career improve effective customers' services of employees	28	8
4	Freedom to engage in recreational activities contributes to high profit making	19	17
5	Being in the midst of people with similar idea results in performance-based expectations	23	13
6	The ability to challenge oneself results in meeting work target	24	12

Note. Adapted from Self, 2020.

From the above table, six items are listed with different questions on the most abiding remedies on how employees can be inspired in commercial banks of Nigeria. In the first item, 20 interviewees said “yes” that desire to direct personal affairs and fulfillment makes employees do what the job requires while 16 interviewees said “no”. In the item 2, 22 interviewees said “yes” to desire to continually improve by challenging oneself boosts employees marketing skills while 14 said “no”. In the third item, 28 interviewees responded “yes” to pursuit of knowledge on job career improve effective customers’ services of

employees while 8 said “no”. On the question about freedom to engage in recreational activities contributes to high profit making, 19 interviewees said “yes” while 17 said “no”. 23 interviewees agreed that being in the midst of people with similar idea results in performance-based expectations while 13 disagreed. Lastly, in the question on the ability to challenge oneself results in meeting work target, 24 interviewees said “yes” while 12 interviewees said “no”.

4.5 Evaluation of Findings

The purpose of this study is to investigate the contemporary motivational issues and acceleration of employees’ productivity of money deposit banks in Nigeria for the period covering 2010 to 2019. The findings have quantitatively and qualitatively assessed the relationship between modern tendencies of employees’ motivation, factors of motivation, high level of skillful output for well-organized delivery of services and the employees’ performance in the research areas by the selected participants. Nigeria is a country that should be ultimate for the motivation of employees. Individuals working in the banking sector affirmed that there were several ways of motivation that could enhance effective performance.

The applicable variables to this study are issues of motivation, factors of motivation, factors of productivity, and employees’ performance. To capture the dimensions of these variables, sets of multi-item instruments and materials that drew on previous empirical research were used. However, the study took the relevant information from many scholarly researches in library databases and electronic devices as secondary materials. Also, the scientific investigations were made with the use of structured questionnaire and interview.

4.5.1 Evaluation of Findings in Objective 1 (Impact of current trends of motivation on employees' productivity in money deposit banks of Nigeria)

From the analytical report derived from objective one, five variables were presented to determine the impact of current trends of motivation on employees' productivity in money deposit banks of Nigeria. At 66.3% responses, it was agreed that working conditions have significant impact on motivation. 68% respondents also agreed that motivation should be based on individual performing difference. At a high percentage of responses, the nature of reward should be considered before motivating while 83% and 81% of respondents agreed that employees' motivation should be measured against their work-life balance, and employees should be motivated by considering the organisational policies.

Univariate Analysis of Variance (ANOVA) was used to test the significant level of the null hypothesis relating to the impact of current trends of motivation such as performing difference, nature of reward, work-life balance and organisational policies affect occupational productivity with an error mean square of 0.024. The calculated probability value was recorded at 0.000 which is less than the alpha value of 0.05. The decision made for the quantitative report showed that the null hypothesis was rejected. This signified that current trends of motivation have a significant impact on employees' productivity. The aforementioned analysis also connected with the analysis of the interview conducted on the same research objective.

In the description of the interviewees, nineteen interviewees gave considerable responses that certain issues should be considered before motivating employees. For instance, an interviewee said that "It is required because performances are not the same". Others gave their points of view similar to the above excerpt. Eleven interviewees gave contrary opinions that certain issues are not necessary before motivating employees while the remaining six interviewees could not make a decision. To that regard, twenty four and twenty

three supported the assertion that bank culture and working condition affect level of motivation respectively, while nine did not agree with the opinion. It was further argued when twenty six interviewees provided different opinions to support the relationship between individual performance differences and motivation such as “Nature of performance determines the level of motivation” while only three disagreed with it and seven interviewees could not make a decisive stand.

The aforementioned assessment really goes in line with the study of Mihaly (2018) who opinionated that every individual in an organization has his way of behavior and it is important for managers to understand individual differences because they influence the ideology of employees. A segment of the objective also supported the opinion of Chastukhina (2016) who explained that working culture is an issue that is related to manager who does not offer workforce with a suitable work-life balance alternative. As a matter of fact, comparing the result of the findings to the literature of Chand (2018), the distinguishing issues that are essential for consideration in choosing motivational factors are limitless but essentially cultural differences. Theoretically, the above analysis supported Marginal Productivity Theory of Bates Clark and Henry Wicksteed which explicated that an organization pays employees based on the values they add to the organization’s interests (Sickles & Zelenyuk, 2019).

4.5.2 Evaluation of Findings in Objective 2 (The relationship between motivated employees and employees’ capacity in money deposit banks of Nigeria)

Objective two sought to investigate the impact of motivated employees on occupational capacity and performance with eleven related variables. The report showed that motivated employees improve effective customers’ services, motivated employees contribute to high profit making of the bank, motivated employees improve the shareholding values of the bank, there is relationship between motivated employees and negotiated review,

motivated employees serve as basis for modifying behaviour, motivated employees contribute to effective work habit, motivated employees give clear accountability, motivated employees attain performance based expectation, and motivated employees make self assessment of themselves have positive relationship on employees' productivity in money deposit banks of Nigeria with high responses of the responses agreeing and strongly agreeing with the assertions. On the contrary, most of the respondents strongly disagreed with the fact that there is relationship between marketing skills and employees' productivity, and motivated employees meet work target with 80.8% and 31.4% respectively. A critical perusal at the reasons for the negative responses on the two variables, the position of Bawa (2017: 67) that "certain levels of motivation may not have impact on productivity" gave immediate reasons for it. These variables were purposefully included in this section to test whether the position of Nurun et al (2017) that marketing skills and meeting work target are the outcome of motivated employees and so are expected to be related to occupational productivity.

To have a convincing result of the variables for the research objective, each of the eleven items was tested with chi-square. The results revealed that the variables under study are significant while nine are related. Table 4.29 of Fisher exact test indicated that the Chi-square model predicted the dependent variable well. The evidence to establish the point of view by looking at significant column in the Table 4.29; where it was found that $p\text{-value } 0.00 < 0.05$; therefore, it was evident that the null hypothesis "motivated employees does not have a significant relationship with employees' capacity in money deposit banks of Nigeria" was rejected.

The above analysis was also supported by the report on the interviews conducted in section four on the nature of motivation that boosts productivity and performance of employees. While eight interviewees did not give any response, twenty six of the interviewees which constituted 72.2% gave positive responses such as: motivation of

employees, building of strong relationship between employees and customers, making the workers love the job, creating relationship between employees and the bank, regular salary payment and increment, prompt payment of salary, improving in customers and marketing strategies, and so on are the factors that boost productivity and performance. Only two interviewees gave negative responses as “forcing workers to work in order to achieve productivity” and “strictly maintain rules and regulations”. The responses of the two interviewees supported Cecil Alec Mace’s Goal Setting Theory which attributed the growth of a plan intended to move employees towards their purposes rather than giving a positive reinforcement (Grant, 2016).

Significantly, the reports generated from both questionnaire and interview indicated a clear submission that motivated employees are related to employees’ productivity. This provided clear information to support the theory of Expectancy that motivation is a powerful tool in a work environment which can make workers work at their well-organized height of production (Steinmetz, 2016; Pisello, 2016; Locke & Latham, 2018). The input of the aforementioned theory results in the Labour Productivity Theory of Adams Smith which maintained that the ability to advance its reliability of living over time depends absolutely on its capacity to raise its productivity for each employee and which is also determined by the level at which they are motivated (Beaudreau & Pokrovskii, 2017; Beack, 2018).

4.5.3 Evaluation of Findings in Objective 3 (The extent at which extrinsic motivation affects work performance in money deposit banks of Nigeria)

The third objective made an investigation on the extent at which extrinsic motivation affects work performance in money deposit banks of Nigeria with five related variables. The report from the questionnaire showed that 79.6% of the respondents agreed that regular increment of salary accelerates money deposit productivity of the bank. Also, the findings showed that bonuses enhance work efficiency with 80.2%. The outcome of the two studied

variables were in line with the studies of Johnson et al (2016) and John (2016) as marketing skills, customer satisfaction and work efficiency provide major indicators of customer purchase intentions and obligation which can be achieved through habitual motivation such as salary increment and giving bonuses to the employees. Other variables which influence employees' productivity are piece rate improve employees' productivity, retirement funds boost employees' performance, and allowance boost employees' performance. However, extrinsic motivation is highly recognized under the level of accomplishment in Maslow's Hierarchy of Needs Theory (Bryce, 2018).

As a matter of fact, piece rate improve employees' productivity was agreed on by 72.7% of the respondent and 80.9% agreed that retirement funds boost employees' performance, allowance boost employees' performance at 59.9% responses. The mentioned variables were drafted from the literature of Abah & Nwoku (2016) who received similar result in the findings of the study. The hypothesis testing with factor analysis of KMO and Bartlett's Test at the probability value of 0.000 showed that the null hypothesis monetary motivation does not have a significant influence on occupational productivity was completely rejected. The result of the hypothesis supported the work of Oluochi (2015) that monetary motivation greatly has an impact on the productivity of employees and at the same time improves customer service satisfaction.

In the same way, the findings in the interview report showed that the extrinsic motivational factors feasible in the banking organizations include salary increment, money, prompt payment of salary, giving out loans and bonuses which were all part of the variables considered as the extrinsic factors that influence occupational productivity. Also, responses from the interviewees in question 3(c) on ways in which employees are motivated, four interviewees responded with increment of salary, four interviewees agreed on by allowing the employees to contribute to decisions (trust), three interviewees subscribed to praising

(look back at being motivated), and three interviewees agreed with giving employees freedom (respect). The above stated responses showed that the sampled commercial banks motivate their employees in order to attain effective productivity and customers' service satisfaction. To affirm this, 33 interviewees agreed that there were "very high, moderately high or fairly high" progression of patronage of customers between the years of 2010 and 2019. The assertion supported the reviewed hypothesis that extrinsic motivation affects work performance in money deposit banks of Nigeria.

The results from the findings in the above-discussed objective both quantitatively and qualitatively provided an illustrative explanation to the research of Nasibov (2016) in a study on the role of employee motivation on performance where it was opinionated that monetary motivation boosts customers' satisfaction. The findings also supported the research of Geomani (2016) by identifying processes of monetary motivation as a form of motivation which required money as prerequisite of attaining performance and customers' satisfaction. While the outcome of the finding disagreed with William Stanley Jevons, Léon Walras, and Carl Menger's Subjective-Value Theory which subscribed to personality rather than goods of individuals, the finding agreed with Mayo's Behavioural Motivation Theory which believed that motivation changes behaviour and performance (Paul, 2016; Field, 2017; Bernie, 2017).

4.5.4 Evaluation of Findings in Objective 4 (the way at which intrinsic desires influence professional ability in money deposit banks of Nigeria)

The report on the way at which intrinsic desires influence professional ability in money deposit banks of Nigeria presented seven quantitative variables. The objective sought to assess the level of significance the factors of intrinsic motivation such as authority, growth opportunity and mood can influence professional ability such as share holding values. In the descriptive presentation of data, most of the respondents agreed and strongly agreed to the questions. The seventh question "employees' productivity of the bank is accelerated when

employees have free access to health facilities” attempted to substantiate the consistent of the preceding questions with 47.7% responses which was fairly positive. 89% of the respondents agreed that employees’ participation in decision making improves employees’ productivity. This was in line with studies of Pitman, 2017; Chandra, 2017; Kilroy & Schneider, 2017 that allowing employees to participate in decision increases the total sum in the stockholders' equality fragment of the steadiness pane and profitability of the customers. Other variables that were positively implied include there is relationship between responsibility and employees productivity, relationship with superior influences employees productivity, relationship with peers influences occupational productivity, job security is part of motivational factor that improves employees’ productivity, and regular training affects the performance of employees of the bank.

Furthermore, regression analysis tool was used to test the significant level of the null hypothesis with the record of 0.000 probability value. To authenticate the above test, a version of Analysis of Variance (ANOVA) tool was used to retest the hypothesis which also gave $0.000 < 0.05$ probability value. The report therefore rejected the null hypothesis that intrinsic desires do not have a significant influence on professional ability in commercial banks of Nigeria. The outcome of this report supported the view of Navaneetha & Bhaskar (2018) which reflected that share-holders have positive turnover when banks render equitable customer services and this can be achieved when employees perform efficiently. Moreover, the researchers also replicated the factors that uphold employees towards building the motivational efficiency of the organization such as inclusion of employees in decision, responsibility, relationships, job security and many others, which stand as bases to the variables chosen for the analysed objective.

In addition, several responses were given by the interviewees in relation to the objective in question. The report showed that participation in decision is part of “motivation

and rewarding of employees” (Interviewees 2 and 22) which increases shareholding values. “Creating relationship between employee and the bank” (interviewee 11) is a growth opportunity which boosts employees’ performance in order to contribute to share-holding values. It was also agreed that “taking care of the employee to aid productivity” (Interviewee 20) as also supported by interviewee (6) “I must tell you that employees’ productivity will definitely have positive influence on the society we are rendering services to when the factors are put in place. Besides, ten interviewees subscribed to the opinion that share-holding value is part of the contributions of the banks that improve customers’ benefits, for example “we sell shares to investors” (interviewee 8). Summarily, some of the means identified by the interviewees in which non-monetary motivation participation of employees in decision making increase the share-holding values are “by giving employees freedom (interviewee 31)” (growth), “recognition (interviewees 20 & 27)” (participation in decision), and “promotion (interviewees 1,9,12,17)” (authority).

Theoretically, the analysed section was analogous to McGregor’s Participation Theory as it demonstrated round the limits and to draft the network with the ways in which humans act in organizations (Salamone & Correa, 2016). The fact is that no employees would be forced to work and it would be efficient without being allowed to participate. The theory agrees that man adjusts from a situation to another one with changes in his frame of mind and motives in changing situations (Kanfer & Chen, 2016; Adebawale, 2017). To this, the objective made a conjunction with Kilroy & Schneider, 2017; Ruch & Hershauer, 2016 that shareholding value can produce a serious issue for an organization, as the outset of success for shareholders does not evenly interpret value for customers if the organization does not agree with its agents (workers).

4.5.5 Evaluation of Findings in Objective 5 (The most abiding remedies on how employees can be inspired in money deposit banks of Nigeria)

The report of the fifth objective examined the most abiding remedies on how employees can be inspired in money deposit banks of Nigeria with five structured variables. The report from the data presented the responses of 172 respondents for descriptive statistics to reflect the mean value and standard deviation of each variable. The highest mean value was being in the midst of people with similar idea improves employees performance with the mean of 4.06. On the other hand, the lowest mean value was pursuit of knowledge on job career improves employees' performance with 3.23 mean. Other variables include desire to direct personal affairs and fulfillment is a motivational factor that affects employees' productivity, desire to continually improve by challenging oneself affects employees' productivity, and freedom to engage in recreational activities improves employees productivity. Nevertheless, the average mean score was 3.67 which indicated that all the variables were above the average mean value of 2.50.

The analysed data were however tested first, using 2-tailed correlation tool which was found significant at the 0.01 level. Because attention was on creating a model to fit the improvement process, coefficients analysis tool was used to test all the five models with the $Y_{\text{predicted}} = b_0 + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5$. The probability value was recorded at $0.000 < 0.05$ the alpha level which accepted the alternate hypothesis that desire to direct personal affairs and fulfillment, desire to continually improve by challenging oneself, pursuit of knowledge on job career, freedom to engage in recreational activities, and being in the midst of people with similar idea are the most abiding remedies on how employees can be inspired in commercial banks of Nigeria. The result of the hypothesis test confirmed the strength of the research of Ali, Abrar & Haider (2016) that organizational productivity relies on the efforts of motivated employees. To make employees work, their inherent desired must be enhanced.

On the same note, the report of the interview conducted on similar objective substantiated the aforementioned view. From the responses of the interviewees in part C (open-ended interview), six different questions were asked from the interviewees as to whether they agreed or not with the variables under “the most abiding remedies on how employees can be inspired in money deposit banks of Nigeria”. Most of the interviewees agreed that desire to direct personal affairs and fulfillment makes employees do what the job requires, desire to continually improve by challenging oneself boosts employees marketing skills, pursuit of knowledge on job career improve effective customers’ services of employees, freedom to engage in recreational activities contributes to high profit making, being in the midst of people with similar idea results in performance-based expectations, and the ability to challenge oneself results in meeting work target. All the positive responses were in line with Williams (2010) revised by Feldman & Arnold (2016) that self-desire, dedication and zeal are required if employees are to contribute to profit making and customer service satisfaction.

The analyses of objective five were prompted by Bates Clark and Henry Wicksteed’s The Marginal Productivity Theory. The theory revealed a vivacious measure of economic expansion, competitiveness, profitability and source of revenue standards in an organization owing to the behavioural efficiency of the employees (Sickles & Zelenyuk, 2019). At the same time, the analyses were supported by the studies of Pacios (2016); Lawler (2017); Albercht (2018). Profit-oriented organizations have steady enhancements in the aptitude to fund working resources needs, such as amplified task costs, great jobs, longer terms, and so on. Profit is a way recluses calculate the efficiency of the organization group. Organizational productivity is determined by the level of employees’ performance and the performance is triggered by self actualisation. The findings however juxtaposed the research of Faisal, Husam, Faiz & Dia (2017) who made it clear that desire to influence personal action and

improve, freedom, and self-actualization improve profit maximization and customer service satisfaction in an organization.

4.6 Summary of the Findings

This study sought to investigate contemporary issues of motivation and acceleration of employees' productivity in money deposit banks of Nigeria. Two hundred and eight (208) participants were selected randomly and purposively. One hundred and seventy two (172) employees were randomly selected while thirty six (36) managers were purposively selected. Purposive sampling was employed, following the guidelines of Creswell (2014), as the sample size was small. In the study, only the two managers in each branch of Nigeria banks were of the interest of the researcher. Data were collected from the employees with face to face and online questionnaires. Similarly, the selected managers were interviewed facially and on phone.

However, this section presents the summary of the entire chapter, as par the themes and the outcome of the major findings reported. The chapter of data presentation and analyses was divided into three extensive sections. The first section dealt with the trustworthiness, reliability and validity of data. The second section presented the reports of data, where all the necessary tools were used to test and analyse the hypotheses under investigation. The third section evaluated the reported data, paying emphasis on the reconnection with the studied literatures and theories.

Trustworthiness was defined as the degree of self-assurance in data interpretation and technique used to guarantee the quality of a study. A contrastive definition of qualitative and quantitative researches was made. Trustworthiness was seen in qualitative research as a vital idea which allows research to be described in terms of quality virtues outside the yardsticks that are primarily used in quantitative research. Whereas in quantitative research, trustworthiness placed priority on how applicable a data is in terms of inevitability,

accurateness and validation. As a matter of fact, the use of triangulation helped in asking the same research questions of different study participants (that is, interview by bank managers and questionnaires by employees) and collect data from different sources through different methods. The participants were asked to review the data collected from both interviewers and respondents of interviews and questionnaires and also required to peruse through the interpretation of the data (O'Brien, Harris, Beckham, 2014).

Studying the report from Cronbach Alpha value, the reliability report of the questionnaire at 0.987 value which showed that the reliability of the data was excellent. Also, the obtained result through cross comparing the validity value against 0.3440, it was found that not any of the Pearson correlation results was < 0.3440 (that is less than 0.3440), therefore, there was sufficient proof to believe that, the questions to be investigated are highly noteworthy and valid. Consequently, the data were reliable and valid.

On the general note, five objectives were presented for evaluation and analysis with each of them illustrated with variables. Analysis of variance, regression analysis, factor analysis, fisher exact test and coefficient analysis were used to test the transcribed data obtained from the questionnaire. The outcomes of the tested hypotheses are as follows:

- Current trends of motivation have a significantly impact on employees' productivity in money deposit banks of Nigeria.
- There is a significant relationship between motivated employees and employees' capacity in money deposit banks of Nigeria.
- Extrinsic motivation has a significant effect on work performance in money deposit banks of Nigeria.
- Intrinsic desires have a significant influence on professional ability in money deposit banks of Nigeria.

- There are significant most abiding remedies on how employees can be inspired in money deposit banks of Nigeria.

Therefore, the following are the summary of the major findings:

- It was showed that Current trends of motivation have a significantly impact on employees' productivity in money deposit banks of Nigeria. Also, it showed that working conditions have significant impact on motivation, motivation should be based on Individual performing difference, the nature of reward should be considered before motivating, employees motivation should be measured against their work-life balance, and employees should be motivated by considering the organisational policies are the variables of contemporary issues of motivation and they are positively significant to employees' productivity in money deposit banks of Nigeria.
- The result revealed that the factors of motivation that accelerate employees' productivity are both intrinsic and extrinsic. The findings also showed that intrinsic motivation can be driven through extrinsic motivation if the work environment is cooperative and conducive for the employees of money deposit banks of Nigeria.
- It was discovered that motivated employees improve effective customers' services, motivated employees contribute to high profit making of the bank, motivated employees improve the shareholding values of the bank, there is relationship between motivated employees and negotiated review, motivated employees serve as basis for modifying behaviour, motivated employees contribute to effective work habit, there is relationship between marketing skills and occupational productivity, motivated employees meet work target, motivated employees give clear accountability, motivated employees attain performance based expectation, and motivated employees make self assessment of themselves are factors of motivated employees which that accelerate employees' productivity and performance.

- The outcome of the result confirmed that extrinsic motivation is not always monetarily oriented. It means that non-monetary motivation can also enhance positive performance of employees. employees' participation in decision making improves occupational productivity, there is relationship between responsibility and employees' productivity, relationship with superior influences employees' productivity, relationship with peers influences employees' productivity, job security is part of motivational factor that improves employees' productivity, regular training affects the performance of employees of the bank, employees' productivity of the bank is accelerated when employees have free access to health facilities are revealed to be non-monetary factors that accelerate employees' productivity in money deposit banks of Nigeria.
- The finding revealed that regular increment of salary accelerates employees' productivity of the bank, bonuses enhances work efficiency, piece rate improve employees' productivity, retirement funds boost employees' performance, and allowance boost employees' performance are variables of monetary motivation which accelerate employees' productivity in money deposit banks of Nigeria.
- The major analyses of interview signified that employees' participation in decision making improves shareholding values. There is relationship between employees' motivation and achievement level of banks. Authority is part of decision making and growth opportunity. Share-holding values improve customers' benefits. Growth opportunity has impact on share-holding value. At the same time, employees feel unhappy when they are not allowed to participate in decision making and decision participation conflict mitigates bank's share holding values. By this, conflicting participation in decision can be dangerous to the progress in share-holding values of money deposit banks of Nigeria.

- The findings from the interview illustrated that safety and promotion accelerate employees performance profit making, promotion allows employees to grow as individuals, the employees improve their self fulfillment to overcome the flaw through security guarantee, the employees' activities correlate with their security and promotion values, and the effort of employees has yielded increased profit making over the years.
- Lastly, the findings proved that desire to direct personal affairs and fulfillment is a motivational factor that affects occupational productivity, desire to continually improve by challenging oneself affects employees' productivity, pursuit of knowledge on job career improves employees performance, freedom to engage in recreational activities improves employees productivity, and being in the midst of people with similar idea improves employees performance are the most abiding remedies on how employees could be motivated which can at the same time accelerate employees' productivity in money deposit banks of Nigeria.

CHAPTER FIVE: IMPLICATIONS, RECOMMENDATIONS, AND CONCLUSIONS

5.1 Introduction

The research studies the contemporary motivation issues and the acceleration of employees' productivity in money deposit banks of Nigeria between the periods of 2010 to 2019. The goal of every organization is largely to please the society as its revenue depends on patronage of the public (Akah, 2018). Before any patronage could be effective, there is need to enhance the efforts of the enablers who are the employees so as to bring out the sense of prosperity and ingenuity. The view of Nepwanga (2011) shows that an employee that is motivated performs efficiently even without supervision. Consequentially, most of the research works revised and evaluated focused on legislative, non-governmental organizations and other private companies where the concept is actually needed.

There are no much efforts to assess the financial institutions other than the researches which are triggered by the customers' services. They seem to have agreed with the model of transactional adoption (Nurun et al, 2017; Bryman & Bell, 2007). In time past, motivation in the money deposit banks focused on giving incentives to employees for job well done or who had stayed long in service. Just few researches have been assessed to have aided the modern issues required when motivating employees. Chand (2018) gives four important considerations of motivation which include: Individual work condition, Performance difference, Nature of motivation, and Balance of work-life. Money deposit banks of Nigeria may likely lose the good turn of the community dependents if motivational policies of employees are not attended to. On the other hand, reflection on the four contemporary issues of motivation will plainly advance the occupational productivity as in marketing skills, customers' services, profit making and share holding in the central bank (Akah, 2018). This is the main reason this study adopted mixed-method to investigate the significance of the

contemporary issues of motivation on the speeding up of employees' productivity in the money deposit banks of Nigerian.

The study was aimed at investigating impact of contemporary motivational issues in the acceleration of employees' productivity of money deposit banks in Nigeria for the period covering 2010 to 2019. The study is significantly purposed at assessing the relationship between modern tendencies of employees' motivation and high level of skillful output for well-organized delivery of services. The study sets down series of questions on the four basic current issues prescribed by Chand (2018) on the motivational factors. The result of the issues optimistically affects the motivational factors. The research aimed at investigating the different occupation productivities that are helpful to the banks and society when employees are motivated. Having qualitatively and quantitatively examined the variables with thematic analysis, ANOVA, f-test, regression analysis, factor analysis and coefficient analysis tools, the research intends to suggest for the bank managers on the need to motivate employees so as to improve proficient occupational productivity.

The research used mixed-method approach, an approach that deals with the combination of qualitative and quantitative methods. This was importantly used to balance the gap created by each of the approaches. The research also agreed with Creswell (2014) on the originality of the approach as it is more than basic gathering and analyses of equal sorts of data. The opinion of Rothbauer (2018) was also agreed with that mixed-method involves the use of the two traditional methods in series so that the universal control of a study will be of higher eminence than the use of either qualitative or quantitative approach.

The idea of Yin (2017) was adopted on case study research design. This was purposefully chosen because it is one of the most appropriate designs suitable for triangulation research approach. Case study design involves an up-close, absolute and systematic valuation of an idea of study and its similar situation. Case studies are a strategy

of inquiry in which the researcher surveys a programme, event, activity, process, or one or more individuals into retrospect. Because the research intended to analyse the cause and effect of variables on the selected cases, the researchers adopted case study design. After examining the statistical criteria of Creswell (2014) for the selection of research population, Gbadeyanka (2020) in BusinessPost.ng material was consulted on the population of banks and employees in Nigeria banks. However, out of the twenty two branches of commercial banks in Nigeria, eighteen was non-probably selected in which two hundred and eight are randomly selected across the banks, using Kothari (2008) sharing formula.

Also, the research also used the various materials and instrumentations suitable for the mixed-method research. Regarding this, obtrusive instrumentation was identified, which was in line with the opinion of Biddix (2019) that the subjects know that they are being studied, which can influence their response or behaviour. In order to include all qualified participants; four instruments were used. These instruments were: open ended interview, phone interview, face-to-face questionnaire, and online questionnaire. Apart from this, the section also discussed the validity and reliability of the instruments using Cronbach Alpha techniques and reliability index of 0.85.

Three variables were identified and functionally defined. These variables are issues of employee motivation, factors of motivation, and occupational productivity. The various items of relationship among the variables were identified and measured using Likert scale tool and ratio five to one and percentage or average score range (Chand, 2018; Tarver, 2019). Also, ethical procedures and assurances necessary in participants' inclusions were critically selected, illustrated and examined. Some of the ethical considerations in the research include: non- maleficence, anonymity, unbiased language, right to withdraw, regards of participants, fair dealing, beneficence, and informed consent (Creswell, 2014). Inclusion of all the

aforementioned considerations made the researcher's contact with the participants ethical oriented.

On this note, this concluding chapter provides notes on the implication and justification of the entire work and its contribution to the objectives, problem statement, reviewed theories and empirical studies. Also recommendations are provided for applications; that is, the managements, employees and other stakeholders of commercial banks of Nigeria and future researchers. It is based on these discussions that the conclusions of the research are made.

5.2 Implication of the Research

The study assessed five objectives with three variables: issues of motivation, factors of motivation and employees' productivity. Each variable possessed its related dependent variables which were connected to one another. However, the study showed quite a number of implications.

Implication of Sampling and Scope of the Study

- The present research was able to contribute to knowledge in term of sampling and scope of study. Contrary to many other researches, this study was exceptional in the areas of the bound of sample collection and the scope of study to some extent. The research adopted non-probability sampling method to selected banks to be used, though mainly because lack of total coverage of the sampled area of study.
- The paucity was still beneficial to the research for virtually all the sampled banks have similar ideas on the notion of motivation. This is so because the means influenced the time of the research and ease access to the respondents through the knowledge of principled values.
- Apart from this, the study made a difference from Faisal et al (2016) whose research seemed to have already planned for correlative variations with the collection of

respondents. Also, Bawa (2017) did not have targeted and undeviating audience. Choosing samples from many countries seemed to be too large for the research as cross-culture will in no small extent create gaps in the analysis, which were carefully avoided in the present research.

- Similarly, while other literatures studied focused on industries and companies, there was no emphasis on banks probably because of their nature; this research sufficiently selected eighteen (18) out of the twenty two (22) money deposit banks which constitutes 82% of the entire money deposit banks of Nigeria.
- This study served as disprove to the belief of the researchers that it is the responsibility of the employees of the Nigerian banks to be devoted to their work either they are or not motivated (Nurun, Islam, Dip & Hossain, 2017). In fact, the responses of few of the managers suggested why the researchers probably purposefully ignored carrying out researches in any financial industry (banking industry is not exempted).

Implication on Research Gaps

- Pragmatically, this research determinedly aligned with Muogbo (2016) as par the problems banks face in Nigeria in term of measures which are mostly an effect of unimportant motivation of employees. However, employees' uncreative efficiency of money-making organization is due to squat motivational condition given by managers which banks are somewhat incorporated.
- The research of Abah and Nwoku (2016) was valued for identifying the vital needs of the sampled area and by providing a permanent answer to the constant threat of motivation. Indeed, the research of Akah (2019) is reasonably appealing, especially the area of study and the triangulation data collection method used. The research

contrasted the works of Abah & Nwoku (2016) by making a decisive assessment of the idea of motivation of employees in the sampled area.

Implication of the Data Collection and Analyses Tools

- However, mixed method (triangulation) was used to study and explicate the motivation of employees and its contemporary issues towards the acceleration of productivity of employees of money deposit banks of Nigeria and five tests (ANOVA, Factor Analysis, Fisher test, Regression Analysis, and Co-efficient Analysis) were used to analyse the collected data through face-to-face and internet questionnaires. Also, thematic analysis was used to analyse data collected from face-to-face and online interviews.
- Nevertheless, the research tried to improve on the vital shortcomings found in the research of Abah & Nwoku (2016). By this, the study did not only focus on a scope, it could also be beneficial to other areas, however the triangulation research method (questionnaire and interview) is suitable for this kind of subject-matter as the opinions of the respondents are sampled with different methods. The data collection tools were tested and found highly reliable, experimental study and animated.

Having examined the methodological implications of the study, however, the section will critically examine the structural implications of the research questions/ hypotheses of the five of the five studied objectives in term of the way in which the statement of the problem is effected on the result. Likewise, the impact of the result on the conceptual framework, the contribution of the significance of the study to the existing literatures, and justification of the nuances of the results are all expatiated.

5.1.1 Research Question/ Hypothesis for Objective One (Impact of current trends of motivation on employees' productivity in money deposit banks of Nigeria)

Implication of Findings

The presentation of results in the first objective of the research sought to determine the impact of contemporary issues (current trends of motivation) on occupational productivity in money deposit banks of Nigeria. Some variable that were identified as prevalent issues include working conditions, Individual performing difference, the nature of reward, work-life balance, and organisational policies. All the variables were measured against employees' productivity in money deposit banks in Nigeria.

- It was found out that employees motivation should be measured against their work-life balance had the highest preference of issue with 83% of agreement, employees should be motivated by considering the organisational policies took the second lead with 81%, followed by the nature of reward should be considered before motivating with 80%. The lowest admittances were working conditions have significant impact on motivation and motivation should be based on Individual performing difference with 68% and 66% respectively. These results showed that the five identified variables are issues that are required to be considered before motivation of employees.
- Also, the results derived from the interviews revealed motivational issues are required in banking industry. From the analysis, 70% of the managers agreed and gave their various opinions to support the fact that certain issues of motivation should be considered before motivating employees. This is against 30% of managers who disagreed that issues of motivation are necessary.

Implication on Problem Statement and Significance of Study

Considering the problem surrounding the investigation as mentioned above, the result was able to present, discuss and evaluate the importance of certain considerations of motivation. The analyses showed that motivation cannot occur in isolation.

- This implied certain issues are necessary to be considered before motivation. In the presentation and analysis of data, the result showed that working conditions, individual performing difference, nature of reward, work-life balance, and organisational policies should be the major issues to be considered before motivating employees. A large numbers of interviewees showed that performance, efficiency and personality trait of employees should be considered before motivating employees.
- The results expanded the acceptability of the contemporary issues that are necessary for motivation of employees. Not only did the employees agree on this, also, the most of the managers agreed with the opinion. The study underscored and assessed five major issues which are conventionally attributed to motivation.
- While the studied literatures were not able to explore the various issues surrounding the prominent factors, the current study did not only study the four issues documented by Muogbo (2019) as supported by Shrestha (2019), but also experimented more from another sources as independent variables of the exploratory and systematic research objectives, questions and hypotheses. As a result of this fact, the research was able to reproduce the height of motivation and its tactical relationship with what is indeed realistic when it comes to considering motivation of employees of money deposit banks of Nigeria as presented by Deckers (2018) and Bryce (2018).

Implication on Reviewed Literatures

Actually, in the view of the relationship between the present research and the studied literature, there was a wide departure in the aspect of contextualization.

- Most of the reviewed literatures such as Oluochi (2015); Abah & Nwokwu (2016); Nasibov (2016); Ali, Abrar & Haider (2016); Faisal, Husam, Faiz & Dia (2017); Sherrie (2019) evaluated either impact or role of motivation on the performance of employees, whereas the present study made every effort to consider the features which enhance motivational principles. This connotes the study reasonably followed the traditional processes of certain theorists such as Maslow's Theory of Needs, Herzberg's Two-Factor Theory, McGregor's Theory of Participation, and many others (Deckers, 2018; Bryce, 2018).
- The study however referred to the current trends of motivation as the ways of satisfying employees in banks of Nigeria, using the outlines of Chand (2018). This means that the research did not only believe in motivation of employees but also the contemporary issues to be considered before motivating in order to accelerate employees' productivity.
- The outcome of the report on the issues of motivation implied that the opinion of Chand (2018) was upheld. The result also related issues of motivation which was tagged "contemporary issues of motivation" to the requirements of every employee in the banking industry. It is believed that employees are not equal in terms of performance.
- However, so far the requirements are met, motivation is certain. On the other note, analysis was able to justify that the rates at which motivation is given to the employees are based on their capabilities, which Steel & Konig (2016) called "equity". The result therefore contended with Beardwell & Claydon (2017) that the processes of motivating employees should be an assertive task for Nigerian banks particularly, since employees respond differently to the work.

5.1.2 Research Question/ Hypothesis for Objective Two (The relationship between motivated employees and occupational capacity in money deposit banks of Nigeria)

Implication on Research Findings

- The result generated for objective two found out the relationship between motivated employees and occupational capacity in money deposit banks of Nigeria. The presented variables for the objective include: there is relationship between marketing skills and occupational productivity, motivated employees improve effective customers' services, motivated employees contribute to high profit making of the bank, motivated employees improve the shareholding values of the bank, there is relationship between motivated employees and negotiated review, motivated employees serve as basis for modifying behaviour, motivated employees contribute to effective work habit, motivated employees meet work target, motivated employees give clear accountability, motivated employees attain performance based expectation, and motivated employees make self assessment of themselves.
- The report from the analysis of questionnaire showed that motivated employees improve the shareholding values of the bank topped the list with 100%, motivated employees serve as basis for modifying behaviour seconded the list with 98%, the third in the rank was there is relationship between motivated employees and negotiated review with 97%, and motivated employees contribute to effective work habit with 93%. Next in the rank was motivated employees give clear accountability with 59%, motivated employees make self assessment of themselves had 58% and motivated employees attain performance based expectation with 48%. The variables that had least levels of agreements are motivated employees improve effective customers' services, motivated employees meet work target and there is relationship

between marketing skills and occupational capacity with 41%, 24% and 6% respectively.

- The stated objective paid emphasis majorly on the relationship between the factors of motivated employees and productivity. The motivated employees were then seen to accelerate occupational capacity in money deposit banks of Nigeria.
- Interview results on the same research question revealed some managers' beliefs about how employees are motivated through promotions, easy health management planning, and training programs, Career Development.
- Some other bank managers showed their belief in their human capital in different ways which include: motivation of employees, building of strong relationship between employees and customers, making the workers love the job, creating relationship between employees and the bank, regular salary payment and increment, prompt payment of salary, improving in customers and marketing strategies as bases of impact of motivated employees, which in turn make them improve in their employees' productivity.

Implication on Reviewed Literatures

- The reviewed works of some researchers such as Oluochi (2015), Ali et al (2016), and Akah (2019) found out the various ways in which motivated employees could improve productivity and performance in their various areas of study. On the other hand, some of the researchers such as Abah & Nwoku (2016), Faisal et al (2016), and Sherrie (2019) stated the factors of motivation that improve productivity of motivated employees in their areas of study.
- The bases of arguments were logical but was further expatiated in the present study because it justified that motivation works with free-mind and performance

development. Just like the mentioned researchers, the study showed that organizations get the best efforts of their employees through motivation.

Implication on Knowledge Contribution

- The knowledge contribution of the stated objective and factors were immeasurable. A way in which the study was significant is the way it underscored the relationship between motivated employees and occupational capacity. Firstly, the research showed that motivation could either be employees oriented or money deposit banks oriented.
- It was discovered from the analysis of data that the nature of motivation did not absolutely deal with the productivity of employees only but also the productivity of the money deposit banks. In fact, in the listed variables on factors of motivated employees, the employees' productivity factor carried only four of the listed variables: work habit, marketing strategy, self-assessment and meeting work target. This showed that not all employees' productivities are employees targeted but also based on the performance of the money deposit banks.

Implication on Reviewed Theory

- This study is similar to Maslow's hierarchy of needs theory. According to Maslow, individuals will reach the next level of needs after achieving the first level. Senior employees may not be strongly motivated by money and other material needs, but may be well motivated by other needs such as feeling appreciated and realized, and in doing so whether their thoughts change well or not, they feel highly motivated (Bryce, 2018; Ameri, 2015).
- The study immensely contributed to the Maslow's theory by addressing the different ways in which employees could be triggered by motivation in the banking sector of Nigeria to accelerate occupational capacity of their banks.

5.1.3 Research Question/ Hypothesis for Objective Three (The extent at which extrinsic motivation affect work performance in money deposit banks of Nigeria)

Implication on Data Analysis

- The third objective presented the extent at which extrinsic motivation affects work performance in money deposit banks of Nigeria. Five variables were presented in questionnaire as: regular increment of salary accelerates occupational productivity of the bank, bonuses enhances work efficiency, piece rate improve occupational productivity, retirement funds boost employees' performance, and allowance boost employees' performance.
- The analysis showed that retirement funds boost employees' performance has the highest preference of issue with 81% of agreement, bonuses enhances work efficiency took the second level of agreement with 80%. Also, regular increment of salary accelerates occupational productivity of the bank was in the third rank with 79%, while piece rate improve occupational productivity, and allowance boost employees' performance were at the fourth and fifth levels with 72% and 59% respectively. The result of the major findings showed that monetary motivation has a significant influence on employees' productivity in money deposit banks of Nigeria.

Implication on Problem Statement and Significance of Study

- The results generated from the objective served as solution to the research statement of the problem which tried to enquire the ways in which employees could be motivated in order to accelerate work performance. At the same time, the findings tried to answer the question sought to investigate the extent at which extrinsic motivation (containing both monetary and non-monetary motivation) affects work performance in money deposit banks of Nigeria. Also, the results aligned with the alternate hypothesis but disagreed with the null hypothesis that "extrinsic motivation

does not have a significant effect on work performance in money deposit banks of Nigeria”.

- Therefore, the analysis of findings for the objective was significant in the sense that it provided not only the factors of the monetary and non-monetary aspects of motivation; it also revealed the essential elements of work efficiencies and performances that influenced the feasible of occupational productivity in money deposit banks of Nigeria.
- The report of findings showed that virtually all the money deposit banks in Nigeria have similar extrinsic ways of motivation planned for their employees as accounted for through the interviews with the bank managers.
- However, in interviews with several managers, it was pointed out that the bank accepts the medical expenses of any employee acting within the scope of his or her job who accidentally injures himself or herself. itself or a third party. Some of these managers were informed that cash, bonuses and salary increases were being applied at the banking facility and that employees knew the current regulations. Banks provide subsidies to all levels of employees for medical expenses, travel, housing, lunches and other basic needs.

Implication on Reviewed Literatures and Theory

- The study supported other reviewed literatures as it drew the attention of every manager or management of all commercial banks of Nigeria that there are two extrinsic motivational forms that appeal to employees that are not responded well to in the report of data in the research.
- The two variables are allowance boost employees’ performance and piece rate improve employees’ productivity. This means that these factors that motivated employees were not captured or recognized in all the branches of money deposit banks of Nigeria. Also, the banks seemed to have similar methods of motivation. This

is because, during the interviews, the managers used certain expressions verbatim. The research is able to draw this inference from the fact that the managers do not in some cases, accord much significance to the motivation discourse.

- This study was in line with the behavioural motivation theory of Elton Mayo. It really examined the effect of individual action and the factors that propelled the action. This means, there are ways in which bank managers can motivate or otherwise an employee for effective performance.
- Consequently, the study agreed with Mayo's behavioral theory, and other researchers such as Ameri (2015), Salamone & Correa (2016), Kanfer & Chen, 2016, Bernie (2017), Adebowale (2017) and Deckers (2018) by reacting against the theory which believed that employees are just a different input into the manufacture of goods and services.
- As a matter of fact, the study was able to provide a better framework for Sherrie (2019). Though Sherrie (2019) made an attempt to make out the factors of motivation, the researcher could not justifiably analyse sufficient numbers of factors of motivation because only five extrinsic factors of motivation were included and studied in the third objective of the research which were in any means not adequate to establish the magnitude of employees' motivation in a place of work.
- However, this research was able to suggest the most suitable extrinsic motivational means for organization, using the scope of commercial banks of Nigeria. Also, it provided practical rationale behind motivating employees, thus making the research an investigation for all purposes.
- The research also supported and acknowledges the idea of Ali et al. (2016) for exploring the essential factors that influence employees' motivation. The research

candidly campaigned to managers on the necessity to support their employees with their approach.

- The objective served as complementary to the researches of Navaneetha & Bhaskar (2018) and Oluochi (2015) which identified the two factors of motivation as extrinsic. To these and many other researches, motivation is physical or extrinsic when financial or material incentives are given for doing a work well.
- On the contrary, the study served as a response to the work of Faisal et al (2017) who supported the managers of different organizations, believing they have better understanding about motivation and its effect on organizational activities. Faisal et al (2017) suggested that since the recent organizations live in a very unbalanced feeling, the needs to adjust or better still, change its manager's roles are necessary while the employees' abilities, responsibilities and power are desirable to be extended.

5.1.4 Research Question/ Hypothesis for Objective Four (The way at which intrinsic desires influence professional ability in money deposit banks of Nigeria)

Implication of Data and Findings

- Objective four presented the way at which intrinsic desires influence professional ability in money deposit banks of Nigeria with seven items. The following seven variables were presented for analyses: employees' participation in decision making improves employees' productivity, there is relationship between responsibility and occupational productivity, relationship with superior influences occupational productivity, relationship with peers influences employees' productivity, job security is part of motivational factor that improves employees' productivity, regular training affects the performance of employees of the bank, employees' productivity of the bank is accelerated when employees have free access to health facilities.

- Results of analysis revealed that there is relationship between responsibility and employees' productivity had the highest level of agreement with 97%, followed by regular training affects the performance of employees of the bank with 96%. relationship with peers influences employees' productivity was accepted with 88%, employees' participation in decision making improves employees' productivity took the fourth rank with 84%, job security is part of motivational factor that improves employees' productivity had 73%, relationship with superior influences employees' productivity was found at the sixth position with 52% while occupational productivity of the bank is accelerated when employees have free access to health facilities had the least level with 47%.

Implication on Statement Problem and Purpose of Study

- The outcome of the analysis settled a section in the statement of the problem which assumed motivation in the money deposit banks only dealt with giving extrinsic incentives to employees for job well done or the employee that had stayed long in service. The objective was able to provide other means which could accelerate employees' productivity of the banking industries.
- Also, the study contributed to the research question by providing answer as to the way in which intrinsic desires influence professional ability. 84% (eighty four percent) of the participants responded positively to this. However, the result rejected the null hypothesis which stated that "intrinsic desires do not have a significant influence on professional ability in money deposit banks of Nigeria".

Implication on Factors that Accelerate Productivity

- The studied objective contributed to the factors that accelerate productivity. It at the same time helped to build up the significance of the study. The objective revealed that employees' productivity relies on tactical decisions taken by the managers, which

includes the ability to consider perceptive employees who will at the same time produce a strong profit on invested resources. This implied that the study did not only underscore monetary factors, but also intrinsic factors.

Implication on Reviewed literatures and Theory

- Empirically, the objective justified and harmonized the observations of Nasibov (2016), Ruch & Hershauer (2016), Lawler (2017), Kilroy & Schneider (2017), Lowson (2018), and Hayes (2020) regarding organization managers who lack the knowledge to determine the degree of motivation in satisfying their vision and mission, which are streamlined to “expansion” (profit making and share-holding rate).
- The study advanced by noting that even if the managers know the implication motivating employing using responsibility, relationship with superior, participation in decision making, job security, regular training, relationship with peers, and free access to health facilities, they do not know the skill and acquaintance to offer a work atmosphere which enhances motivation of employees. This was achieved through the part of the interview conducted where managers were asked progression of their banks patronage over the years 2010 to 2019. 68% of the interviewees answered high or moderate level of patronage, which showed that there are high levels of share-holding values of the banks.
- The further responses of some (22%) of the interviewees showed that there are fair level of patronage and 8% did not respond at all. However, the objective succeeded in this part by juxtaposing the relationship between customers’ patronage and share-holding values. Also, the objective was able to suggest inclusion of intrinsic desires to employees’ motivation could help accelerate employees’ productivity of the money deposit banks.

5.1.5 Research Question/ Hypothesis for Objective Five (The most abiding remedies on how employees can be inspired in money deposit banks of Nigeria)

Implication on Variables and Findings

- The fifth objective presented the most abiding remedies on how employees can be inspired in money deposit banks of Nigeria. The objective contained five variables: desire to direct personal affairs and fulfillment is a motivational factor that affects employees' productivity, desire to continually improve by challenging oneself affects employees' productivity, pursuit of knowledge on job career improves employees performance, freedom to engage in recreational activities improves employees productivity, and being in the midst of people with similar idea improves employees performance.
- The objective served as the offshoot of the question which sought to examine the various major solutions to the ways in which employees can stay motivated and explore employees' productivity in money deposit banks of Nigeria both in the questionnaire and interview.

Implication on Reviewed Literatures

- The objective above illustrated the most abiding remedies on how employees can be inspired in money deposit banks of Nigeria. This objective revealed that desire to direct personal affairs and fulfillment, desire to continually improve by challenging oneself, pursuit of knowledge on job career, freedom to engage in recreational activities, and being in the midst of people with similar idea are the most abiding remedies on how employees can be inspired in the banks, as it was stated in the statement of the problem.
- Conversely, the analysis was found to be significant as it guaranteed the growth and improved self satisfaction of employees. This was a subscript to Ajijola (1974), Halepota (2015), Shenkel & Gardner (2017), Nurun et al (2017), Flippo (2018), and Locke & Latham (2018) on the factors of motivation that aid profit making of organization.

Implication on Employees' Productivity

- The study provided operational function of employees' productivity (marketing skills, customer service, performance-based expectation, profit making and meeting work target) as

features which are unavoidably focused on the amount of productivity on a scheme against the amount of time utilized.

- The analysis of findings of the objective presented employees' productivity as practical alternative of employees or workforces' productivity, which could be estimated against a characteristic productivity of employees engaging in same work. Fundamentally, the findings suggested that measuring effective occupational productivity of banking sector reflects the efficiency of the employees and the efficiency can be determined through the most relevant remedies.
- The template which emphasized the inclination of managers to be more interested in their employees was provided in the research. The research also gives more information about various variables affecting the factors of production. Sherrie (2019) had made frantic effort to observe several ways to inspire and force the productivity of employees.
- The study showed that different factors affecting employees and use motivational strategies that cover a quantity of techniques in different ways. To achieve enduring formation goals, the study reports that managers of money deposit banks of Nigeria could implement plans that maintain accessible competition among employees to reach production values.

Implication on the Impact of Motivation on Profit Making and Marketing Skills

- The impact of motivation on profit making is also pertinent to labour productivity of Adams Smith and redefined by David Ricardo and Karl Marx. The analysis of the objective tried to reveal numerous financial indicators as it provided a vibrant measure of financial expansion, competitiveness, and living standards within banks due to the behavioural effectiveness of the employees.
- The report of data of the objective was a support to Beaudreau & Pokrovskii (2017), Darrell (2016) as it calculated productivity and all the quantity of description which explains the main financial foundations that are required for both economic growth and social extension.

Here is a table that illustrates the summary of the implication of the study

Table 5.1

Summary of the Implication of the Study

OBJECTIVE	THEME	IMPLICATION
One	Findings	Rejection of the null hypothesis as most employees agreed that work culture and performance affect level of motivation.
	Statement problem and significance of study	The research reproduced tactical relationship of motivation with what is realistic
	Reviewed literatures	Supported Maslow's Theory of Needs, Herzberg's Two-Factor Theory, McGregor's Theory of Participation
Two	Findings	Rejection of the null hypothesis because most of variables were agreed upon by the respondents
	Knowledge contribution	Signified that motivation can either be financial or non-financial

(Continued)

Three	Reviewed literatures	Supported the works of Oluochi (2015), Abah & Nwokwu (2016), Faisal et al (2016), Ali et al (2016), and Akah (2019) on the means in which motivated employees improve occupational productivity and performance
	Theoretical framework	Agreed with Maslow's Hierarchy of Needs Theory
	Data analysis	Showed that monetary motivation have the tendency to accelerate work efficiency and performance
	Problem statement and Significance	Almost all the commercial banks in Nigeria have similar ways of motivating their employees
	Reviewed literatures	Supported Mayo's behavioral theory, Ameri (2015), Salamone & Correa (2016), Kanfer & Chen, 2016, Bernie (2017), Adebawale (2017) and Deckers (2018)
Four	Major findings	Showed that non-monetary motivation accelerates occupational productivity
	Statement problem and Purpose	motivation in the commercial banks is not only about giving monetary reward to employees
	Factors that accelerate productivity	Factors are both monetary and non-monetary
	Reviewed literatures and Theory	Supported the researches of Nasibov (2016), Ruch & Hershauer (2016), Lawler (2017), Kilroy & Schneider (2017), Lowson (2018), and Hayes (2020)

(Continued)

Five	Findings	Showed that intrinsic motivation affects occupational productivity
	Reviewed literatures	Supported the studies of Ajijola (1974), Halepota (2015), Shenkel & Gardner (2017), Nurun et al (2017), Flippo (2018), and Locke & Latham (2018)
	Occupational productivity	Provided function of occupational productivity (marketing skills, profit making and so on) as a feature which is unavoidably focused on the amount of output on a scheme against the amount of time utilized
	Impact of motivation on profit making	Relevant to labour productivity of Adams Smith, David Ricardo and Karl Marx

Note. Adapted from Self, 2020.

From the above, the observations and the analyses of the objectives beneficially contributed to the existing literatures as they established, illustrated, and demonstrated reliable opinions of respondents. These opinions would go a long way to help employers, managers and employees of commercial banks of Nigeria understand the impact of motivation on the acceleration of occupational productivity and the contemporary issues to be considered before motivating employees.

5.2 Recommendations for Applications

People believe that work should be for people, not people for work. To motivate people to work effectively, they must be able to give meaning to their work, while also being tied to group parameters related to traditions, belief arrangements, emotions, principles and co-ownership of working facilities or employee sharing. in regulatory or for-profit organizations. Suffice it to say that it is a known fact that momentum has played a significant

role in improving productivity in Nigeria and that Nigeria's survival depends on full integration and compliance with all recommendations aimed at creating better motivation and better employee performance.

Following the results of this study on contemporary issues of motivation and employees' productivity in money deposit banks of Nigeria, certain recommendations are outlined for applications. The recommendations are in line with the significance of the study as they are directed to banks managements (managers and employers), employees, and other stakeholders (government, customers and share-holders) of money deposit banks of Nigeria.

5.2.1 Recommendations for Banks Managements

So far motivation is seen as what triggers performance, a reason for acting or behaving, the desire within individuals, process of stimulation, readiness to pursue a goal, and expression of person's needs; it indicates that motivation in any organization is seen to be positive. It is therefore recommended to the managers of money deposit banks of Nigeria based four criteria: recommendations based on performance, recommendations based on nature of motivation, recommendations on when to motivate and motivation based on managerial tasks.

☐ Recommendations Based on Performance

- ☐ In as much most of the participants sampled for the research agreed that certain issues should be considered before motivating employees of money deposit banks in Nigeria, it is therefore recommended to the managements of money deposit banks of Nigeria to motivate employees based on certain considerations. The issues that should be considered by the banks managements before motivating employees, as revealed by the study and reviewed in the study of Chand (2018) include: working culture and condition, individual performing difference, nature of reward, personal satisfaction, and pride in doing job.

- The findings showed that relationship with peers, job security, health benefit, regular training and job security, monetary incentive, work environment and work fairness have positive impact on productivity and performance, it is recommended that banks managers should consider the use of incentives and other motivation strategies as well as the weight of performance in motivating employees for better productivity. It is therefore essential for banks managers to make out the employees with better-quality performance and reward based on that. When someone does a good job, it is important to recognize such an achievement with a reward.
- As the study revealed, employees' growth to enhance their performance as well as promoting self-actualization and self-actualization should be considered exigently. To this regards, it is recommended that the managers should consider the literatures of Nurun et al (2017); Mihaly (2018); Sickles & Zelenyuk (2019) as evaluated in the literature review.
- The findings showed that bank working culture significantly has an impact on employees' productivity; it is therefore recommended for the banks managers to apply the discussions of the study and make every effort to provide a better working atmosphere and environment that is conducive to promote efficiency and enhance performance. The studies of Geomani (2016) and Abah & Nwoku (2016) have proven this to be appropriate in other organizations.
- Lastly, in as much the result of the interview showed that motivation can either be monetary, non-monetary or intrinsic, it is certain that the managers are aware of many factors of motivation. Based on performance, it is recommended that the banks managements encourage permanent and sustainable way of achieving self-motivation by the employees. The managers should persuade employees to depict not only outside motivation but also internal one. This can be achieved through complete

representation. Ovuorie (2017) suggested that true representation can be achieved by allowing employees to participate in decision making. The managers should allow effective performance to manifest through training employees to be motivated majorly internally.

□ Recommendations Based on Nature of Motivation

- The major findings showed that work environment accelerates employees' productivity, therefore complementing the recommendations of Bernie (2017). It is then recommended that the managers of the money deposit banks help provide better and favorable working atmosphere for their employees as it contributes to their intrinsic motivation. The atmosphere should be secured, healthy and danger-free.
- The major findings made out that needs are things related to managers must be offered in correlation to the workforce with a suitable work-life balance alternative and these distinguish issues to be considered while motivating. It is then recommended that the management of the commercial banks should motivate the employees with what they need most, rather than motivating them equally or based on the organization policies. Maslow's hierarchy needs theory sums up that providing the desires of people will transform into a greater heights of productivity on part of the employees. This can be based on the concept of anticipation which states that motivation will be elevated when people are acquainted with what they must do in order to be rewarded, and anticipate that they can get their reward worthwhile.
- The study implores managements of Nigerian banks to prioritize job security and there must be responsiveness of how secured employees are on the profession to guarantee the preservation of diligent and skillful employees. The purpose of job security according to the findings is to create self-assurance in the mind of the employees which will increase their productivity.

- The study suggests to the bank managers to ensure respect, recognition and equity triumph in all aspects of their dealings especially when dealing with issues regarding the employees. The study supports Navaneetha & Bhaskar (2018) by explaining that respect and recognition as well as equity should be accorded employees to encourage mutual relationship amongst them. At the same time, managements would promote teamwork in achieving the organizational tactical goal with the stated factors.
- Importantly, the bank managements should at times take blame for the banks' action. This is to say when mistakes are made, the banks should admit them unreservedly without trying to blame the employees. The findings showed that admitting blames and responsibility would build trust and confidence between the employees and the banks management. This also supports the opinion of Adebowale (2017) that a bank manger should be diplomatic with the employees as they are not portions of apparatus but humans. They have feelings, emotions, and dreams; consequently, they merit reverence and needed to be treated with dexterity.
- The report of the findings have showed a convincing track that praising employees for efficient performance and recognition serve as motivational factors for employees. It is thereby recommended to the banks managers to acknowledge appraisal to employees when a work is done well. When the employees perform well, it is expedient to show appreciation with open recognition and reward. The investigation showed that the factors that can enhance appraisal include: promotion freedom to employees, confidence, guaranteed authority and regular increment of salary. Deckers (2018); Salamone & Correa (2016) also add that managers should allow free communication with employees in order for them to articulate their submissions liberally.

- Permission to bring up new idea and ingenuity are discovered from the findings to seriously motivate employees. The study recommends that the managers are encouraged to initiate innovation, and resourcefulness in banks employees for rapidity equivalent efficiency. To this regard, Tarver (2019) advises managers not to dismiss the initiatives submitted by employees probably because they are not allowed to do so. Rather, it is advisable that managers should adopt the suggestion of Sickles & Zelenyuk (2019) that managers should organize career progression paths for the employees so as to promote from within instead of searching out for experts.
- It is also recommended, based on the findings which showed that money is the major factor that accelerates employees' performance, that the managers should try as much as possible to pay the employees' bonuses in due course to bring a relief to them in the face of untold hardships. Apart from this, flexibility is a tangible way to make employees do their work without an iota of supervision. The fact that a manager does something in a way without any deviation since the commencement of operation does not denote that such a thing is done rightly; it requires frequent review and adjustment for dynamism and suppleness.
- Recommendations on when to Motivate
 - Since the findings showed that occupational productivity is accelerated when employees are motivated, it is recommended that banks managers should motivate their employees before expecting output. This does not denote that employees should always be motivated whether they perform or not, but sometimes it should be done before completing a task, based on the positions of Albercht (2018); Faisal, Husam, Faiz & Dia (2017).
 - Also, the findings did not limit managers to a particular time that employees could be motivated other than often, before productivity, it is then recommended for the

managers that employees could be motivated anytime they are in need. This directly follows Maslow's needs theory. This means that managers can induce their employees whenever the need arises and not at a stipulated time.

- Recommendations on Managerial Tasks
- Based on the research findings that individual performing difference is required to be considered before motivating employees, it is recommended that management of Nigerian money deposit banks should monitor intimately the mind-set, way of life and qualities of employees in the banks and make out who take extra tasks so as to be motivated in order to promote productivity and efficiency. In this way, the banks will be able to identify the worth of the employees and match responsibilities to their potencies and needs.
- The research findings submitted that the time for extrinsic incentives to long-term serving employees could be re-assessed or streamlined so that skillful employees with lesser years of experience of service could also gain from it. It is thereby recommended for the banks managements that low-ranking employees should be motivated with commendable promotions, job alternation and job improvement to lessen boredom and enhance incentive. Banks administrative staff should be trained to build up skills so that employees can be up to the task when given the opportunity. Training and development of employees must not be down played. This would, to a great extent, assist in maintaining hardworking employees from going to other organizations.
- The study also implores banks management to support employees who have served the bank for long period of time to embark on a short course in employee motivation management to come improve the situation. Trust and respect should be given employees to make a pleasant relationship amongst them to promote teamwork.

- The study entirely entreats commercial banks' managements to see the imperative need to take suitable measures to make employees of the bank attain the target goals. Tangible, sensible and vital measures are suggested to be taken by the management to re-establish self-reliance in the policies to increase the self-esteem of employees. The research findings revealed that the obligation and dedication altitude of employees bring to the forefront the desire for the additional employees incentives and extra motivational approaches. In the light of the revelations of Sickles & Zelenyuk (2019), measures are recommended to managements to consider existing and potential actions to be taken in relation to issues of motivation.

5.2.2 Recommendations for Banks Employees

Based on the research findings on contemporary issues of motivation and acceleration of motivational productivity, the following recommendations are made for the employees of money deposit banks:

- This opinion contained in the major findings highlighted that employees perform differently and the level of their motivation would differ. It is recommended that the employees should know that they would be motivated based on their performance. Therefore, employees should be efficient and dedicated to work so as to be motivated as expected.
- The major findings showed that since the banks management might decide to motivate employees based on the prepared template, the differences of individual n are required to be attended to if the employees speak up. It is therefore recommended for the employees of money deposit banks to be able to open up to their employers on the basic needs and areas in which they need motivation. This will, according to Chiller (2017) improve their work-life balance and management.

- The conclusion of some interviewees (bank managers) shows that only employee performance determines their level of motivation. Employees are encouraged to not always focus on motivation before productivity. When they work efficiently, the bank maximizes its profits. It should be noted that not all banks, according to the interview report, apply a pre-implementation motivational strategy. Since employees have signed a contract with the employer to work with or without incentive, they must demonstrate loyalty to the organization with which they work.

5.2.3 Recommendations for Other Banks Stakeholders

- Recommendations to the Government
- The report from the analysis showed that creation of enabling environment is a factor that will trigger efficiency of money deposit banks and at the same time add to the motivational values of the employees. It is therefore recommended to the Nigerian governments at all levels: Federal, States and Local councils should create enabling environment for commercial banks as they contribute immensely to the country's economy. Money deposit banks of Nigeria are parts of the organizations which pay higher tax, if good environments backed with adaptable financial policies are provided, Albercht (2018) assured that the banks will be able to finance major part of the country's budget.
- According to Chiller (2017), commercial banks are part of the contributors to corporate social responsibilities in Nigeria; government should help when any of the banks is runs deficit. The banks contribute to development of infrastructures as twelve interviewees said and this can be achieved through the effort of the employees. However, if the government expects more aids, it should be able to assist the banks financially when the need arises.

- The findings revealed that commercial banks do loan government money; in order to prevent the banks from folding up which might result in retrenchment of employees, it is recommended that the government, in a matter of urgency, should pay up their debts to the affected banks.
- Since the report from the interview showed that the federal government makes the final decision on financial flow of commercial banks, it is recommended that the federal government should instruct the central bank of Nigeria to provide guidelines for all money deposit banks on issues that incorporate motivation of employees and their job security. This will make the employees develop feelings of having posterity in their occupational career.
- Recommendations to the Customers
- The findings, in support of Coelho & Esteves (2017) observe that the notion of ‘customers are always right’ always affects the performance of workers. It is recommended to the customers of commercial banks of Nigeria that since their financial assets are kept in the banks; they should treat the organization with modesty. The customers should be aware that they also benefit either directly and indirectly from the banks just as the banks benefit from their savings. However, customers should create common respect to the banks and to the employees for better services.
- In the findings, the employees do suffer it when the banks run deficit and the major cause is attributed to high rate of borrowing with less savings by the customers. It is recommended to the customers that when they are given loans by the banks, they should pay back in due time in order to maintain and cater for the welfare of their employees. It is necessary to note that granting out loans to customers is a privilege but not a right.

- The findings also revealed that regular increment of salary accelerates marketing strategies and customers' satisfaction, which can be achieved when there is sufficient capital in the banks. Customers' services by the banks will be effective when there are mutual understandings. It is recommended for the customers should create suitable room for free and effective customers services. Farris, Neil, Phillip & David (2017) opine that effective relationship between customers and organizations depends on mutuality. By this, customers can also serve as advisory body to the managements of the banks on the need to always increase employees' salaries.
- In the result of major findings, it was evaluated that banks contribution to the society depends on the customers' patronage, so, it is recommended to the customers to patronize and maintain loyalty with the staff and managements of the banks.
- Recommendations to the Share-holders

The following are the recommendations provided to the share-holders as they also contribute to the success and hold risk in the money deposit banks of Nigeria:

- The findings revealed that since the increment in the share-holding values will increase the profit of the share-holders, it is recommended that the share-holders should serve as watch dog on the activities of the banks. They should be able to provide advice to the managements of the banks on how to relate with their employees who are the workforce (Hayes, 2020; Lowson, 2018; Lawler, 2017). Without the effort of the employees, there will not be productivity and without productivity, the share-holding values will be very low. The only key to unlocking low values is motivation of employees.
- The research also recommends that share-holders should only brainstorm on how to appoint or remove managing directors from offices; they should also brainstorm on the activities of the banks managements and employees. Some managers, according to

the analyses showed that they do not recognize motivation in their organization.

Whereas, Chiller (2017) lauds the roles of motivation in profit making.

- Inasmuch the findings revealed that growth opportunity has impact on share-holding values, making decisions on issues the banks managements have no power on, it is recommended for the share-holders that viable employees should be included. This makes the employees have the opportunity to grow and develop administratively. This is also supported by Srivastava, et al (2018) that participants in the changes in organizational policies should include the employees.
- While checking and making approvals of the financial statements and budget for the year, share-holders should not only consider the salaries of the employees, they should also remember to include motivational dividends even before performance. Also, the findings provided a recommendation that employees should be allowed sometimes to participate in decision making.

The conclusion of some interviewees (bank managers) shows that only employee performance determines their level of motivation. Employees are encouraged to not always focus on motivation before productivity. When they work efficiently, the bank maximizes its profits. It should be noted that not all banks, according to the interview report, apply a pre-implementation motivational strategy. Since employees have signed a contract with the employer to work with or without incentive, they must demonstrate loyalty to the organization with which they work.

At the top of these factors, according to the opinion of the study which is also supported by the adopted theory; Mayo Elton behavioural theory, is acknowledgment and understanding for the employees. Traditionally, work motivation relied on external rewards such as prompt payment increment of salary and frequent promotions. Consequently, employees have become habituated to waiting for external motivation or pressure before

taking action. External motivation is however noted in the research and by other idea-related scholars such as Chand (2018); Tarver (2019); Rouse (2019), to be provisional, depending on the effectiveness of the incentive or pressure.

5.3 Recommendations for Future Research

This study has considered several factors and reviewed different studies in order to identify the gaps created to enhance appropriate findings. In that case, a good research should be able to serve as an outline for other researches. However, this study provides recommendations for further researches based on five areas: knowledge contribution, industrial context, methodological application, policy adoption and model expansion.

5.3.1 Recommendations Based on Knowledge Contribution

The study has successfully evaluated five objectives constructed from three parts: contemporary issues of motivation, factors of motivation and employees' productivity. The analyses of the findings showed that certain issues are necessary to be considered before motivating employees. It is also significant that most of the motivational factors identified accelerate occupational productivity. Based on these, certain knowledge gaps were identified in the research and they serve as recommendations for future researches.

- The research was able to identify and analyze five contemporary issues of motivation: working conditions, individual performing difference, nature of reward, work-life balance, and organisational policies. This is contrary to the four issues discussed by Chand (2018). Also, it seemed impossible to include more than the highlighted issues due to the context of usage. Other researchers such as Cofer & Appley (2017); Deci & Ryan (2018); Marquis & Huston (2018) and later Mann (2019) discussed several issues of motivation in different organizations. A critical perusal and study made the present research conclude on five relevant ones. However, it is recommended for

researchers to work on other contemporary issues of motivation either in money deposit banks or other profit making organization.

- The report of the findings showed that the applications of some factors of motivation have impact on productivity. Out of the analysed factors that trigger motivated employees, the result of findings showed that relationship with superiors and responsibility do not have impact on productivity and performance. On the other note, the report of the interview showed that responsibility and relationship are parts of the factors that increase productivity. This brought about a conflicting conclusion in which a part agreed with the study of Bawa (2017) and Beack (2018) while the other result agreed with Nurun et al (2017) and Locke & Latham (2018). It is then recommended for researchers to come up with these two factors and juxtapose the nuances in the constructs.
- The study has been able to highlight ten employees' productivities which motivated employees are able to provide to the money deposit banks. These productivities include: marketing skills, effective customers' services, high profit making of the bank, shareholding values, negotiated review, basis for modifying behaviour, effective work habit, meet work target, clear accountability, performance-based expectation, and motivated self assessment. The findings which supported the opinions of Williams (2010); Feldman & Arnold (2016); Tanja (2018) and Core (2018) showed that the ten features are very pertinent as productivities in the money deposit banks of Nigeria. Other studies such as the works of Forrester (2016); Cooper & Kaplan (2017) and Hosting (2019) identified numerous employees' productivities from other organizations. It is recommended that other productivities such as: setting and sustaining balanced goals, engagement in appropriate corroboration, and ensuring of employees' satisfaction, among others, should be included in the future researches.

- This study serves as a template to the future researches as it has exposed the readers to the impact of motivation on employees' productivity. It also revealed that certain factors are responsible for motivation of employees if the purpose of motivation is to be retained. However, it is recommended for future researches that five factors affecting employees' performance (scientific factor, sociological factor, individual factor, psychological factor, and operational factor), as opinionated by Lawler (2017) should be evaluated in money deposit banks of Nigeria.
- Since the study has been able to prolifically assess the impact of the two types of motivation and the findings revealed that they are measurable in making employees perform effectively in the money deposit banks; it was found out that most of the most effective means is the intrinsic motivation. Only five factors of the extrinsic motivation were mentioned in the interview and three positively responded to in the questionnaire. This implies that employees of money deposit banks are more contented with intrinsic motivation than extrinsic which contrasts the opinions of Shrestha (2017) and Tracy (2019) that extrinsic motivation is tangible, simple and quite descriptive than intrinsic motivation. It is therefore recommended that this same contextual framework of research should be conducted in future researches, to retest the validity of this study against the previous studies on intrinsic and extrinsic factors of motivation.

5.3.2 Recommendations Based on Industrial Context

Before the recent decade, it was difficult to attribute to progression of Nigeria economic to the effort of money deposit banks of Nigeria. As a result of the decrease in the oil exportation, the contribution of the banks came into limelight (Akah, 2018). Apart from this, banks, according to researchers, other than Business Administrators, and other Social Scientists and Managements, saw banking industries as organizations that only make profit

without other rendition of financial assistance. However, the efforts of researchers such as Akanbi (2002); Bryman & Bell (2007); William (2010) and Nepwanga (2011) serve as bases to the operational roles of the commercial banks. Based on this industrial context, the present research provides recommendations for future researches on the following:

- From the empirical studies, it was found out that many researchers have not carried out researches on money deposit banks of Nigeria. The few studies related to motivational factors in money deposit banks focused on only one or two branches which are not sufficient enough to justify if the role of the theme actually exist in totality. This research among its kinds is the first to have incorporated eighteen (18) out of the twenty five (25) money deposit banks (Merchant banks exclusive) of Nigeria. Due to the fact that the remaining seven banks are not within the reach of the researcher, they are purposely not included in the sample. Because of these reasons, it is recommended that the remaining seven commercial banks should be sampled in the future researches to find out if the banks agreed with the issues under investigation.
- The findings of the result showed that money deposit banks are part of profit making organizations. The report from the interview highlighted theme tagged “profitability” and in fact is one of the factors of employees’ productivities. This shows that every profit making organization requires the effort of its employees. Before such organization could get high profit, the employees who are the work force must be duly motivated. The outcome of the findings serves as foundation for other researches across various disciplines and industries on the issues of motivation on profit making. It is recommended that the impact of motivation and acceleration of employees’ productivity should be investigated in other organizations, especially in Small and Medium Enterprises.

- Another productivity that is paramount to all organizations as it was analysed in the research is marketing skills. Every individual has a peculiar way of inventing marketing style and that is why employees should be motivated based on individual performing differences. In the literature review, it was discovered that apart from money deposit banks, another sector that needs motivation for increment of marketing skills is academic environment (Hunt & Derozier, 2017; David & Michael, 2017; Porter, 2018; Lowson, 2018). It is therefore suggested for educationists to make researches on the issues of motivation and acceleration of marketing skills in schools of Nigeria.

5.3.3 Recommendations Based on Methodological Application

This research makes an effort to contribute to academics in the area of methodology; that is the application of tools in order to obtain and evaluate facts from the target population for the aim of the research to be achieved. To this respect, gaps are bridged in terms of type and design of research, data collection tools and data analyses tools. It is based on these parameters that recommendations are made for future research.

- This study was set to improve cross justification in order to augment originality and accuracy of themes experimental materials and at the same time overcome the vagueness or bias which emerges from one approach, triangulation (mixed-method) research method was employed. The main purpose of triangulation in the research is its potential in validating results through a range of research methods. Therefore, the study followed the guidelines of Creswell (2014) on the importance of triangulation by exploring human construct and logical values. Despite the fact that this method used was very investigative and reliable, it was burdened with a length of conflicting results. For instance in the data collected with the questionnaire, most of the respondents agreed that responsibility and relationship with superior do not part of

motivational factors that have impact on occupational productivity. Whereas in the data got from the interview, a large number of the interviewees identified these factors as important in enhancing productivity. Based on this, it is recommended that one method should be used on the same subject-matter in the future research. Better still, the methods could be interchanged, that is the employees should be interviewed while the managers are given questionnaire.

- Because the study intended to underscore not only a cause but also the effect of an application, case study research design was used. It was purposefully selected so as to strategically inquire the process and activities of individuals into retrospect. As Yin (2017) put it, cases are enclosed by time and action of processes, and an investigator is at liberty to collect thorough information using a range of data collection procedures over a sustained period of time. Despite the positive propositions of case study design, it could not successfully provide a model for the relationship and differences between the two research methods employed. On this note, it is recommended that other design suitable for mixed-method research such as sequential designs or concurrent designs suggested by Creswell (2013) and reviewed by Borgatti et al (2018) should be adopted for better comparison.
- This research took a departure in the use of instrumentation. Most studied literatures on motivation employed the use of questionnaire as primary source. On the other note, some other researchers used interview to gather data from the respondents. Because of the criticisms meted on the researches based on the one sided instrumentation, this research combined the two main sources which are questionnaire and interview. This was done to enhance adequacy and sustainability of data. McLeod (2018) opines that these two instruments are not only the best tools for data collection. It is recommended that further researches should be carried out including a systematic

data collection tool. By this, secondary data (annual report of the banking industry) is suggested to be adopted.

- This study used five data analyses tools to test the five existing hypotheses. The tools are: ANOVA (Analysis of Variance), regression analysis, factor analysis, f-test (fisher's test), and coefficient analysis. Where a tool was discovered not to be sufficient for testing, other tools were used to checkmate and balance the decisions purposely for accuracy and validity of results. The opinions of Bailey (2018) and Belle (2018) were considered before selecting the data analyses tools. Certain issues of contradictions were encountered during the analyses as a result of the use of multiple models which some could not justifiably analyse (such as the use of time series which was later changed to coefficient analysis). Based on the difficulties encountered, it is recommended for future researches that each tool should be tested with multiple regression analysis first in order to account for the heterogeneity of the tools to be used.

5.3.4 Recommendations Based on Policy Adoption

- • This study shows that a theory-building approach to linking organizational aesthetics, organizational culture and branding capabilities provides an emerging theory and conceptual model, which suggests Note how performance factors of employees in an organization can influence organizational behavior. scale, and therefore the possible consequences for employee productivity. The case study design was adopted to overcome the limitations created in previous research. In fact, the construct validity of motivation questionnaires has been tested to verify the relationship between employee behavior and their productivity to some extent. To identify and control for possible effects not considered in this study, more variables should be investigated in the future. These structures include: demographic

characteristics, personal potential, ability and desire for objective achievement in employee motivation survey.

- The research proves beneficial in that it raises awareness of the relationship between contemporary issues of motivation and beliefs in the value of motivation; on how motivational objectives can be achieved in deposit money banks in Nigeria and their effect on employee productivity. In particular, this study took into account the gaps observed in research publications on theories of motivation and career performance, which no research has yet succeeded in effectively filling. . Note that, to strengthen the validity of the attitude principle, variables need to be added to expectancy theory. Additional studies could examine different geographic groups of employees to determine whether different motivational methods should be used.

5.3.5 Recommendations Based on Model Expansion

- This study analyzed data based on three conceptual frameworks contemporary issues (working conditions, individual performing difference, nature of reward, work-life balance and organisational policies), factors of motivation (regular salary increment, participation in decision making, safety, promotion etc) and employees' productivity (marketing skills, effective customers' services, high profit making of the bank, shareholding values, negotiated review, basis for modifying behaviour, effective work habit, meet work target, clear accountability, performance-based expectation, and motivated self assessment). By this, the models that were reviewed are motivational models, behavioural theories, performance theories and productivity theories. Several Business Administrators and Social Scientists have expressed the fact motivational researchers need to consider the environment, determination and social orientation in any discourse (Singh, 2015; Bernie, 2017; Thang & Dung, 2019). Due to the nature of the study, emphasis was not paid on these models. This study however recommend

for researchers of motivation to consider Environmental models, Self-Actualization models, and Social Human Relation models in their researches.

- This study was able to review fifteen empirical studies on impact on motivation on performance, effectiveness, job efficiency, organizational commitment and productivity. Since the study could not serve as replica to any recent research, it could not review studies on the same theme. However, it is recommended for future researches that this study should serve as a blueprint for review, critique and critical assessment.

5.4 Conclusions

The study sought to investigate contemporary issues of motivation and acceleration of employees' productivity in money deposit banks of Nigeria. First and foremost, the findings showed that motivation is what triggers performance, a reason for acting or behaving, the desire within individuals, process of stimulation, readiness to pursue a goal, and expression of person's needs. It is concluded that money deposit banks of Nigeria recognize motivation and use it as a means of enhancing their employees' performance, behaviour and needs. This study provided five objectives for analyses with the use of questionnaire and interview. Nonetheless, the following conclusions were drawn from the findings:

Conclusion for Objective One (Impact of current trends of motivation on employees' productivity in money deposit banks of Nigeria)

Research has provided both empirical and statistical evidence on five contemporary motivational issues:

working conditions, differences in individual performance, nature of rewards, work-life balance and organizational policies. According to the results of the study, it was found that working conditions have a significant impact on employee productivity in deposit money banks in Nigeria. Furthermore, differences in individual performance have a significant

impact on employee productivity in deposit money banks in Nigeria. The nature of rewards has a significant impact on productivity in depository banks in Nigeria. Work-life balance has a significant impact on work productivity in depository banks in Nigeria. Finally, organizational policies have a significant impact on employee productivity in deposit money banks in Nigeria. However, the null hypothesis that “banking culture does not have a significant impact on employee productivity in Nigerian deposit money banks” was rejected using the tool of quadratic analysis wrong. Additionally, key interviewees agreed that a number of issues need to be considered before motivating because performance is not uniform. The general conclusion drawn is that the working culture in banks has an impact on the productivity of employees in deposit money banks in Nigeria.

While the studied literatures were not able to explore the various issues surrounding the prominent factors, the conclusion is able to agree with the four issues recognized by Muogbo (2019) and Shrestha (2019), but also implements more from another studies as independent factors of the investigative and methodical research objectives, questions and hypotheses. As a result of this fact, the conclusion is able to reproduce the height of motivation and its strategic relationship with what is indeed realistic when it comes to considering motivation of employees of money deposit banks of Nigeria as presented by Deckers (2018) as well as Bryce (2018). The conclusions generated for the studied objective showed that certain contemporary issues are essential when it comes to motivating employees. The study extends the suitability of these contemporary issues and how they affect level of motivation and productivity in money deposit banks. The respondents did not only agree on this objective, most of the interviewees also agreed with the view.

The aforesaid measurement supported the study of Mihaly (2018) in the sense that every entity in an organization has his way of behavior and it is important for managers to understand individual differences because they influence the ideology of employees. The first

variable in the objective also supported the opinion of Chastukhina (2016) who explained that working condition is an issue that is related to manager who does not offer workforce with a suitable work-life balance alternative. As a matter of fact, comparing the result of the findings to the literature of Chand (2018), the distinguishing issues that are essential for consideration in choosing motivational factors are limitless but essentially cultural differences. Theoretically, the above analysis supported Marginal Productivity Theory of Bates Clark and Henry Wicksteed which explicated that an organization pays employees based on the values they add to the organization's interests (Sickles & Zelenyuk, 2019).

Conclusion for Objective Two (The relationship between motivated employees and occupational capacity in money deposit banks of Nigeria)

The second objective "the relationship between motivated employees and occupational capacity in money deposit banks of Nigeria" presented eleven variables; there is relationship between marketing skills and employees' productivity, motivated employees improve effective customers' services, motivated employees contribute to high profit making of the bank, motivated employees improve the shareholding values of the bank, there is relationship between motivated employees and negotiated review, motivated employees serve as basis for modifying behaviour, motivated employees contribute to effective work habit, motivated employees meet work target, motivated employees give clear accountability, motivated employees attain performance-based expectation, and motivated employees make self assessment of themselves. The occupational productivity examined the factuality behind the pleasure employees derived from being motivated as to whether it has impact on their performance. The findings showed that there is a significant relationship between motivated employees and occupational capacity.

Relationship between marketing skills and occupational capacity means that motivated employees have the tendency to contribute immensely marketing improvement

which will in turn heighten occupational productivity of the money deposit banks. The findings from the interview showed that marketing skill is an offshoot of a motivated employee in banking industry. However, conclusion is therefore made that the employees should be motivated in order to show their marketing skills. On similar note, motivated employees improve effective customers' services means that motivated employees are at liberty to improve the way to satisfy the customers and they have the tendency to contribute to customers services. The findings indicated that motivated employees improve effective customers' services has a significant relationship with occupational capacity.

The study viewed motivated employees contribute to high profit making of the bank as the tendency of a motivated employees to contribute to the profitability of money deposit banks of Nigeria. The research presented this variable to show that there is a connection between motivated employees and the profit making of the money deposit banks. A conclusion is drawn that motivated employees improve effective customers' services is related to employees' productivity.

Share-holding value is another variable that was discussed in this objective. This has to do with the dividends that the share-holders have at the end of business financial reports. The investigation relates the share-holding value to the performance of motivated employees. The variable concluded that motivated employees improve share-holding values s related to occupational.

Marketing strategies and customers' satisfaction are the outcome of job performance of motivated employees. This revealed that when employees are assured of additional remuneration seasonally, they are ready to put in their vigour in the tasks they do by creating high quality means of promoting the services of the banks. On the same note, a motivated employee has the ability to satisfy customers ultimately. However, due the fact that the objective was able to suggest the outcome of the most appropriate motivational means for

organization, it provided practical underlying principle behind motivating employees is that it enhances work efficiency. If the employees are required to work efficiently, other motivational factors should be ultimately considered. Considering the importance of this fact, its feasibility and the result of the findings, it is concluded that there are positive relationship between motivated employees marketing strategies and customers' satisfaction as well as enhances work efficiency.

Basis for modifying behaviours is yet a variable that was presented in the objective. It is seen as the modification of behaviour conducted for the employees in order to improve skills and knowledge purposely for self assessment and organizational appraisal. Modifying behaviours according to the responses from the bank managers is fundamental to efficiency and productivity. The objective presented basis for modifying behaviours to have impact on employees' performance. Therefore, it is concluded that modifying behaviours has impact on employees' productivity.

As a matter of fact, work environment deals with the work desires which enhance work balance. This includes flexibility, generosity, understanding, accommodating, creating support, and fulfilling certain individual needs. Along with this is that work environment is cooperative. When there is cooperation in the work environment, the employees will develop sense of joy, which is a build-up of intrinsic motivation. Work can only be done effectively when the environment is conducive and there is cooperation among employees and the managements. The research concludes that work environment has effect on occupational productivity. On the other hand, high number of respondents could not decide as to whether the work environment is cooperative to enhance employees' performance. However, it is concluded that more research will be carried out on this variable to be able to make a justifiable conclusion.

Clear accountability and performance-based expectation are two different variables analysed in the objective. Clear accountability is a situation whereby a task or engagement is given to an employee independently and is accounted for. The result from the questionnaire showed that Clear accountability does not have effect on performance appraisal. Contrary to this, the interviewees agreed that Clear accountability which is alternatively known as responsibility is part of motivational factor that enhance productivity. The drawn conclusion is that a research should be conducted in the future to this effect. Performance-based expectation is believed to enhance effective employees' performances with moderate level of agreement. It is concluded that Clear accountability and performance-based expectation have an impact on occupational productivity.

However, overall, the null hypothesis that "there is no significant relationship between motivated employees and occupational capacity in money deposit banks of Nigeria" was rejected through the aid of Fisher Exact test. Also, major interviewees agreed that motivated employees usually contribute to occupational capacity in money deposit banks of Nigeria. The conclusions directly respond to the statement problem and at the same time express the significance of the study as par the immeasurable of the factors of motivation. A way in which the study was significant is the way it underscored the impact of motivated employees on occupational capacity and performance. Firstly, the research showed that motivation could either be financial oriented or non-financial oriented. It also showed that motivation is not completely about giving employees money.

The conclusions of the objective agree with the works of Oluochi (2015), Ali et al (2016), and Akah (2019) on the various means in which motivated employees could improve occupational capacity and performance of employees in money deposit banks of Nigeria. On the other hand, some researchers such as Abah & Nwoku (2016), Faisal et al (2016), and Sherrie (2019) characterized the factors of motivation that improve productivity of motivated

employees. The conclusions also support the theory of Maslow's Hierarchy of Needs. In the opinion of Maslow, individuals achieve the subsequent level of needs after the first one has been achieved and this serves as motivation to him.

Conclusion for Objective Three (The extent at which extrinsic motivation affect work performance in money deposit banks of Nigeria)

The third objective "the extent at which extrinsic motivation affects work performance in money deposit banks of Nigeria" presented five variables: regular increment of salary accelerates employees' productivity of the bank, bonuses enhances work efficiency, piece rate improve employees' productivity, retirement funds boost employees' performance, and allowance boost employees' performance. This aspect of motivation dealt with extrinsic factor, importantly monetary as it underscored how it accelerates employees' productivity in money deposit banks of Nigeria. The null hypothesis that "extrinsic motivation does not have a significant effect on work performance in money deposit banks of Nigeria" was completed rejected. So, the findings showed that extrinsic motivation accelerates employees' productivity.

Moreover, monetary incentive was operationally defined as a compensation given in form of money or financial related reward. It is associated with excellent job performed by the employees. The interviewees explained further that monetary incentives given to the employees include bonuses, profit sharing, gifting from managers, customers or shareholders, and so on. The result revealed that monetary incentives accelerate productivity. It is concluded that monetary motivation has impact on employees' productivity.

Another variable that played a vital role in the variable is bonuses enhance work efficiency. This is attained when employees look back at being motivated with a sense of a job well done. The major reason why individual behaviour is essential in motivating employees is attitudinal perspective. There are some employees who are propelled to perform

well just because of the hope they have that they would be motivated with bonuses after their excellent performance, and any deviation in their assumption might result in low performance. However, motivation can be said to be a driving tool of performance, which means high output is likely that the organization will attain its ultimate goal. The result from the interview attributed bonus to extrinsic factor of motivation. Since the result of this variable was responded to positively, it is concluded that bonuses enhance work efficiency is a significant variable of extrinsic motivation that accelerates work efficiency and performance.

The objective also presented piece rate as another but important variable as an external factor that motivate employees. It is believed that employees, especially the marketing employees are motivated by giving them money based on their productivity per unit in the organization to show profound commitments to their jobs. In this regard, being appreciated and giving certain piece rates improve their work efficiency. Employees' retention become encouraging when there is full prospect because they are inspired by piece rate. The findings agreed that piece rate is part of extrinsic factor of motivation in money deposit banks of Nigeria. It is then concluded that piece rate accelerate work efficiency and performance.

The issue of retirement funds cannot be quickly overlooked in an organization as they form basis of productivity. Retirement funds boost employees' performance. Retirement funds which are otherwise known as pension funds are investment alternatives that allow employees to save a certain part of their salaries against their retirement. This variable of the extrinsic factor is connected with monetary form that employees in money deposit banks of Nigeria desire. The report from the interview described retirement funds as part of factors of motivation and this could be achieve through a true welfarism for employees. Also, the result from the questionnaire showed that the variable boost employees performances. To this end,

it is concluded that retirement funds are factors that accelerate work efficiency and performance in money deposit banks of Nigeria.

The last variable on the third objective stated that giving allowances to the employees boost their performance. Just as the banking industry expects maximum loyalty from its employees; it is expected to make the employees happy with allowances. It should also know that allowances are the potency of the employees and the organization they work with. This means, employees' loyalty is an emotional situation and attachment among the management and the employees which shows the relationship between the personality and the workplace through receiving allowances. Some of the managers responded that giving their employees certain levels of allowances is part of the motivational factors that were adopted by the banks. Also, the employees, through their responses from the questionnaire showed that they would be motivated if the organization could give them higher percentage of allowances. Based on the reports presented, it is concluded that allowances boost employees performance is part of the extrinsic motivation that accelerates work efficiency and performance.

Insofar, the conclusions for the above-discussed objective were significant in the sense that they provided not only the factors of extrinsic factors of motivation; they also showed the fundamental elements of work efficiencies and performances that are feasible in the banking industries. The conclusions also showed that almost all the commercial banks sampled in Nigeria have similar pattern of motivation considered for their employees as justified in the interview section with the bank managers.

The conclusions of the objective indicated above both quantitatively and qualitatively provided a descriptive elucidation to the study of Nasibov (2016) as in, the role of employee motivation on performance where it was concluded extrinsic motivation has a significant effect on work performance in money deposit banks of Nigeria. The conclusions also supported the research of Geomani (2016) that identified means in which regular increment

of salary accelerates employees' productivity of the bank, bonuses enhances work efficiency, piece rate improve employees' productivity, retirement funds boost employees' performance, and allowance boost employees' performance are the external factor of motivation. While the conclusions to some extent disagreed with William Stanley Jevons, Léon Walras, as well as Carl Menger's Subjective-Value Theory which subscribed to individuality rather than performance of individuals, the conclusions agreed with Mayo's Behavioural Motivation Theory which agreed that motivation, majorly extrinsic, changes behaviour and performance (Paul, 2016; Field, 2017; Bernie, 2017).

Conclusion for Objective Four (The way at which intrinsic desires influence professional ability in money deposit banks of Nigeria)

The fourth objective "the way at which intrinsic desires influence professional ability in money deposit banks of Nigeria" contained seven variables which include: employees' participation in decision making improves employees' productivity, there is relationship between responsibility and employees' productivity, relationship with superior influences employees' productivity, relationship with peers influences employees' productivity, job security is part of motivational factor that improves employees' productivity, regular training affects the performance of employees of the bank, employees' productivity of the bank is accelerated when employees have free access to health facilities. This is another part of motivation: intrinsic desires, that accelerates the level at which shareholders of money deposit banks generate their profits. The null hypothesis that "intrinsic desires do not have a significant influence on professional ability in money deposit banks of Nigeria" was rejected.

Creating opportunities to contribute to policies that include employees as stakeholders of deposit money banks contributes greatly to their effectiveness. Since no one wants to be left behind or intimidated by an inferiority complex, this problem can be solved through absolute inclusion. The objective of presenting this variable shows that non-monetary

motivation also helps improve employee productivity. Questionnaire and interview results show that this variable is part of the non-monetary motivation that contributes to improving workers' productivity. Therefore, it is concluded that responsibility, relationship with superiors, participation in decision making, job security, regular training, relationship with colleagues, free access to facilities health are non-monetary factors that positively influence productivity in depository banks in Nigeria.

Another variable discussed in the objective is there is relationship between employees' motivation and achievement level of banks. As being presented in the interview, there was justification that motivation determines performance and effective performance results in achievement. Also achievement is what accelerates productivity, which serves as the basis of the study. Also, the result from the questionnaire indicated that motivation is highly connected with achievement. It is concluded that relation between employees' motivation and achievement level have great impact on shareholding values.

Another important variable that was analysed in the objective is the role of growth opportunity. This deals the chance possessed by the employees to grow in term of career, personality, economically and so on. This is an internal factor which the findings showed to have impact on share holding values in the area of study. Together with this is the impact of authority in money deposit banks. This has to do with the legal right possessed by employees to perform his duties without being influenced by any external factor. This means that the employees have their supreme potential to act in accordance to the task given to them. This variable was described as a part of decision making which enhances growth in the organization. The results from both the questionnaire and interview agreed that giving employees right to make decision on their area of employment will give them growth opportunity. It is hereby concluded that authority is a part of decision making that has impact on share holding values.

The research finding pointed out that employees feel unhappy when they are not allowed to participate in decision making. This also agreed with the variable that seconded it that decision participation conflict mitigates bank's share holding values. This means that allowing employees to participate in decision is healthy to the banking industry. On the other hand, when there is conflict among the employees based on decision making, then it becomes a mitigating factor. However, the findings showed that employees feel enthusiastic when they are allowed to participate in healthy decisions. It is concluded that the factor has impact on shareholding values.

The conclusions to all the variables examined under the fourth objective established a part in the statement of the problem which posed that motivation is about making employees have intrinsic desires in order for the employees to work without relenting. The objective provided other ways which enhanced share-holding values in money deposit banks. Also, the conclusions have contributed to the research question by resolving how intrinsic desires influence professional ability in money deposit banks of Nigeria. However, the conclusions reject the null hypothesis and uphold that intrinsic desires have a significant influence on professional ability in money deposit banks of Nigeria.

Theoretically, the conclusions are similar to McGregor's Participation Theory as it reflected around the limits and to outline the system with the ways in which people behave in organizations (Salamone & Correa, 2016). The fact is that no employees would be forced to work and it would be efficient without being allowed to participate. The theory agrees that man adjusts from a situation to another one with changes in his frame of mind and motives in changing situations (Kanfer & Chen, 2016; Adebowale, 2017). To this, conclusion is made in conjunction with Kilroy & Schneider (2017); Ruch & Hershauer (2016) that intrinsic motivation can create a serious issue for share-holding values in banking industries, as the

onset of achievement for shareholders does not equally construe value for customers if the industries do not agree with their employees.

Conclusion for Objective Five (The most abiding remedies on how employees can be inspired in money deposit banks of Nigeria)

The fifth objective “the most abiding remedies on how employees can be inspired in money deposit banks of Nigeria” contained five variables which include: desire to direct personal affairs and fulfillment is a motivational factor that affects employees’ productivity, desire to continually improve by challenging oneself affects employees’ productivity, pursuit of knowledge on job career improves employees performance, freedom to engage in recreational activities improves employees productivity, and being in the midst of people with similar idea improves employees performance. These variables are as well intrinsic factors that accelerate employees’ productivity in the money deposit banks. The null hypothesis that “intrinsic motivation does not significantly affect employees’ productivity in money deposit banks of Nigeria” was rejected.

The result revealed that there are significant most abiding remedies on how employees can be inspired in money deposit banks of Nigeria. This means that when employees have self motivation and self-determination in doing the work given to them without external motivation, they will contribute to productivity (profit and share-holding values) of the money deposit banks. It is therefore concluded that desire to direct personal affairs and fulfillment, desire to continually improve by challenging oneself, pursuit of knowledge on job career, freedom to engage in recreational activities, and being in the midst of people with similar idea are the most abiding remedies on how employees can be inspired to contribute to employees’ productivity in money deposit banks of Nigeria. The findings also point to the fact that employees improve their self contentment to conquer the weakness through security guarantee. This means great employees’ productivity could be accelerated

through the lasting solutions provided in the variables. However, a conclusion is made that all the provided remedies could enhance employees to contribute immensely to the productivity of the money deposit banks.

Lastly, the responses of some of the interviewees reflected that the help of employees has brought about increase profit making over the years. This was also supported by the responses of the respondents in the questionnaire. The drawn conclusion is that when employees are engaged, appreciated, secured, appreciated, and promoted; they have the prospects of accelerating the productivity of the money deposit banks in term of profit making.

The conclusions to the above objective demonstrated the ways in which the most abiding remedies on how employees can be inspired accelerate the productivity in money deposit banks. It then resolves that profit making, marketing skills, and share-holding value are parts of the employees' productivity of banks, as it was stated in the statement of the problem. On the other hand, the conclusion is found to be noteworthy to the study as it wraps up the significance of growth as it improves self satisfaction of employees. The conclusion made a subscript to Ajijola (1974), Halepota (2015), Shenkel & Gardner (2017), Nurun et al (2017), Flippo (2018), and Locke & Latham (2018) on the factors of motivation that improve employees performances in money deposit banks.

Summarily, this research has attempted to furnish the readers, affected stakeholders and researchers with fundamental knowledge and information about the capacity and the theme of the contemporary issues of motivation and acceleration of employees' productivity. It has also made an intensive attempt through the help of applicable scholarly review, theoretical framework, appropriate design, validated and reliable instrumentations as well as analyses tools to explore impact of extrinsic and intrinsic motivation on marketing strategy, share-holding values, customers service satisfaction, shareholding values of the bank,

negotiated review, basis for modifying behaviour, effective work habit, meeting work target, clear accountability, attain performance-based expectation, make self assessment, and profit making in the study areas. At the end of the study, it is clear that individual working condition, performing difference, nature of reward, work-life balance and organisational policies are functional when motivating employees of money deposit banks of Nigeria. Therefore to improve employees' productivity in money deposit banks of Nigeria, the role of motivation should be made important.

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APPENDICES

Appendix A: Questionnaire

INFORMED CONSENT LETTER

Dear Sir/ Madam,

You are invited to complete the following questionnaire which aims at examining the contemporary motivation issues and acceleration of employees productivity in money deposit banks of Nigeria.

Your responses are anonymous and will not be identified with you in any way. By participating in this survey, you are indicating that you understand that your responses are anonymous and will not be identified with you in any way. You may skip any question that you find intrusive or offensive, but it will help me if you respond to as many questions as you feel comfortable with.

You have the right to withdraw at any stage of the research without any consequences and without providing any explanation. In this case, the data collected will be deleted.

SECTION B: QUESTIONS

This study is a requirement for the partial fulfillment for the award of Doctorate degree in Business Administration. The purpose of this study is to investigate the impact of contemporary motivation issues, factors of motivation on occupational (employees and organizational) productivity in money deposit banks in Nigeria. Please be informed that any information provided by you would be treated with high level of confidentiality and you are assured that your responses would not be used any other purpose apart from this thesis. Your support will be greatly valued. I look forward to receiving your prompt response.

PART A: DEMOGRAPHIC INFORMATION

INSTRUCTION: Please indicate responses with a tick (✓) in the boxes provided. Kindly tick the option that best suit your option.

1. Sex:

Male () Female ()

2. Age: _____

3. Qualification:

School Cert () NCE () OND/HND () Degree () MSc () PhD () Others ()

4. Name of Bank: _____

5. Years of Experience:

PART B: IMPACT OF CURRENT TRENDS OF MOTIVATION ON
EMPLOYEES' PRODUCTIVITY IN MONEY DEPOSIT BANKS OF NIGERIA

Please specify the extent at which you agree with the following expressions by using a scale of 1 to 5 where 1= strongly disagree and 5 = strongly agree. Please tick (✓) option which in the best way describes your opinion of the statement.

S/N	QUESTIONS	SD	D	UD	A	SA
1	Working conditions have significant impact on motivation					
2	Motivation should be based on individual performing difference					
3	The nature of reward be considered before motivating					
4	Employees motivation should be measured against their work-life balance					
5	Employees should be motivated by considering the organisational policies					

**PART C: THE RELATIONSHIP BETWEEN MOTIVATED EMPLOYEES AND
OCCUPATIONAL CAPACITY IN MONEY DEPOSIT BANKS OF NIGERIA**

Please specify the extent at which you agree with the following expressions by using a scale of 1 to 5 where 1= strongly disagree and 5 = strongly agree. Please tick (✓) option which in the best way describes your opinion of the statement.

S/N	QUESTIONS	SD	D	UD	A	SA
1	There is relationship between marketing skills and employees' productivity					
2	Motivated employees improve effective customers' services					
3	Motivated employees contribute to high profit making of the bank					
4	Motivated employees improve the shareholding values of the bank					
5	There is relationship between motivated employees and negotiated review					
6	Motivated employees serve as basis for modifying behaviour					
7	Motivated employees contribute to effective work habit					
8	Motivated employees meet work target					
9	Motivated employees give clear accountability					
10	Motivated employees attain performance-based expectation					
11	Motivated employees make self assessment of themselves					

PART D: THE EXTENT AT WHICH EXTRINSIC MOTIVATION AFFECT WORK PERFORMANCE IN MONEY DEPOSIT BANKS OF NIGERIA

Please specify the extent at which you agree with the following expressions by using a scale of 1 to 5 where 1= strongly disagree and 5 = strongly agree. Please tick (✓) option which in the best way describes your opinion of the statement.

S/N	QUESTIONS	SD	D	UD	A	SA
1	Regular increment of salary accelerates employees' productivity of the bank					
2	Bonuses enhances work efficiency					
3	Piece rate improve employees' productivity					
4	Retirement funds boost employees' performance					
5	Allowance boost employees' performance					

PART E: THE WAY AT WHICH INTRINSIC DESIRES INFLUENCE
PROFESSIONAL ABILITY IN MONEY DEPOSIT BANKS OF NIGERIA

Please specify the extent at which you agree with the following expressions by using a scale of 1 to 5 where 1= strongly disagree and 5 = strongly agree. Please tick (√) option which in the best way describes your opinion of the statement.

S/N	QUESTIONS	SD	D	UD	A	SA
1	Employees' participation in decision making improves employees' productivity					
2	There is relationship between responsibility and employees' productivity					
3	Relationship with superior influences employees' productivity					
4	Relationship with peers influences employees' productivity					
5	Job security is part of motivational factor that improves employees' productivity					
6	Regular training affects the performance of employees of the bank					
7	Employees' productivity of the bank is accelerated when employees have free access to health facilities					

**PART F: THE MOST ABIDING REMEDIES ON HOW EMPLOYEES CAN BE
INSPIRED IN MONEY DEPOSIT BANKS OF NIGERIA**

Please specify the extent at which you agree with the following expressions by using a scale of 1 to 5 where 1= strongly disagree and 5 = strongly agree. Please tick (√) option which in the best way describes your opinion of the statement.

S/N	QUESTIONS	SD	D	UD	A	SA
1	Desire to direct personal affairs and fulfillment is a motivational factor that affects employees' productivity					
2	Desire to continually improve by challenging oneself affects employees' productivity					
3	Pursuit of knowledge on job career improves employees performance					
4	Freedom to engage in recreational activities improves employees productivity					
5	Being in the midst of people with similar idea improves employees performance					

Appendix B: Interview Questions

INFORMED CONSENT LETTER

Dear Sir/ Madam,

You are invited to answer the following questions which aim at examining the contemporary issues and acceleration of employees' productivity in money deposit banks of Nigeria.

Your responses are anonymous and will not be identified with you in any way. By participating in this survey, you are indicating that you understand that your responses are anonymous and will not be identified with you in any way. You may skip any question that you find intrusive or offensive, but it will help me if you respond to as many questions as you feel comfortable with.

You have the right to withdraw at any stage of the research without any consequences and without providing any explanation. In this case, the data collected will be deleted.

SECTION B: QUESTIONS

This study is a requirement for the partial fulfillment for the award of Doctorate degree in Business Administration. The purpose of this study is to investigate the impact of contemporary motivation issues, factors of motivation on occupational (employees and organizational) productivity in money deposit banks in Nigeria. Please be informed that any information provided by you would be treated with high level of confidentiality and you are assured that your responses would not be used any other purpose apart from this thesis. Your support will be greatly valued. I look forward to receiving your prompt response.

PART A: DEMOGRAPHIC INFORMATION

INSTRUCTION: Please answer all questions and make sure you follow the instructions for each question.

Sex:

Male () Female ()

1. Age:

2. Qualification:

School Cert () NCE () OND/HND () Degree () MSc () PhD () Others ()

3. Years of Experience:

PART B: OPEN-ENDED QUESTIONS

GENERAL KNOWLEDGE

QUESTION ONE: In general, how would you define the term motivation?

IMPACT OF CURRENT TRENDS OF MOTIVATION ON EMPLOYEES' PRODUCTIVITY

QUESTION TWO: Motivation and Individual Performance

Question 2a: Thinking back to your experiences as a bank manager, do you agree that employees do not perform the same way?

Question 2b: How do you think about considering some issues before motivation employees?

2c: What is the relationship between individual performance differences and motivation?

2d: Do you agree that bank working culture affect occupational productivity?

IMPACT OF FACTORS OF MOTIVATION ON EMPLOYEES' PRODUCTIVITY

QUESTION THREE: Factors of Motivation

Question 3a: There are many motivational factors such as achievement, arousal, incentive, expectancy, and equity that accelerate employees' productivity. What do you think are the impact of these factors in this organization?

3b: What other extrinsic motivational factors are feasible in this organization?

3c: However if you agree that employees' motivation is necessary in this organization, how do you extrinsically motivate your employees?

RELATIONSHIP BETWEEN MOTIVATED EMPLOYEES AND EMPLOYEES' CAPACITY IN MONEY DEPOSIT BANKS OF NIGERIA

QUESTION FOUR: Nature of Productivity

Question 4a: For you to have reached the position of Manager of this bank, it is certain that you must have worked assiduously for over ten years. This means that you have full knowledge of the productivity of the bank. Do you agree with this?

4b: Briefly describe the contribution of this bank to the society between 2010 and 2019.

4c: What is the progression of your patronage over the years?

4d: How would explain the relationship between the nature of productivity and employees' performances?

4e: What do you suggest will boost the performance of the employees and the organization productivity?

PART C: CLOSE-ENDED QUESTIONS

INSTRUCTION: Please answer these questions with either Yes/No

Please specify the level at which you agree with the following questions by using a close ended responses of YES/NO .Please tick (✓) option which in the best way describes your opinion of the statement.

THE MOST ABIDING REMEDIES ON HOW EMPLOYEES CAN BE INSPIRED IN MONEY DEPOSIT BANKS OF NIGERIA

S/N	QUESTIONS	YES	YES
1	Desire to direct personal affairs and fulfillment makes employees do what the job requires		
2	Desire to continually improve by challenging oneself boosts employees marketing skills		
3	Pursuit of knowledge on job career improve effective customers' services of employees		
4	Freedom to engage in recreational activities contributes to high profit making		
5	Being in the midst of people with similar idea results in performance-based expectations		
6	The ability to challenge oneself results in meeting work target		

Appendix C: List of Money Deposit Banks in Nigeria

Money Deposit banks with International Authorization in Nigeria

1. Access Bank Plc
2. Fidelity Bank Plc
3. First City Monument Bank Plc
4. First Bank of Nigeria Limited
5. Guaranty Trust Bank Plc
6. Union Bank of Nigeria Plc
7. United Bank for Africa Plc
8. Zenith Bank Plc

Money Deposit banks with National Authorization in Nigeria

1. Citibank Nigeria Limited
2. Ecobank Nigeria Plc
3. Heritage Banking Company Limited
4. Keystone Bank Limited
5. Polaris Bank Limited (successor to Skye Bank Plc)
6. Stanbic IBTC Bank Plc
7. Standard Chartered
8. Sterling Bank Plc
9. Titan Trust Bank Limited
10. Unity Bank Plc
11. Wema Bank Plc

Money Deposit banks with Regional Authorization in Nigeria

1. Globus Bank Limited
2. SunTrust Bank Nigeria Limited

3. Providus Bank Limited

Apart from the stated commercial banks, there are some other non-interest and merchant banks in Nigeria.

Non-interest Money Deposit banks in Nigeria

1. Jaiz Bank Plc

2. Taj Bank Limited

Merchant banks in Nigeria

1. Coronation Merchant Bank

2. FBNQuest Merchant Bank

3. FSDH Merchant Bank

4. Rand Merchant Bank

5. Nova Merchant Bank

Appendix D: Gatekeeper Letter

Address: New Prison Quarters, Birnin Kebbi

Date: 03-Dec-2020

Dear Sir/Ma,

Subject: Letter of Request

I am a doctoral student at Unicaf University, Zambia. As part of my degree I am carrying out a study on The Contemporary Motivation Issues and Acceleration of Employees' Productivity in Money Deposit Banks of Nigeria between the Periods of 2010 to 2019.

I am writing to enquire whether you would be willing to participate in responding to some questions in this research. Subject to approval by Unicaf Research Ethics Committee (UREC) this study will be assessing the impact of contemporary issues of motivation in the acceleration of job efficiency, with the focus on Banks of Nigeria.

The study discusses the relationship between modern tendencies of employees' motivation and high level of skillful output for well-organized delivery of services. The study sets down series of questions on the four basic current issues on the motivational factors. The result of the issues optimistically affects the motivational factors. The research also investigates the different occupation productivities that are helpful to the banks and society when employees are motivated. I intend to qualitatively and quantitatively examine the variables with ANOVA, regression analysis, coefficient analysis and f-test tools. Consequently, I intend to suggest for the bank managers on the need to motivate employees so as to improve proficient occupational productivity. This will be done under the supervision of Dr Shilpa Jain.

It will be of my interest if the questionnaire/interview could be done between the hours of 10 a.m. and 1 p.m. However, I would require you to answer some questions that would be presented to you in form of questionnaires. I assure you that you would not take more than the period of twenty minutes.

Thank you in advance for your time and your consideration of this project. Kindly please let me know if you require any further information or need any further clarifications.

Yours Sincerely,

Ahmad, Abdullahi F.

Appendix E: Part 2: Certificate of Consent

This section is mandatory and should to be signed by the participant(s)

Student's Name: Ahmad Abdullahi Fakai

Student's E-mail Address: ahmadabdullahif@gmail.com

Student ID #: R1807D5587801

Supervisor's Name: Dr Shilpa Jain

University Campus: Unicaf University Zambia (UUZ)

Program of Study: UUZ: PhD Doctorate of Philosophy

Research Project Title: CONTEMPORARY MOTIVATION ISSUES AND ACCELERATION OF EMPLOYEES' PRODUCTIVITY IN MONEY DEPOSIT BANKS OF NIGERIA BETWEEN THE PERIODS OF 2010 TO 2019

I have read the foregoing information about this study, or it has been read to me. I have had the opportunity to ask questions and discuss about it. I have received satisfactory answers to all my questions and I have received enough information about this study. I understand that I am free to withdraw from this study at any time without giving a reason for withdrawing and without negative consequences. I consent to the use of multimedia (e.g. audio recordings, video recordings) for the purposes of my participation to this study. I understand that my data will remain anonymous and confidential, unless stated otherwise. I consent voluntarily to be a participant in this study.

Participant's Print name:

Participant's Signature:

Date: 03-Dec-2020

If the Participant is illiterate:

I have witnessed the accurate reading of the consent form to the potential participant, and the individual has had an opportunity to ask questions. I confirm that the aforementioned individual has given consent freely.

Witness's Print name:

Witness's Signature:

Date



UNICAF UNIVERSITY
RESEARCH ETHICS APPLICATION FORM
DOCTORAL STUDIES

UREC USE ONLY:
 Application No:

Date Received:

Student's Name: Ahmad Abdullahi Fakai

Student's E-mail Address: ahmadabdullahif@gmail.com

Student's ID #: R1807D5587801

Supervisor's Name: Dr. Shilpa Jain

Name: Unicaf University Zambia

University (UUZ) UUZ: PhD

Campus: Doctorate of Philosophy

Program of

Study:

Research Project Title: CONTEMPORARY MOTIVATION ISSUES AND ACCELERATION OF EMPLOYEES' PRODUCTIVITY IN MONEY DEPOSIT BANKS OF NIGERIA BETWEEN THE PERIODS OF 2010 TO 2019

1. Please state the timelines involved in the proposed research project:

Estimated Start Date: 30-Oct-2019

Estimated End Date: 30-Oct-2021

2. External Research Funding (if applicable):

Do you have any external funding for your research?

☐ YES ☒

NO

If YES, please answer questions 2b and 2c.

List any external (third party) sources of funding you plan to utilise for your project. You need to include full details on the source of funds (e.g. state, private or individual sponsor), any prior / existing or future relationships between the funding body / sponsor and any of the principal investigator(s) or

co-investigator(s) or student researcher(s), status and timeline of the application and any conditions attached.

If there are any perceived ethical issues or potential conflicts of interest arising from applying or and receiving external funding for the proposed research then these need to be fully disclosed below and also further elaborated on, in the relevant sections on ethical considerations later on in this form.

3. The research project

Project Summary:

In this section fully describe the purpose and underlying rationale for the proposed research project. Ensure that you pose the research questions to be examined, state the hypotheses, and discuss the expected results of your research and their potential.

It is important in your description to use plain language so it can be understood by all members of the UREC, especially those who are not necessarily experts in the

particular discipline. To that effect ensure that you fully explain / define any technical terms or discipline-specific terminology (use the space provided in the box).

The research is designed to critically evaluate at the contemporary issues of motivation and occupational productivity of Commercial banks of Nigerian between 2010 and 2019. The study is to examine the factors joining major approaches of workers motivation and how they result in effective job productivity for the achievement of services to the populace. The study also proscribes motivational measure that increases workers show up and the new contents: individual difference, environmental ideology, form of incentive, and the interest. Consequently, naturally, Nigerian banks will be sensitized about the apparatus that enhance employees' motivational rates in order to determine the accuracy of occupation productivity as revenue increment, class enhancing, good services, and customers' benefits.

The questions generated are:

1. How does cultural issue enhance income generation?
2. At what rate does expectant motivation boost services of employees?
3. What are the relationships between issues of motivation and motivational factors? Hypotheses show that:
 1. Cultural background motivation do not really increase profit in the banks.
 2. Stimulation, realization, fairness, inducement, and anticipation may not increase productivity.
 3. There are no significant relationship between issues of motivation and motivational factors.

The effect of the research shows that customs, job variation, nature of motivation, and work poise can speed up the occupational productivity of commercial banks in Nigerian.

Therefore, this is recommended that considering the issues of employees motivational factors will boost occupational productivity.



Significance of the Proposed Research Study and Potential Benefits:

Outline the potential significance and/or benefits of the research (use the space provided in the box).

The study is targeted at creating consciousness on understanding how the aim and objectives of motivation could be achieved in Nigerian banking industries, the elements that could boost the work efficiency of employees, the issues surrounding the features, and how these elements accelerate occupational productivity of the commercial banks in Nigeria. The study is significant as it proscribes motivational yardstick that increases employees turn over with its trends: individual difference, environmental ideology, form of incentive, and the interest. The research is useful as it creates understanding on the connection between modern issues of motivation and employees' motivational value contingent ideas; with how the objectives of motivation could be attained in the banks of Nigerian with their effects on job efficiency. Significantly, the study considers the spaces found in studied literatures on motivational idea and occupational efficiency, as it notices the roles of contemporary issues on motivation, which any research has not prolifically achieved. The stipulation of the variety of indicting these problems as in how productivity may affect Nigerian banks is also the significance of the study. Consequently, Nigerian banks will be sensitized about the apparatus that enhance employees' motivational rates in order to determine the accuracy of occupation productivity.

4. Project execution:

The following study is



an: experimental study



(primary research)



desktop study

(secondary research)

desktop study using existing databases involving information of human/animal



subjects Other

If you have chosen 'Other' please Explain:

The study will include a primary research, which includes the use of questionnaires and interview, Apart from these, Internet, phone and commercial sources of information will be adopted in the research.

Methods. The following study will involve the use of:

Method	Materials/Tools
Qualitative:	<input checked="" type="checkbox"/> Face to Face
	<input checked="" type="checkbox"/> Interviews
	<input type="checkbox"/> Phone
	<input type="checkbox"/> Interviews
	<input type="checkbox"/>
Quantitative:	Face to Face Focus
	Groups Online Focus
	Groups
	Other *
	<input checked="" type="checkbox"/> Face to Face
	<input checked="" type="checkbox"/> Questionnaires Online
	<input type="checkbox"/> Questionnaires
	<input type="checkbox"/> Experiments
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*If you have chosen 'Other' please Explain:

5. Participants:

5 a. Does the Project involve the recruitment and participation of additional persons other than the researcher(s) themselves?

☒

If YES, please complete all following

☐

sections. If NO, please directly proceed to

Question [7](#).

N

O

5 b. Relevant Details of the Participants of the Proposed Research

State the number of participants you plan to recruit, and explain in the box below how the total number was calculated.

Number of participants

Following the procedures of Karen (2016), five steps were followed: identification of main hypotheses, significant level of the hypotheses, calculation of the smallest effect size, estimation of other values with data software through pilot study and calculation. For the calculation, the formula of Vaughan (2009) was adopted.

Describe important characteristics such as: demographics (e.g. age, gender, location, affiliation, level of fitness, intellectual ability etc). It is also important that you specify any inclusion and exclusion criteria that will be applied (e.g. eligibility criteria for participants).

Age range

From Gender To



F



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Eligibility Criteria:

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☐ Inclusion

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To be considered to participate in the research, the participant would not be mentally disable, should be learned, be an employee of Nigerian bank, and reach the age limit of 18 to 79.

□ Exclusion criteria

People who do not work in any of the Nigerian banks, reach the required age limit or mentally disable will be excluded from the research.

Disabilities

Participants with disabilities other than mental disabilities could participate in the research only if they could provide informed consent for themselves.

For the disabled ones to participate, relevant provisions would be made available to accommodate them. They could be approached through the use of phone questions and online interviews.

Other relevant information (use the space provided in the box):

5 c. Participation & Research setting:

Clearly describe which group of participants is completing/participating in the material(s)/ tool(s) described in 5b above (use the space provided in

One hundred participants will be selected from Commercial banks of Nigeria. These participants include bank managers, customer service officers and other employees of the banks. These participants must not be mentally disabled, be above the age of seventeen and below the age of eighty. Lastly, the participants must be averagely educated and be a worker of Nigerian bank. Thirty six (36) bank managers which represents seventeen percent (17%) of the sample size will be engaged in facial and text interviews, while one hundred and seventy two (172) employees that represent eighty three percent (83%) of the sample size will be advanced with closed-ended and online questionnaires.

the box).

5 d. Recruitment Process for Human Research Participants:

Clearly describe how the potential participants will be identified, approached and

First, every manager of each bank has the potential of being included in the research. Then, an employee from each sector of the sampled bank will be identified, having satisfied all the criteria identified above. Gatekeeping (Letter of Permit) will be given to the potential participant, giving an assurance of his/her ethical preservation. If the request is accepted, then the data collection tool will be applied (as necessary).

recruited (use the space provided in the box).

5 e. Research Participants Informed Consent.

Select below which categories of participants will participate in the study. Complete the relevant Informed Consent form and submit it along with the REAF form.

Yes	No	Categories of participants	Form to be completed
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Typically Developing population(s) above the maturity age *	Informed Consent Form
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Typically Developing population(s) under the maturity age *	Guardian Informed Consent Form

* Maturity age is defined by national regulations in laws of the country in which the research is being conducted.

5 f. Relationship between the principal investigator and participants.

Is there any relationship between the principal investigator (student), co-investigators(s), (supervisor) and participant(s)? For example, if you are conducting research in a school environment on students in your classroom (e.g. instructor-student).

☐

YES

☒

NO

If YES, specify (use the space provided in the box).

6. Potential Risks of the Proposed Research Study.

6 a. i. Are there any potential risks, psychological harm and/or ethical issues associated with the proposed research study, other than risks pertaining to everydaylife events (such as the risk of an accident when travelling to a remote location for data collection)?

☐

YES

☒

NO

If YES, specify below and answer the question 6 a.ii.

6 a.ii Provide information on what measures will be taken in order to exclude or minimise risks described in 6.a.i.

6 b. Choose the appropriate option

		Yes	No
i.	Will you obtain written informed consent form from all participants?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
ii.	Does the research involve as participants, people whose ability to give free and informed consent is in question?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
iii.	Does this research involve participants who are children under maturity age? If you answered YES to question iii, complete all following questions. If you answered NO to question iii, do not answer Questions iv, v, vi and proceed to Questions vii, viii, ix and x.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
iv.	Will the research tools be implemented in a professional educational setting in the presence of other adults (i.e. classroom in the presence of a teacher)?	<input type="checkbox"/>	<input type="checkbox"/>
v.	Will informed consent be obtained from the legal guardians (i.e. parents) of children?	<input type="checkbox"/>	<input type="checkbox"/>
vi.	Will verbal assent be obtained from children?	<input type="checkbox"/>	<input type="checkbox"/>
vii.	Will all data be treated as confidential? If NO, explain why confidentiality of the collected data is not appropriate for this proposed research project, providing details of how all participants will be informed of the fact that any data which they will provide will not be confidential.	<input checked="" type="checkbox"/>	<input type="checkbox"/>

viii.	<p>Will all participants /data collected be anonymous? <input type="checkbox"/></p> <p>If NO, explain why and describe the procedures to be used to ensure the anonymity of participants and/or confidentiality of the collected data both during the conduct of the research and in the subsequent release of its findings.</p>	✓	<input type="checkbox"/>
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		Yes	No
ix.	Have you ensured that personal data and research data collected from participants will be securely stored for five years?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
x.	Does this research involve the deception of participants? If YES, describe the nature and extent of the deception involved. Explain how and when the deception will be revealed, and who will administer this debrief to the participants:	<input type="checkbox"/>	<input checked="" type="checkbox"/>

6 c. i. Are there any other ethical issues associated with the proposed research study that are not already adequately covered in the preceding sections?

☐

Yes

☒

No

If YES, specify (maximum 150 words).

6.c.ii Provide information on what measures will be taken in order to exclude or minimise ethical issues described in 6.c.i.

Ethical values will be placed on the participants. These ethical principles will be maintained in order to get the participants' support. I will follow the five principles of informed consent, protection from harm, avoiding deception through debriefing, safeguard confidentiality, and ensuring withdrawal right. Beneficence, non-maleficence, respect for individuals, and justice will also be ensured. For the data collected through interviews, the characters will be ethically codified.

6 d. Indicate the Risk Rating.

☐

High

☒

Low

7. Further Approvals

Are there any other approvals required (in addition to ethics clearance from UREC) in order to carry out the proposed research study?

☐

YES

☒

NO

If YES, specify (maximum 100 words).

8. Application Checklist

Mark v if the study involves any of the following:

☐

Children and young people under 18 years of age, vulnerable population such as children with special educational needs (SEN), racial or ethnic minorities, socioeconomically disadvantaged, pregnant women, elderly, malnourished people, and ill people.

☐

Research that foresees risks and disadvantages that would affect any participant of the study such as anxiety, stress, pain or physical discomfort, harm risk (which is more than is expected from everyday life) or any other act that participants might believe is detrimental to their wellbeing and / or has the potential to / will infringe on their human rights / fundamental rights.

☐

Risk to the well-being and personal safety of the researcher.

☐

Administration of any substance (food / drink / chemicals / pharmaceuticals / supplements / chemical agent or vaccines or other substances (including vitamins or food substances) to human participants.

☐

Results that may have an adverse impact on the natural or built environment.

9. Further documents

Check that the following documents are attached to your application:

☐

ATTACHED

NOT

☐

APPLICABLE

—

1	Recruitment advertisement (if any)	<input type="checkbox"/>	✓
2	Informed Consent Form / Guardian Informed Consent Form	✓	<input type="checkbox"/>
3	Research Tool(s)	✓	<input type="checkbox"/>
4	Gatekeeper Letter	✓	<input type="checkbox"/>
5	Any other approvals required in order to carry out the proposed research study, e.g., institutional permission (e.g. school principal or company director) or approval from a local ethics or professional regulatory body.	✓	<input type="checkbox"/>



10. Final Declaration by Applicants:

- (a) I declare that this application is submitted on the basis that the information it contains is confidential and will only be used by Unicaf University for the explicit purpose of ethical review and monitoring of the conduct of the research proposed project as described in the preceding pages.
- (b) I understand that this information will not be used for any other purpose without my prior consent, excluding use intended to satisfy reporting requirements to relevant regulatory bodies.
- (c) The information in this form, together with any accompanying information, is complete and correct to the best of my knowledge and belief and I take full responsibility for it.
- (d) I undertake to abide by the highest possible international ethical standards governing the Code of Practice for Research Involving Human Participants, as published by the UN WHO Research Ethics Review Committee (ERC) on <http://www.who.int/ethics/research/en/> and to which Unicaf University aspires to.
- (e) In addition to respect any and all relevant professional bodies' codes of conduct and/or ethical guidelines, where applicable, while in pursuit of this research project.

☐

☐ I agree with all points listed under Question 10

Student's Name: Ahmad Abdullahi Fakai

Supervisor's Name: Dr. Shilpa Jain

Date of Application: 03-Dec-2020

Important Note:

Save your completed form (we suggest you also print a copy for your records) and then submit it to your UU Dissertation/project supervisor (tutor). In the case of student projects, the responsibility

lies with the Faculty Dissertation/Project Supervisor. If this is a student application, then it should be submitted via the relevant link in the VLE. Please submit only electronically filled in copies; do not hand fill and submit scanned paper copies of this application.