

**EFFECT OF EMPLOYEES' MOTIVATION AS AN EFFECTIVE
TOOL TO ENHANCE WORKERS' PRODUCTIVITY AND IN
BANKING INDUSTRY.**

(A CASE STUDY OF ACCESS BANK PLC, ILORIN)

By:

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ND/23/BAM/PT/0834

A RESEARCH PROJECT SUBMITTED TO

**THE DEPARTMENT OF BUSINESS ADMINISTRATION AND
MANAGEMENT, INSTITUTE OF FINANCE AND MANAGEMENT
STUDIES, KWARA STATE POLYTECHNIC, ILORIN KWARA
STATE.**

**IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF NATIONAL DIPLOMA (ND) IN BUSINESS
ADMINISTRATION AND MANAGEMENT**

JUNE, 2025

CERTIFICATION

This project has been read and approved as meeting the requirements for the award of National Diploma (ND) Business Administration and Management, Institute of Finance and Management Studies, Kwara State Polytechnic Ilorin, Kwara State Nigeria.

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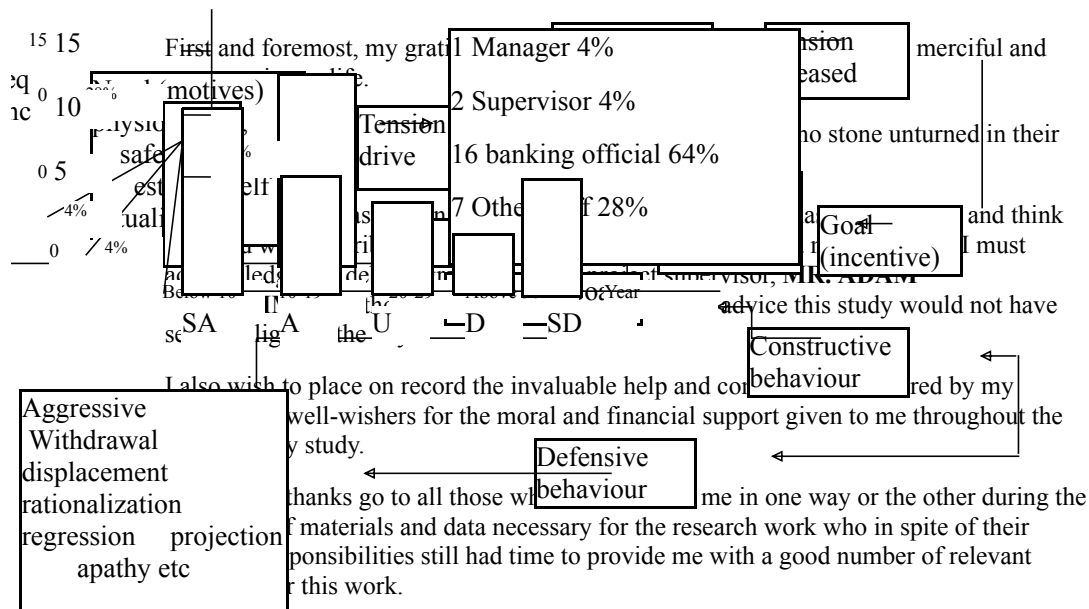
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□ DEDICATION

This project is specially dedicated to Almighty God who crown all human efforts with success and who spare my life throughout this course I also dedicate this project to my parents **MR. & MRS. ABOGUNLOKO**

ACKNOWLEDGEMENT



Finally, my special thanks go to my parents **MR. & MRS. ABOGUNLOKO** also to my humble sisters and brothers for their understanding, love, caring and financial assistance in the time of difficulties throughout the period of my staying in the school.

My prayer is that God will reward those that contributed immensely for me towards this project directly or indirectly.

TABLE OF CONTENTS

Title	Page
i	
Certification	
ii	
Dedication	
iii	
Acknowledgement	
iv	
Table of Contents	v-
vii	
CHAPTER ONE	
1.1 Background to the Study	1
1.2 Statement of the problems	
1.3 Research Question	
1.4 Research Objectives	
1.5 Research Hypothesis	
1.6 Significance of the study	2-3
1.7 Scope a of the study	3
1.8 Definition Of Terms	4-6
CHAPTER TWO:- LITRATURE REVIEW	
2.1 Introduction	7-8
2.2 Conceptual Framework	8-10
2.3 Theoretical Framework	10-
CHAPTER THREE:- RESEARCH METHODOLOGY	
3.1 SA InA :U D SD	26
3.2 population and Sample	26
3.3 Research Design	26
3.4 Sample size and techniques	26-27
3.5 Research Instrument	27
3.6 Method of Data Collection	28
3.7 Method of Data Analysis	28
CHAPTER FOUR: PRESENTATION AND ANALYSIS OF DATA	
4.1 Presentation of data	29
4.2 Analysis of data	29-39
CHAPTER FOUR:- SUMMARY CONCLUSION AND RECOMMENDATION	
5.1 Summary	40-
41	
5.2 Conclusion	42
5.3 Recommendations	42-43
References	
Appendix	

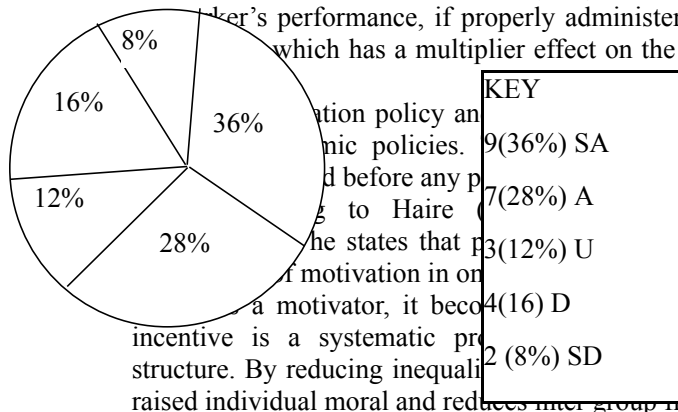
CHAPTER ONE INTRODUCTION

1.1 Background to the Study

Employee's interest in higher productivity does not develop without some

stimulation by management; either directly or through the creation of an atmosphere in which employees want to contribute their best effort to the job.

It must be received that in any organization, motivation 'has a great impact on worker's performance, if properly administered. It will enhance the output of the organization which has a multiplier effect on the rate of profit and turnover of the organization.



KEY

9(36%) SA

7(28%) A

3(12%) U

4(16%) D

2 (8%) SD

considered in isolation from the state of the economy must be implemented.

wages and salary policy and another is certainly one of the

ral psychological problem". An

plishing a sound compensation

employees earning, a good programme

raised individual moral and reduces inter-group friction.

Similarly, motivation (incentives) policy shall be the policy of an organization to promote incentives that are at least as good as, if not better than, those paid by the competitors for similar types of work under similar conditions of works in the communities in which it operates.

1.2 Statement Of The Problems

One approach to employees' motivation has been to add incentive to an individual's job as the primary factor in improving performance. Endless mixes of employee benefit –such as Health care, Life insurance, profit sharing , Employee's stock ownership plans, Exercise facilities, Subsidized meal plans, Child care availability, company's car and more have been used by companies in their effort to maintain happy employees in the belief that happy employee are motivated employee. To what extent has these incentives affect employees productivity in Nigeria: A case study of Polaris plc.

1.3 Research Question

- What are the problem in process of motivating workers?
- What are the various leading theories of motivation and their affect on productivity?
- What are the financial motivation alone that can satisfy the employees need and want therefore stimulate them to work trader?

1.4 Objectives Of The Study

Motivating employees to contribute their efforts to accomplish organizational duties and task requires the identification of variables that could be influencing such efforts. The identification of such variable is not an easy task. This could be attributed to the variety of employees need and aspiration from the jobs which imply that motivating factors are multi dimensional.

Basically, the purposes of the study are:-

- To resolve problem in process of motivating workers.
- To examine various leading theories of motivation and their effect on productivity.
- To determine whether a group of workers will have some need and wants which effects their productivity.
- To determine whether financial motivation alone can satisfy the employees need and wants therefore stimulate them to work harder.

1.5 Research Hypothesis

Hi: There is an effective tool to enhance worker's productivity.

Ho: There is no effective tool to enhance worker's productivity.

1.6 Significance of the Study

For modern days business enterprises to be successful, the presence of committed and dedicated managers and highly motivate workers is required.

To get the workers motivated, the manager must understand those factors that will motivate a particular employee at a particular point in time.

The study will however, assist managers in getting the best out of their

workers to achieve the enterprises objectives.

This will be achieved by establishing the importance of motivation in today's highly competitive and dynamic business environment and how the concept could be used to inspire appropriate co-operation effort essential for achieving individual and organizational goals.

1.7 Scope Of The Study

There are certain motivational factors that would account for a specific type of behaviour (better performance, higher productivity) from the workers. The area which the study covers are:-

- Motivation and employee services
- Maslow's hierarchy of needs
- McGregor theory X and theory Y
- McClelland theory of human motives
- Victor Vroom's expectancy theory
- motivational techniques
- Relationship between fringe benefit and motivation.
- Relationship between motivation and performance.

The study also takes a case study of Polaris of Nigeria Plc and twenty five (25) numbers of respondents to arrive at the objective of the study.

1.8 Definition of Terms

For clarity purpose, the following words (and possible others) and terms will be used in the course of research work. The specific meanings assigned to these words are essential for a full understanding of the study. Among these words includes the following.

- (1) **Fringe benefit**:- These are extra benefit given especially to employee in addition to their salaries or wages.
- (2) **Work**:- That essential part of human life that relate to his Sustenance, survival, status and link to the society.
- (3) **Workers**:- Davidson (1979) defines a worker as any

Person who has entered or works under a contract with an employer whether the contract of personality to execute any work of labour

- (4) **Administration**:- According to Brech, he defines administration as that part of management process concerned with the institution and carry out procedure by which the programme is laid down and communicated and the progress of activities is regulated and checked against target and plan (Robert Appleby C: Modern Business Administration P.4).
- (5) **Management** :- It is a social process entailing

responsibility for the effective and economical planning and regulation of the operation of an enterprise in fulfillment of given purpose or task.

- (6) **Motivation**:- It is kind of inducement which spur the individual externally to undertake a task on a particular action.
- (7) **Productivity/performance**:- The qualitative and

quantitative turnout of worker in the goods and services produced.

- (8) **Efficiency** :- The sums up of qualities and quantities of Job produced within a given time and resources.

- (9) **Compensation**:- That which is given as an equivalent for Services.

- (10) **Job** :- A set of task or responsibilities grouped together under a particular title.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

In Nigeria there is wages and salary system. The level of salary and wages in the country, especially, in public organization is established by law or government career and by civil service regulations. The government through minimum wage laws, place a lower limit on wage level that can legally be paid.

In Nigeria, the wages and incentives boards and industrials council decree No1 of 1993 which come into force in October, 1, 1974, provide for the establishment of national wages Board and Area minimum wages committees for the state and for joint industrial council for particular industries.

The first wages and incentives review in Nigerian was conducted in 1934 with the appointment of the Hunt committee. The fringes committee followed in 1941. In 1945, the Tudor Davis Commission came and recommended a substantial increase in the cost of living allowance. The Harragin Commission and Miller committee (1947) consolidated the various cost, of living allowances into new wages structure which divided the country into six geographical zone with the exception of Gorsuch in 1954, the successive tribunals and commission – Hand bury (1955), Mbanetor (1959) and Morgan (1963) Adebo (1971) and Udoji (1973) review salaries between the public and private sectors of the national economy.

The end results were the adoption of Unified salary structure known as elongated salary structure (ESS) for the country's public servants.

Wages and incentives (fringe benefits) structure is the relationship of wages paid on different jobs is just as important for good personnel relations as the organizations general level of wages.

An adequate wages structure tends to attract high grades employees and to be accepted by them as fair and equitable. Wages differentials are marks of social status in almost every organization. If they do not correspond with the significance of the jobs it will be regarded outrageous for example if Shola is earning less money than Tolu on a job that he firmly believes is more difficult, demanding and more skilled than Tolu's he is dissatisfied and unlikely to do his best works.

Recent development occurred in the salary structure when Babangida came in 1986 there was little adjustment and a lot of policy formulated on incentives so

as to boost worker's morale. After Babangida came in Shonekan after which Sanni Abacha came and improve on the salaries.

Abdulsalam Abubakar during his administration introduced living wage which was later by the democratically elected president Chief Olusegun Obasanjo as minimum wage for level one step 1 is five thousand five hundred naira only for state as may be determined by each state base on the economy condition but must not be less than three thousand five hundred naira.

The most recent is the eighteen thousand naira minimum wage bill under the present administration of Goodluck Jonathan.

2.2 MOTIVATION AND EMPLOYEE SERVICES

To understand human behaviour, it is necessary to understand the need. In order to motivate people to put in their best, it is essential that these various needs be satisfied as far as possible. One of the ways to motivate employee is to provide attractive conditions of service.

BASIC NEEDS:

- 1.) An employment that attract good salary/wages do motivate employee.
- 2.) Job security and safety: Before the introduction of

Retrenchments in the civil service, people performed the security of job which the civil service provided after the retrenchment (1975), which inflicted fear; insecurity on civil servants, workers moral and effort were completely damped.

HIGH NEEDS:

- 3.) Promotion: Where there is provision for employees

advancement to be in a better position of greater responsibilities, more prestige status, greater skill, especially, increase rate of pay of salary, motivation promotion puts new life in individual and activities his knowledge to more effective performance.

- 4.) Job Enrichment: Job Enrichment in different from

job

enlargement. Job enlargements involve increase of task being performed in the job. It encourages the acceptance of responsibility at the bottom of organization. It satisfies egotistic and social needs. A job is to be enriched, when for example task being done by people created into one job so that one individual starts and end the job. In this way the worker can plan his work, use his own discretion in carry out the job and finally satisfy himself when he sees the finished products.

Job enrichment can also be referred to as the enrichment of a job in the addition of motivating factors such as annual leave grant, study leave, salary advancement, housing, transport, holidays, overtime, pension scheme and medical services allowances.

2.3 THEORIES OF MOTIVATION PREAMBLE

Motivation theories attempt to explain why people behave in the way they do. This is not an easy task, Vroom and Deci (1970) in Cole (2004) put it: "the question of what motivate to perform effectively is not an easy one to answer". The difficulty that the researcher involves have to make assumptions about the motive for behavior that they have observe or recorded. There is always an element of subjectivity, therefore, in any judgment made about motivation.

The link between motivation theory and the practiced of management is crucial to management's success. People are the greatest single assets available to an enterprise, infact an organization is people (G.A Cole). Unfortunately, however people are the only assets that can actively work against the organization's goal. It is therefore only by collaborative effort that people can find a releaser for their latent energy and creativity in service of the organization.

Motivation is a process in which people choose between alternative forms of behaviour in order achieve personal goal. It can be describe as behaviour causes by some stimulus but directed toward a desired outcome as describe below:

Stimulus	Appropriate behaviour	Goal/Desired outcome.
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Figure 2.1 The basic motivational model.

In this model the stimulus could be a need for food. Appropriate behaviour would be pulling into motor way restaurant. The goal or the desire outcome would be at the every least the relief of hunger pangs and at best the enjoyment of satisfying meal.

The questions open to the researchers would be to ask the following:-

- ❖ What stimulus promote the observed behaviour?
- ❖ What is the nature of the perceived stimulus? e.g a basis appetite? Its attractiveness?
- ❖ What are the response of the stimulus?
- ❖ Why was the particular behaviour chosen?
- ❖ What goal appeared to be ought by the person?
- ❖ Why was this goal chosen?
- ❖ How effective was the behavior?
- ❖ How appropriate was the goal?

There are two broad categories of motivation theories, Content theories and Process theories.

Theories that focus on the stimulus, i.e on what specifically causes motivation have been called content theories. This category of theory is attributed to people like Abraham Maslow, Herzberg and McGregor.

On the other hand, theories that focus on the behavior have been called process theories. Exponent of this approach include Victor vroom, Adam's equity theory e.t.c.

2.3.1 CONTENT THEORY MASLOW'S HIERARCHY OF NEEDS

Maslow (1954) cited in Howards (1976) suggested that human beings need to operate at a number of different levels. From basic physiological needs such as self- development and self-fulfillment e.t.c. According to him, man always has need to satisfy. Maslows general argument was that other things being equal, people tend to satisfy their lowest level physiological need before moving onto higher level needs.

The levels can be arranged in an hierarchy as shown below in figure 2.2:

□Maslow's hierarchy of human needs.

Physiological needs are the basic needs of people, food, clothing and shelter. These needs are strongest in a man's life and must be satisfied before any other needs. These needs can be satisfied with money. As soon as the physiological needs are satisfied, safety need appears, an individual's safety become very important to him. A question may arise such as what happen to me when I got sick? How am protected from organizational hazards? Could there be any dismissal ~~anytime~~ any moment? All these are security and protection in any organization set up.

Social needs are often referred to as acceptance needs. The individual has satisfied his two basis needs and want acceptance, to love beloved. These include friendship, affection and the sense of belonging.

Followed the social need is the esteem need. At this stage, the individual has need for recognition, achievement and the need for self respect, the esteem need is the ego need such individual wants his contribution to be recognized and accepted by management and co-workers.

Under the self actualization, otherwise known as the fulfillment need. This is the needs for an employees to reach the highest potential at work place or in conquering his environment.

According to Maslow "what a man can be, he must be," Maslow has succeeded in classifying human needs at least as an aid for thinking for management. What is being disputed in Maslow's theory is the issue of successive saturation. One can easily see the interrelatedness in human needs.

In fact, by satisfying one need, the other needs are apparently receiving attention for the dignity of human being is predicted on the satisfaction of all the needs. Figure 2.3 below shows the different behaviours associated with need cycles.

Fig 2.2, Behaviour associated with need cycle.

Source: Howard M. Carlisle: management concepts and situation, Chicago: Science Research Associate, Inc, 1976, P. 272.

As shown in the table, the media or goals are the drives that create the tension that are fulfilled goal oriented behaviour. Should the need remain unfulfilled as the lower part of the loop shown, new tension is created and new goal oriented behaviour is made to satisfy the needs. If the need is satisfied in the upper loop, tension is released, a new goal emerges and tension is created.

Failure to achieve an objective gives rise to a series of defensive behaviour such as progressive withdrawal depression and projection.

2.3.2 McGregor – Theory X and Theory Y

Theory X: the basic assumptions of theory X are:

- ❖ This assumption regards employees as being inherently lazy, dislike of work and will avoid it if they can.
- ❖ Because of this human characteristic dislike of work, most people must be coerced, controlled, directed and motivated or threatened with punishment to get them to put forth adequate effort toward the achievement or organizational objectives.
- ❖ The average employees wished to avoid responsibility, have relative little ambition and want security above all.
- ❖ Work if not downright distasteful in an onerous chore to be performed in order to survive.

Theory Y: The basic assumptions for theory Y are:

- ❖ The expenditure of physical energy and mental effort in work is as natural as play or rest.
- ❖ External control and threat of punishment are not only means for bringing about effort towards organizational objectives. Man will exercise self-direction and self control in the services of objectives to which he is committed.
- ❖ Commitment to objective is a function of the rewards associated with their achievement.
- ❖ The average employee learns under proper condition, not only to accept but seek responsibility.

The capacity to exercise a relatively high degree of imagination, ingenuity and creativity in the solution of organizational problems is widely and not narrowly distributed in the population.

- ❖ Under the condition of modern life, the intellectual potentialities of the average human are only partially utilized. The role of managers, therefore, is that of developing potential and facilitating people to use their potential towards organizational goals.
- ❖ Managers who believes in theory X mistrust people's attempt to closely supervise and control employee. Since theory X people have low maturity (ability and motivational level), their behavior can easily be influenced by positional powers – coercion, rewards and connection (basically carrot and stick approach).

- ❖ These managers who subscribe to theory Y behave according to the postulate in theory Y. They believe that human being like to take responsibilities and that commitment to an objective is a function of the rewards associated with it. Those rewards are the needs that will motivate them to act. The rewards create the tension in the individual that subsides when realized. How will act or react to other people is influenced by our assumptions about those people. A motivated employee has adult characteristics, he enjoy independence, has longer deeper and more consistence interest in what he does. But a frustrated employee is forced to act like a child he has dependency syndrome with erratic casual or shallow interest.

2.3.3 MCCLELLAND'S THEORY OF HUMAN MOTIVE

McClelland's work originated from investigations into the relationship between hungers needs and the extend to which imagery of food dominates the through process.

From subsequent research, McClelland and his colleagues identified the following main arousal based and socially developed motives.

1 Need for power [n-pow] desire to influence others and control environment.

2 Need for Achievement [n-Ach] drive to excel to achieve in

relation to a set of standard, to strive to succeed, to do better than others.

3 Needs for Affiliation [n-Aff] desire to maintain friendly, cordial are harmonious relationship with others. These three motives correspond, roughly, to Maslow love, esteem and self actualization needs.

n-AFF = love need (Maslow)

n- POW = esteem need (Maslow)

n- ACH = self actualization need (Maslow).

Of these three, the need for achievement receives the greatest emphasis in the research. This was because this motive perceived as having relating stable tendency and was actuated by external event individual's situation.

McClelland (1967) found that individual with high N-Ach factor tended to display the following characteristic.

1) Their need for achievement was constant.

2) They sought tasks in which they could exercised

Responsibility.

3) They preferred tasks which provide a change without being to difficult and which they felt could master (i.e they did not set themselves impossible goal).

4) They actively sought feedback on their result.

5) They were less concern about Affiliation or social needs.

McClelland concluded that n-Ach was developed more by the expenses of childhood and cultural background than by inherited factor.

In view of the suggested characteristics of the achievement types of person, McClelland's idea has being applied in the selection of managers.

The psychometric test known as Thematic Apperception Test (TAT) has been widely used to elicit impossible n- Ach, n-Aff and n- pow tendencies. This test tasks subjects to look at a series of picture, which they have to describe in terms of what is happening, who are the people concerned? What will happen and so on. The strength of individual needs are inferred from their descriptions.

PROCESS THEORIES

These are work- centered (answering how) one explain how behaviour is energized, directed and maintained. This theory is attributed to people like.

1 Victor Vroom's expectancy theory

2 Adams's equity theory.

2.3.4 VROOM'S EXPECTANCY THEORY

According to him, in Cole (2004), under condition of free choice, an individual motivated towards that activities which he is most capable of understanding and which he believes has the highest probability of leading him to his most preferred goal. He believes that motivation is a product of value one can seeks and one's estimated of probability that certain action will lead to those values.

Thus:

Motivation = Valences X Expectancy, where

a) Valence :- Is the strength of the belief that attractive

records are potentially available. For example, if an employee wants promotion, it has high valence. It is an expression for a desire for achieving a goal. It arises from the internal self and is conditioned experienced. Some may find intrinsic value in work itself, especially, if they have strong work ethics deriving satisfaction through a sense of completion, doing tasks in the right way or creating something new. Other goals could be recognized, praise, risen in salary e.t.c.

b) Expectancy:- It is the extent of the individuals perception,

or belief, that a particular act will produce a particular outcome.

Being an action outcome relationship, if value may vary from 0 to 1.

In order to motivate employee, it is not enough to offer than rewards. They must also feel:

1. Attracted towards those rewards through better communication about their value
2. Convinced that the prescribed efforts will lead them to those rewards and
3. They have the ability to put their prescribed efforts.

2.3.5 ADAMS EQUITY THEORY

Another recent motivation theory is Equity Theory which suggest that people make comparison's between themselves and others in terms of what they invest in their work (inputs) and what outcome they received from it. With this they also judge whether they are fairly treated by comparison.

Robbins (1993) cited in Cole (2004). In view of his research suggested that when people perceive an inequitable situation for themselves this can be predicted to make one of the six choices:

1. Change their input (e.g not exerting as much effort).
2. Change their outcomes (e.g individual paid on a piece rate basis increase their pay by producing a higher quantity of units even if of a lower quality).
3. Distort their perceptions of self (e.g I used to think I worked at a moderate pace but now I realize I work a lot harder than everyone else).
4. Distort perceptions of others (eg 'X' s job isn't as

desirable as I first thought).
5. Choose a different reference point (eg, 'I may not be doing as well as my brother, but I' am doing better than our father did at my age')
6. 'leave the field' (i.e quit their job!)

J. Chasey Adam (1964) cited in Appleby (1987) and his

Colleagues found that if employees thought that they are being treated equitably, their work was sustained. If they thought they were not being treated equitably in relation to other comparable employees then their effort decline.

Equity theory suggests that people are not only interested in reward as such, which is the central point of expectancy theory, but they are also interested in the comparative nature of reward.

2.4 OTHER MOTIVATIONAL THEORIES

The research work may not be complete without referencing the contribution of Lock (1976) cited in Balogun (11983), he asserted that the so-called goal theory (motivation based on goal setting) is the goal that an individual is aiming for which motivates rather than just the satisfaction of attaining it. Lock's view is what a person value or desires determines the goal he sets for himself, but what actually drives him (motivate him) are the goal themselves.

Edgar Schein (1988) cited in Hackman (1978), in a leading text on the behavioural sciences identifies a number assumptions that have been made about motivation.

These assumptions are summarized in order of historical appearance as follow.

- ❖ Rational-economic view: This view of individual behaviour has its root in the economic theories of Adam Smith in the 1770's. It suggests that people are primarily motivated by self interest and the maximization of gain.
- ❖ Social view:- This view of motivation sees people as motivated primarily by their social needs.
- ❖ Self actualizing view:- this view sees people as motivated by self fulfillment needs than by others.
- ❖ Complex view :- This view of motivation sees it as an altogether complex than previously conceived people are complex variable, they respond to a variety of managerial strategic and are affected by different task and different work groups.

CONCLUSION

Human motivation is an issue which is as complex as it is important for management in organizations.

Hawthorne studies as applicable to motivation theories. A study undertaken at the western electric Co's Hawthorn works in Chicago between 1927 and 1932 under the direction of Harvard psychologist, Elton Mayo concluded that:-

- a) A workers behaviour and sentiment were closely related.
- b) Group influences were significant in affecting the individual behaviour.
- c) Money was lesser important in determining worker's output than group standard, sentiments and security.

2.5 RELATIONSHIP BETWEEN PERFORMANCE AND MOTIVATION

Motivation is necessary for performance. If the individual does not feel included to engage himself in the work behaviours, he will not put in adequate effort to perform well. Unless the individual has necessary ability to do the work and perceive his role accurately and is provided with the require resources, mere motivation to do the job may not result in effective performance.

Managers have to provide encouragement official guidance and help employee to develop a sense of competence also. For sustaining motivated performance valiant rewards should be offered.

Terrance R. Mitchell (1978), confirms the postulated relationship is multiplication, which implies that both ability and motivation must be high for good performance. If either component is low or zero, then performance will be low. One must exert a lot of effort and be able to act correctly so that the performance can be rated high. It is vital to success for employee or workers to be motivated in order to meet the set goals of the organization.

2.6 RELATIONSHIP BETWEEN FRINGE BENEFITS AND MOTIVATION

Another dimension of employee motivation is the incentive (fringe benefits). Based on two widely accepted psychological principle that increase motivation, improve performance and recognition is a major factor in motivation, a proper designed incentive scheme goes along way towards achieving the goal of employees motivation.

But most incentive fails, the reason for which could be attributed to flouting the four basic tenets: simplicity, specificity, attainability and measurability.

A money-base incentive system provide a solution. Though there are barriers of effective implementation of merit pay, the process can be smooth if the following guideline are adhered to:

Establish high standard of performance

- a) Develop Appraisal system focused on job specific result oriented criteria.
- b) Train supervisors in the mechanics performance appraisal and in the act of giving feedback to subordinates.
- c) Relates reward closely to performance.
- d) Use a wide range of incentive for the incentives

scheme to be effective, the designer of incentives scheme should also address the pay policies issue such as the effect of inflation on pay planning and administration, pay compression and pay rises.

There are employee's compensation other than wages and salaries although some of them are provided in form of money payment.

These benefits generally available in Nigeria include those relating to: insurance of employee against total injury, retirement include annual leave, sick

leave e.t.c.

2.7 MOTIVATIONAL TECHNIQUES

1. FINANCIAL INCENTIVE

This is an attempts to meet the needs or wants of the employees. Some of the factors which motivate the workers are the following:-

- a. **Salaries and wages:-** This is the reward in monetary terms accruing to workers after the successful completion of a specified task or job.
- b. **Bonuses:-** It can be end of a year bonus or Christmas bonus. These are extra sum of money paid to the employee as a reward for hard work or improved efficiency by the end of the year by the organization.
- c. **Loans:-** I.O.U as an example, it is an amount of money lent for a stated period of time in an organization.

All these are financial incentives which motivate workers.

we can also add:

Promotion:- The employee can be promoted at the end of every year or for a special excellent performance by the employees; and the salary will be increased, the employee is being motivated.

II NON-FINANCIAL INCENTIVES

- a) Recognition:- an employee can be motivated when he is being recognized in an organization. It could be by praising him for a well done job.
- b) Job enlargement:- A job is enlarged when the employee carries out a wider range of task of approximately the same level of difficulties and responsibility before he is motivated.
- c) Job enrichment:- As a factor which motivates, job can be enriched when the employee is giving a greater responsibilities and scope to make decision. Also, he is expected to use the skill which has not being used when he is motivated.
- d) Training and Development:- The employee will be very happy, whenever employer send them on seminar, or workshop, they become more developed and professionally qualified. It also increases their skill, knowledge and attitude to work.

CHAPTER THREE METHODOLOGY

3.1 INTRODUCTION

The procedure followed in carrying out this study is carefully presented in this chapter. In this chapter, the population and sample, research design, research instrument and method of data collection are dealt with.

Equally sample percentage frequency and graphs such as bar chart, line graph are used to buttress the analysis.

3.2 RESEARCH DESIGN

The research work adopted a descriptive design, which shows that the research work related itself with a systematic description of data to the effects of motivation on workers performance.

The research do not test hypothesis, instead, research questions raised in chapter one is been analyzed.

3.3 POPULATION OF THE STUDY

The sample process or size means the population in the area of study. Since it is

costly and time consuming to contact the whole population, random sample techniques is used in carrying out this research work. In carrying out this research work, 25 people of the sample frame are selected at random to serve as sample size.

3.4 SAMPLING SIZE AND SAMPLE TECHNIQUES

Sampling is a process or method that can be used to select representation from the population. This representative must stand for all the element in the population in terms of characteristic, features and strength etc. with due consideration to the topic of this write up the researcher use random sampling method for the investigation.

The method was particularly chosen to enable the investigation describe the characteristics of respondents with respect to their occupation, sex, marital status, level of income etc.

Furthermore, the approach also aided by the respondents.

However, it is costly or impossible to sample the whole population or even a substantial part of it to achieve satisfactory precision. For the study and for convenience one. Fifty (25) were administered but Fifty (25) questionnaires were returned, which all the analysis were based upon.

3.5 METHOD OF DATA COLLECTION

Both primary and secondary sources were used to gather, the relevant data need for this project. For the primary data, the researcher conducted personal interview which involved some staff of firm whom information on the success of their sales promotion activities campaign. We also use personal interview to gather information from some respondents especially the illustrated ones who could not attend to our questionnaires.

In addition to personal interview, questionnaires were administered to gather information especially from those who could not be reached through interview. The questionnaires which were administered mostly to the consumers consisted of dichotomous and multiple-choice question.

For secondary data, the investigator made see some of relevant text-book written by marketing authors as well as some journals of marketing and advertising.

3.6 INSTRUMENTS OF DATA COLLECTION

For the success of this research work, the researcher used face - to - face interview and closed ended type of questionnaire. This is to ensure better objectivity of the instrument used.

The questionnaire is divided into two parts: Part one (1) constitutes personal data of the respondents such as Sex, Age, Section in which the respondents works and the year of service.

Part two (2) specifically consists of the questionnaire items that really measured the variable interest in the study.

3.7 METHOD OF DATA ANALYSIS

The data collected were analyzed using percentage frequency and graph such as a bar chart, line graph and pie chart. This means, it gives clear interpretation of the information collected from the respondents.

4.1 PRESENTATION OF DATA

This chapter presents the analysis of data collected. It was organized around the research questions raised.

The research question as it appeared in chapter one was written and all finding regarding it were all discussed.

However, the other method used in collecting data was personal interview.

Simple percentage, tables, charts and graph was used to present and analyze the data collected.

4.2 DATA ANALYSIS AND RESULTS

Table 1:- SEX DISTRIBUTIONS FREQUENCY

SEX	FREQUENCY	PERCENTAGE%
MALE	16	64
FEMALE	9	36
TOTAL	25	100

SOURCE: - FIELD SURVEY 2025

From the table above, it shows that out of 25 respondent only 16(64%) were male and 9(36%) were female.

TABLE 2:- AGE RANGE

RANGE	FREQUENCY	PERCENTAGE%
15-24	3	12
25-34	11	44
35-44	7	28
45-Above	4	26
TOTAL	25	100

SOURCE:- FIELD SURVEY 2025

From the above, out of 25 respondent sampled, 44% were between the age of 25-34 written shows that this group of people can perform their duty with maximum efficiency and effectiveness. Equally 28% were between 35-44. From this analysis, 72 %(I.e44%+28%) can still work for the next 25years before retirement. The 45years and above range are almost at the verge of retirement. The indication of this is that organization has more energetic work force.

Table 3:- LENGTH OF SERVICE

YEARS	FREQUENCY	PERCENTAGE%
30 ABOVE	-	-
20-29	2	8
10-19	12	48
Below 10	11	44
TOTAL	25	100

SOURCE: - FIELD SURVEY 2025

Figure 1

chart showing the length of service of respondents plotted from table 3

The above table and bar chart show that 0% of the 100%of respondent has been in service for over 30years, while 2 which represent 8% of the respondents have been in service between 20-29years, 48% have been in service for 10-19 years and 44% have spent below 10years in service. This implies that the entire groups have enough experience to talk about employees' motivation.

Table 4 :- WORKING STATUS

STATUS	FRQUENCY	PERCENTAGES%
MANAGER	1	4%
SUPERVISOR	1	4%
BANKING OFFICER	16	64%
OTHERS	7	28%
TOTAL	25	100

Source; Field survey 2025

Chart 1
Respondent based on status
KEY

The pie chart drawn from table 4 is showing the respondent on the basis of status. 64% of the total respondent are banking official and this group are responsible for the day operation of the banking activities they are the main target for staff motivation.

Table 5:- SALARY GRADE LEVEL

GRADE LEVEL	FREQUENCY	PERCENTAGE%
1-4	6	24
5-7	10	40
8-12	8	32
13 ABOVE	1	4
TOTAL	25	100

SOURCE; FIELD SURVEY 2025

The table above highlighted that 40% and 32% of grade level 5-7 and 8-12 respectively which are the operational staff have the largest percentage. The effect of motivation for these group can not be underestimated. The supporting staff of grade level 1-4 have 24%, while the management staff level 13 and above have only 4%.

TABLE 6:- FREQUENCY DISTRIBUTION ON FRINGE BENEFIT

STATEMENT 1 SECTION B:-

Since you have been working with the bank, have you been enjoying fringe benefit?

CLASSIFICATION	RESPONDED	PERCETAGE
STRONGLY AGREE	15	60
AGREE	10	40
UNDECIDED	-	-
DISAGREE	-	-
STRONGLY DISAGREE	-	-
TOTAL	25	100

SOURCE: FIELD SURVEY 2025

The table above indicated that 60% of the respondents strongly agree with the statement above, 40% agree and none of the respondent disagree with the fact that they have been enjoying fringe benefit.

Table 7 :- MOTIVATION RESULTING FROM BENEFIT

Research question 2, section B:- This benefit has been a motivating factor to your job.

CLASSIFICATION	RESPONDED	PERCETAGE
STRONGLY AGREE	15	60
AGREE	10	40
UNDECIDED	-	-
DISAGREE	-	-
STRONGLY DISAGREE	-	-
TOTAL	25	100

SOURCE: - FIELD SURVEY 2025

The above table results that all respondents are motivated each time they receives fringe benefit.

TABLE 8: EFFECT OF RECOGNITION ON MOTIVATION
STATEMENT 3: My Company recognizes my input on the job.

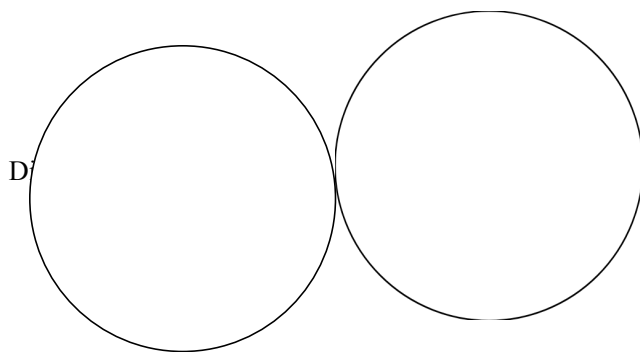
CLASSIFICATION	RESPONDED	PERCETAGE
STRONGLY AGREE	12	48
AGREE	10	40
UNDECIDED	-	-
DISAGREE	3	12
STRONGLY DISAGREE	-	-
TOTAL	25	100

SOURCE :- FIELD SURVEY 2025

The above table indicates that 48% of the respondents strongly agree with the statement, 40% agree ordinarily, 12% disagree. Meaning that the bank recognized the input of their staff in the success of the day to day operation. Employees having a sense of belonging motivate them to put in their best.

Table 9 :- EFFECT OF BANK POLICYON MOTIVATION STATEMENT 4:My bank policy and administration is satisfactory to me.

CLASSIFICATION	RESPONDED	PERCETAGE
STRONGLY AGREE	10	40
AGREE	5	20
UNDECIDED	3	12
DISAGREE	2	8
STRONGLY DISAGREE	5	20
TOTAL	25	100

SOURCE: - FIELD SURVEY 2025

Bar c

Chart showing the effect of bank policy on employee motivation.

The table above indicate that 40% of the respondent strongly agree that they are satisfied with the bank policy, while 20% agree ordinarily. Only 12% are undecided. Meanwhile, we have 8% and 20% of the respondent disagree and strongly disagree respectively. Meaning a total of 28% are not satisfied with the discrimination between B.sc and HND is the main point of dissatisfaction, and this tends to low their morale.

Table 10:- **EFFECT OF RESOURCES AVAILABLE ON MOTIVATION.**

STATEMENT 5: There are enough resources to carryout banking operation.

CLASSIFICATION	RESPONDED	PERCETAGE
STRONGLY AGREE	20	80
AGREE	2	8
UNDECIDED	-	-

DISAGREE	2	8
STRONGLY DISAGREE	1	4
TOTAL	25	100

SOURCE: - FIELD SURVEY 2025

□Diagram

The table and chart above shows that 20% (80%) strongly agree, while 2(8%) of the respondent agree ordinarily with the statement 2(8%) and 1(4%) disagree and strongly disagree respectively. This implies that the bank make enough resources available to their employee to do their job. This can be highly motivating.

TABLE 11 :- EFFECT OF TRAINING ON MOTIVATION

STATEMENT 6:- My bank organizes training programme regularly to develop employee.

CLASSIFICATION	RESPONDED	PERCENTAGE
STRONGLY AGREE	8	32
AGREE	10	40
UNDECIDED	3	12
DISAGREE	2	8
STRONGLYDISAGREE	2	8
TOTAL	25	100

SOURCE :- FIELD SURVEY 2025

The table above shows that 32% of the total respondents strongly agree with the statement, 40% agree ordinarily, 12% were undecided, 8% disagree, while 8% strongly disagree. This is an indication that the bank organize training programme regularly for the most relevant employee in the bank.

Table 12: EFFECT OF JOB SATISFACTION

STATEMENT 7:- I am really satisfied with my job.

CLASSIFICATION	RESPONDED	PERCETAGE
STRONGLY AGREE	9	36
AGREE	7	28
UNDECIDED	3	12
DISAGREE	4	16
STRONGLY DISAGREE	2	8
TOTAL	25	100

SOURCE: - FIELD SURVEY 2025

Chart II RESPONDENT ON THE BASIS OF JOB SATISFACTION

□The above table and chart showing that 9(36%) of the total respondent strongly agree with the statement, 7(28%) agree ordinarily, only 3(12%) are undecided, while 4(16%) and 2(8%) disagree and strongly disagree respectively with the state00ment.

This implies that 60% of the respondent are satisfied with their job and are motivated by the condition of services.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 SUMMARY

The research work focuses on Employee motivation:

an Effective tool to enhance workers productivity (A case study of Access bank Nigeria plc).

Essentially, this research focuses on motivations effort in determining the effect they have on the employee's willingness to increase productivity. In keeping to the statement of problem, these are research question which are to be solved.

I. Does motivation prevent high labour turnover?

II. Does effective motivation lead to job satisfaction?

III. Does efficient motivation enhance productivity?

IV. Does training and development enhance productivity?

These research questions are not effected by literature review. The numbers of these questions were answered because the purpose of the study which can give the best answers are as follow:-

a) The labour turnover is prevented when the employees are motivated.

b) Productivity will be highly increased by motivating workers.

c) Job satisfaction occur when the factors are combine to motivate people and help them to enjoy their employment.

d) Productivity is increased when there is training and development because they are educational process which employees like personnel managers gain technical knowledge and skills for a purpose.

The scope of the study is the area which the study covered e.g the content theories, process theories. It also covered the aspect of like relationship between motivation and productivity, relationship between fringe benefit and motivation.

In the literature review the researcher pointed out the motivational techniques like financial incentive which is he attempt to meet the areas and wants of the employees as one of the factors that motivates. For instance, salaries and wages, bonus, loan and recognition. Non-financial incentives are involved which are recognition, trade union, collective bargaining, job enlargement e.t.c.

Under research methodology, the researcher was able to establish appropriate finding to the statement of the problem by analyzing the data. The research design, the various types of research design are also included, but for the purpose of this research, survey design was used. Both primary and secondary data were employee in collecting the data.

In the analysis of data, table 6 shows that 60% and 40% of the respondent strongly agreed and agreed ordinarily, respectively that they have always receive fringe benefits.

The table 8 shows that 88% of respondent agreed that their company recognizes their input on their job and this motivated a great deal.

Figure III :- in the analysis, shows also that a total of 88% agreed that availability of resources to do their job is a great motivation for them.

However, in figure II, 60% were satisfied with the bank policy, 12% are undecided, while a total of 28% are not satisfy with the discrimination between the Bsc and HND holder.

Finally in chart II, a total of 64% have job satisfaction, 12% are undecided and 24% are not satisfied. This must be an implication of discrimination of Bsc and HND earlier mentioned.

5.2 CONCLUSION

Based on the summary above, the researcher arrived at the following conclusion:

— That incentives, especially, financial incentive is of great influence on the attitude of workers.

- ___ That the employees of the bank are satisfied with the policy and administration.
- ___ That the organization recognizes the ability and input of the employees on the job.
- ___ That the organization is providing adequate resources for the employees to realized their aims and objectives.
- ___ That the organization should try as much as possible to encourage participation of employees in the decision making.
- ___ Lastly, regular training programme for development is a development that has great motivating factor on the employees.

5.3 RECOMMENDATION

- The recommendation of this research work is based on the conclusion drawn below.
- ___ The management must recognize the ability and input of employee on the job.
 - ___ The management must ensure that company or the organization policies are satisfactory to the employee.
 - ___ the supervisors in an organization must monitor the subordinate closely.
 - ___ the organization should make available resources that
 - will enable the employee to perform their job and achieve the organizational objective.
- Frequency___ lastly, the secret of private and public liability company's success lies in employees motivation.
- essentially, it recommends that public and civil service administrators should learn in the private sectors in the following areas: give financial incentive and pay ployees entitlement as at when due.

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Department of Bus.Admin,
Kwara state polytechnics, Ilorin Kwara State.
Dear Respondent,

QUESTIONNAIRE

I am a final year student of the above named institution conducting research on the effect of motivation on workers productivity using your organization as a case study.

This study is being carried out as part of my requirement for the award of Higher National Diploma in Business Administration.

You are required to answer the questionnaire as honestly as possible. Any information given will be treated with strict confidence and for academic purpose only.

Thanks for your cooperation.

Yours Faithfully,
Abogunloko Lateef Adekunle

THE RESEARCH QUESTIONNAIRE ON MOTIVATION AND WORKERS PRODUCTIVITY

SECTION A:- PERSONAL DATA

1) Sex :- Male [☐]
Female [☐]

2. Age: 15-24 []

25-34 []

35-44 []

45– above []

3 For how long have you been working with Polaris bank?

A. Over 30years [] (b) 20-30years [] (c) 10-19years [] (d)
less than 10years []

4. What is your present working status?

a. Managers []
b. Supervisor []
c. Clerk []
d. Operation []

5. What salary grade level are you presently?

a. Level 1-4 []
b. Level 5-7 []
c. Level 8-12 []
d. Level 12 above []

SECTION B: Information on working condition

6. Since you have been working in this organization, have been enjoying
fringe benefit?

a. Strongly agree []
b. Agree []
c. Undecided []
d. Disagree []
E. Strongly disagree []

7. This benefit has been motivating you on your job?

a. Strongly agree []
b. Agree []
c. Undecided []
d. Disagree []
e. Strongly disagree []

8. My company recognize my input on the job?

a. Strongly agree []
b. Agree []
c. Undecided []
d. Disagree []
e. Strongly Disagree []

9. My company policy and administration is satisfactory to me

a) SA []
b) A []
c) U []
d) SD []

e) 10. My boss calls for our input in decision making

a. SA []
b. A []
c. U []
d. D []
e. SD []

11. There are enough resources to meet the objectivity of the company?

a. SA []
b. A []
c. U []
d. D []

- e. SD []
12. My company organizes training programme regularly for the staff?
- a) SA []
- b) A []
- c) U []
- d) D []
- e) SD []
13. You enjoy working in a team than being alone?
- a) SA []
- b) A []
- c) U []
- d) SD []
14. I think you really like your job and enjoying what you are doing.
- a) SA []
- a) A []
-
- b) U []
- c) D []
- d) SD []
15. Am only doing this job because of the good pay.
- a) SA []
- b. A []
-
- c. U []
- d. D []
- e. SD []