MOTIVATION AS A MANAGEMENT TOOL FOR HIGH PRODUCTIVITY IN COMMERCIAL BANKS IN AGUATA, ANAMBRA STATE

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Abstract
This paper explores motivation as an office management tool for high productivity in commercial banks with focus on Aguata local government area of Anambra state. The research objectives included among others, the motivational strategies adopted by bank managers; and to find out if the strategies influence workers' performances to enhanced productivity. The method adopted for this study was survey design. Taro Yamane's simple random sampling technique was used to draw 50 bank workers as the sample to represent the population of 250 workers. Self-structured questionnaire was used as the major instrument of data collection. Tables and simple percentages were used for presentation of data and analysis. The study found out that motivational factors adopted by different bank management vary; that motivators for individual workers are not the same; that due to individual differences not all available strategies motivate every worker; that the planning and implementation of motivational schemes are too challenging to the bank management etc. The study concluded that motivation is an effective office management tool for enhanced productivity when the right application is made and at an appropriate time. Based on the findings, the following recommendations were proffered: that the bank management should do in-depth study of the real motivators for their workers based on individual differences; attention should be given to physical condition of the environment under which workers do their jobs etc.
Keywords: *Motivation, Management, Banks, Productivity*

Introduction

The art of management is strongly based on how best to achieve objectives through people at work and other resources. Management is responsible for acquiring, developing, protecting, compensating, maintaining utilizing human resources in order to be effective and efficient contributors towards realization of objectives (Anunike, 2015). It is pertinent to note that no management can achieve the target-objective in isolation from employees' commitment. Thus management is said to be a "process of working with and through others to achieve organizational objectives in a changing environment" (Kreitner in Anunike, 2015).

Getting employees focused on the achievement of organizational goals is one of the major challenges facing all office managers. The quest to get workers' efforts directed to the corporate aim requires development of both effective and efficient motivational policy and techniques. In financial institutions, office managers are equally vested with the responsibility of ensuring that workers' efforts are maximally utilized in achieving their corporative objectives. Bank management adopts various techniques to get their workers motivated. However, not all the strategies are indeed motivators for all and at all times as in Onifade (2004) who opined that what

motivates one may not motivate another.... therefore motivation expresses why people behave the way they do. It determines and energizes behaviors. Therefore the internal and external driving force which produces the willingness to perform optimally for enhanced productivity is the focus of this discourse.

Statement of the Problem

Office managers in financial institutions basically gear their efforts in ensuring that the human elements are not under-utilized hence face the challenge of getting them motivated. Many variables are involved in the adoption of motivation policy and techniques. There are varied types of motivational strategies which are either intrinsic or extrinsic. This has presented motivation not just a simple operational management tool for achieving high productivity. Consequent upon this premise, this study is geared towards finding out if and how motivation is a management tool for workers' performance for high productivity in commercial banks particularly in Aguata, Anambra state.

Objectives of the Study

The major objective of this study is to examine motivation as office management tool for workers' performance for high productivity in banks in Aguata. Specifically the study is to:

1. find out which motivational strategies are used by office managers in banks;
2. find out the real motivational strategies that impact the behaviors and performance of bank workers for high productivity;
3. find out the challenges of implementing the motivational strategies to influence workers' performance towards enhanced productivity.

Research Questions

The following questions guided this study:

1. What motivational strategies are mostly used by bank management in Aguata?
2. Which of the motivational strategies impact on workers' behaviors and performances for high productivity in the banks?
3. Are there challenges in the use of motivational strategies to influence workers' performance for high productivity in the banks**?**

Conceptual Review

Concept of Motivation

The concept of motivation has been attracting the attention of behavioral scientists, industrial psychologists as well as management scientists. Motivation does not have a generally acceptable definitions. To get people at work motivated towards achieving the corporate goal requires the management not only to understand what

the major goal is but also what the needs of the people are. Motivation generally applies to drives, whishes, desires, needs and other influencing factors. It expresses why people behave the way they do. It determines and energizes behaviors (Onifade, 2004). The responsibility of the management is to discover the valued needs of office staff to get them act according to the organizational desire – high productivity. (Ezeali and Ewulonu, 2011). Motivation is the reason for which human and other animals initiates, continue or terminate a behavior at a given time (en.m.wikipedia.org)

For better understanding, let us look at some definitions of motivation. Jain (2004) defined motivation as "an activated state that causes a person to initiate goal–oriented behavior. The act of arousing or stimulating an inward urge to action in order to achieve goal. According to Cambridge Dictionary, (2021) motivation "is willingness to do something or something that causes such willingness". It is the process that initiates, guides, and maintains goal–oriented behaviors. It involves emotional, social and cognitive etc forces that activate behaviors (Cherry, 2023). Gualy (2010) opined that motivation mans the reasons underlying behaviors and the attribute that moves us to do or not to do something" It is the variety of forces which makes a person pursue their goals some of which are internal and others that are external (Afiyate, 2019). Motivation is described as behavior caused by some stimuli but directed towards a desired outcome thus: *stimuli -------appropriate behavior ------- desired outcome* (Cole, 2002)**.** This implies that the required attitude towards goal achievement in any bank draws attention of managers to improved behaviors of workers through motivational strategies.

A manager's attitudes towards creating a happy and conducive work environment helps him make the right choice of suitable method. This simply means that a felt need can only activate actions or more efforts. While already satisfied needs cannot activate more efforts towards achieving bank or organizational goals.

It also shows that what motivates one staff may not motivate another. Some may be intrinsically motivated, some may extrinsically motivated etc. There are various forms of motivation. According to Triola (2021) there are introjected and identified motivation, intrinsic and extrinsic motivation. We also have positive and negative etc. The basic types of motivation are.

- Intrinsic/psychological motivation: These are primarily non-material motivating factors eg. Praise and commendation for work well done, recognition for outstanding effort towards goal achievement etc.
- Extrinsic/social motivation: The major sources of this type of motivation are material and tangible rewards. They are able to influence the behaviors of workers. They are not the behaviors themselves eg fringe benefits, health and leave allowances, bonuses etc.(ww.studyandexam.com)

Behaviors whether intrinsically or extrinsically activated depend on individual personality, values, interests, attitudes etc. However, one can be motivated

intrinsically and extrinsically simultaneously. Some motivational strategies include the following.

- Negative strategies: These motivational strategies are on the basis of force, fear or threats. They activates behaviors towards work just because of the attachment of punishment to non-performance or under-performance eg. Query, suspension, denials, underpayment etc.
- Positive strategies: These come with re-enforcement of office staff efforts etc recognition of good efforts, delegation of authority, participation in decision making, bonuses and pay increase, etc.(www.indeed.com).
- There are other motivational strategies or approaches of getting employees improve their performances towards organizational goal achievement. They are:

a. Setting intermittent attainable goals
b. Provision of career development opportunities eg. Study leave
c. Encouragement of open door policy
d. Provision of conducive office work environment
e. Creating and promoting spirit of team work etc. (Herrity, 2023)

Each of the strategies whether positively or negatively applied has the capacity to influence the workers' behaviors to opposite direction. Most important is the ability of the management to understand the pros and cons of the strategies as they apply to office staff. For instance, if the choice of negative approach is made, an environment of accountability ie. measure of standard performance must be known by all and that unacceptable underperformance directly attracts undesirable treatment. One thing established from all the definitions is that motivation is a felt need capable of activating action and sustains efforts. It is that driving forces that leads to action/behavior and not the action/behavior itself.

Concept of Management

Management is the process of achieving organizational goals through planning, organizing, leading and controlling the human, physical, financial and information resources of the organization in an effective and efficient manner (legalpaathshala@gmail.com). Management means what a manager does within the organization. It could be activities related to decision making or control over execution of such decisions. Management in organizations including financial institutions is seen as a people and as a process (Anunike, 2015). As a people, management refers to a few individuals responsible for making strategic policy decisions and control of all other resources in an organization. The resources include both human, financial and material resources for goal achievement. On the other hand, as a process, management includes all the functions performed by the management in an organization to achieve target-objectives. This process is systematic and most times continuous. The process of management involves planning, organizing, staffing, directing and controlling functions done in the most

effective and efficient way to achieve result.

The nature of management in banking industry is both as a people and as a process. The fundamental feature of every bank is pursuit of profit. In banking industry management governs various concerns associated with bank in order to maximize profit (www.tutorialspoint.com). In general, bank management refers to the process of managing bank's statutory activities. It is characterized by the specific objectives of management of financial and related banking activities. In the same vein, management of office personnel in banks includes to supervise and monitor administrative workers etc. (Corporate Job Bank: 2019). "The main objective of bank management is to build organic and optimal system of interaction between the elements of banking mechanism with a view to making profit" (TA Consult: 2020). One major element in this mechanism is human resources who must adequately be motivated and optimally utilized for high productivity and gain. This agrees to Kalamulla, Jayasinghe and Hasitha, (2020) that motivation is defined as "a thing that activates human behavior to attain a certain achievement". Therefore, this implies that success of organizations including banks is principally dependent upon the behaviors and efforts of the workers towards the target goal.

Theoretical Framework

This work was based on Herzberg's two factor theory of motivation. According to this theory, not all rewards are motivators hence two factors are involved - satisfiers and dis-satisfiers. The motivating needs of the staff are satisfiers. Once these needs are met, the staff becomes motivated and satisfied. Those other usual rewards associated with work are not motivational but if not provided at all make the office staff dissatisfied. These are called maintenance or hygiene factors. This work was anchored on the theory, because as not all motivational strategies in banking system are motivators. A motivator for one staff could be a hygiene for another. A motivator must be a felt-need and is capable of influencing behaviors towards better performance.

Methodology

The method adopted for this work was survey design. It is a means of collecting information about a group of people by asking them questions and analyzing the results (McCombes, 2019/2023). Questionnaire was the tool for data collection while tables and simple percentage served as statistical tools for data presentation and analysis. Yamane's simple random sampling technique was used to select 50 workers as sample to represent entire population of 250 bank workers in Aguata. 50 copies of questionnaire were distributed and retrieved. All were valid.

Data Presentation and Analysis

Data collected in response to the research questions were presented and analyzed using frequency tables and simple percentages.

Research Question 1: What motivational strategies are commonly used by commercial banks in Aguata?

Table 1: Responses to Motivational strategies used in banks

Available Motivational strategies	Frequency	Percentage
Positive strategies only eg. Bonus, allowances, and other incentives	20	40%
Negative strategies only eg query, suspension, warning, underpayment, other denials.	5	10%
Bother positive and negative strategies	25	50%
Total	**50**	**100%**

Table 1 above indicates that out of 50 respondents, 20 representing 40% stated that their banks adopt only positive strategies to motivate their workers; only 5(10%) said their banks use negative strategies to get more efforts from their workers while 25 representing 50% of the total respondents said that their banks apply both positive and negative techniques. Therefore the banks which adopt both positive and negative strategies were in the majority.

Research question 2: Which motivational strategies impact on the behaviors and performances of bank workers?

Table 2: Responses to real motivators of bank workers.

What are your real motivators?	Frequency	Percentages
When incentives are attached to jobs, I do more jobs eg opportunity for career growth, financial rewards etc.	30	60%
When there is a threat eg query, suspension, denials and others.	15	30%
Working with less supervision and monitoring, delegated authority	5	10%
Total	**50**	**100%**

Above table 2 reveals that out of 50 respondents, 30 representing 60% are motivated to work more when incentives are attached to jobs. Fifteen (15) representing 30% said that their real motivators are negative techniques such as query and other threats while just 5(10%) said that they work more when authority is delegated to them, without much supervision and monitoring. Therefore the workers who are motivated to high performance with incentives were in the majority.

Research Question 3: Are there challenges associated with the use of motivational strategies in private organizations?

Table 3: Responses to some challenges in use of motivational techniques.

Problems inherent in the use motivational techniques	Frequency	Percentage

Negative strategies result in high spate of staff turnover	5	10%
Some workers naturally dislike commitment to job no matter the strategies	25	50%
Management-related problem eg. Inability to identify the actual need of workers, unconducive physical working environment etc.	20	40%
Total	**50**	**100%**

From table 3, out of 50 respondents only 5(10%) stated that negative strategies such as queries etc. result to high spate of staff turnover while 25 representing 50% were of the view that the problem is that workers do not like committing their efforts towards high performance and 20(40%) said the problem is with the management due to their inability to give workers their real motivators and provide them with conducive office environment. Therefore those who said most of workers naturally hate doing jobs no matter the motivational scheme were in the majority.

Discussion of Findings

The findings of this study revealed that managers of commercial banks in Aguata, Anambra state employ varied motivational strategies to get workers perform optimally. It was also discovered that there are various motivational strategies adopted by bank management to influence the workers' attitudes towards high performance to enhance productivity. These strategies consisted of both positive and negative ones.

The major strategies applied by the bank managers in Aguata, are positive and negative motivational strategies. It was found out equally that application of negative techniques influences only 10% of the entire bank workers in Aguata while 5% of them were of the opinion that workers usually leave the banks due to such negative techniques.

Moreover, the study found out the available motivation policies most time are at variance with the actual needs of some workers. This is in congruence with Herzberg's Hygiene Theory of Motivation used for this theory.

Finally, the study found that the bank managers face the challenges of how to discover the workers' actual motivators (unsatisfied) and also to provide conducive physical conditions under which they do their job.

Conclusion and Recommendations

This study concluded that motivation is a management tool to gear the bank workers' efforts to high productivity. Both positive and negative make impact on the performance of office workers in banks in Aguata. However, not all available techniques are motivators to all the workers hence posing a big challenge to bank management on what technique to use and how to motivate workers at a given time. Consequent upon the challenges found, this study recommends the following:

- If a manager is to employ negative motivational strategy, he must create an avenue for accountability where failure or under performance is not tolerated but punished.
- There is need for continual reinforcement and review of motivation since what is motivator today may not be tomorrow for an office worker.
- Management of banks should always ensure a safe and non-threatening work environment in the face of the application of negative motivational strategies, else there would be increase in staff turnover which may be unhealthy for banking system.
- Above all, doing some research work on what incites the workers to high performance and incorporate same in their motivational program.
- Every bank management should provide relatively a conducive physical environment for their workers.

If these and other efforts are made, motivation will always be an effective management's instrument for high productivity in commercial banks particularly in Aguata.

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