



Factors Affecting Employees Motivation in Banking Sector of Pakistan

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Abstract

The aim of this study is to find out the relationship between the different factors (financial rewards, personal traits, high salary plans, job design and supervision) and employees motivation. In present study financial rewards, high salary plans, job design, personal traits and supervision are the independent variables and employee's motivation is dependent variable. It is the quantitative research. For the data collection, study used the questionnaire method and data collection concerned with the banking sector of the Pakistan. In this paper study specified the sample size of 150 employees of the different banks in Pakistan. For the analysis of the data used the multiple regressions in this study. All the different variables have the positive impact on employee's motivation. They contribute positively towards the employee's motivation. This study conducted with the reference of Pakistan. It concluded that these factors have positive effect on employee's motivation.

1. INTRODUCTION

Motivation is the inner driver to behave or act in a certain manner. These inner conditions are wishes, desires, goals, activate to move in a particular direction. Motivation is the general desire or willingness to do something. Motivation is

the result of conscious and unconscious factors such as intensity of the desire or need, incentive or reward value of the goal and expectations of the individual. These factors play a vital role to promote the individual towards the specific goal. Motivation is the important feature in any organization, to motive the employees towards the success of the organization. Actually motivation is an internal process that makes the person move toward a goal. Motivation can't be measured.

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This study is concern about the factors that directly affect the employee's motivation. How different variables are related to the motivation and what are impacts on the employee's motivation. This study is related to the banking sector and to find out the impact of different factors including financial rewards, personal characteristics, high salary plan, supervision and job design on employee's motivation specifically in banking sector in Pakistan. These variables affect the motivation at what extend or level. Motivation has also the great importance in organizational performance. These factors determine the motivational impact on employees. This study also checks how these variables affect the motivation either positively or negatively. Already many studies determine the positive impact on employee's motivation but this study will check this relationship again.

This study is quantitative in nature and data is collected through questionnaire. In this study the sample size is 200 and data is collected through different banks in Pakistan because study concern with the banking sector. For the analysis of the data study will apply multiple regressions to find out the results. The purpose of present study is to find out relationship between independent and dependent variables. Independent variables are financial rewards, personal characteristics, high salary plan, job design and supervision and dependent variable is employee's motivation. It is the relational study and conclusion will be drawn on the basis of findings.

1.1 Objective of the study

- To determine the relationship between financial rewards and employees motivation
- To determine the relationship between job design and employees motivation
- To determine the relationship between supervision and employees motivation
- To determine the relationship between high salary plan affect employee motivation
- To determine the relationship between personal characteristics and employees motivation

2. LITERATURE REVIEWS

Most of the researcher found the different factors that affect the motivation on different level. [Yang \(2011\)](#) has the objective to find out the factors that motivate the employees in china and at what extend the personal characteristics have impact on work motivation. it involve the variables Independent variables are good pay and personal characteristics including gender , age, education level, work experience, marital status, personality and monthly income. Dependent variable are work, motivation In this paper the author select the method of questionnaire .These are filled by employees in six organization and people in markets. The analysis of this data uses the method of used t-test, one way ANOVAs and aggression based on Associated six organization in china which is situated in Ningbo. This discussion found that these variables pay plays an important role to motivate the employees in china and personal characteristics have great impact on work motivation. Conclusion shows, it is confirmed that all factors are important to motivate the employees; good pay is the most valuable variable.

Many researchers discuss the environment factors that increase the employee's motivation. [Reis and Pena \(2001\)](#) has objective to introduce the environment in employees can work friendly. Different famous theories of writers and the Surveys are used to collect the data. It concerns with management history. Findings show that in nowadays cooperative work environment is great effect on motivation. It's confirmed that working style and method has been changed.

Many researchers check the impact of motivation on various factors. [Densten \(2002\)](#) inspected the proper form of inspirational motivation and relationship. Independent variable is inspirational motivation and depended variable is extra work. To fill the questionnaire for collecting the data. Congener measurement model/structural equation model is used. This research consists of senior managers within an Australian Law enforcement organization. To find out that inspirational

motivation and extra effort has positive relationship. Inspirational motivation leads towards the leadership style which helps the employees some of the researchers doing study on that motivation plays a vital role to transfer the knowledge to others. [Martin et al. \(2009\)](#) find out the relationship between motivation and ability to transfer knowledge. In this study I.V are intrinsic motivation and extrinsic motivation and D.V is knowledge. Interviews, questionnaire and multiple documents are reviewed for the collection of data. A partial least squares approach is used. Within the Aspirin's area including 270 employees. Findings show that intrinsic motivation has positive effect on knowledge transfer but extrinsic motivation. The results show that it is the intrinsic motivation that improves the employee's motivation and on the other hand extrinsic motivation like good incentives may not effect on employees to transfer their knowledge.

Some of the researchers find out the relationship between internal evaluations in the management development program. [Jarvela \(2004\)](#) take internal evaluation as independent and D.V is management development. The Questionnaire, interviews, participant observation survey research method is used for the collection of data Evaluation design/framework is used for analysis. It is public sector professional organizational background. To find that in organization it is important for managing data and managing organizational political. At the end it is confirmed that internal evaluation system is necessary for organization.

Some of the researchers pay attention on coaching program to motivate the concern employees. [McComb \(2012\)](#) aims to assist the organizational management to introduce the coaching program. I.V is coaching culture and D.V is motivation. Data is collected from real world examples and coaching literature. This study has the organizational managers context. To find that managers always keeps in mind a lineup of factors when design the coach culture. It is concluded that in some situations managers are interested in coaching culture.

Many researchers found that different leadership styles enhance the motivational level. [Eyal and Roth \(2004\)](#) described the relationship between educational leadership and motivation I.V are Israel leadership and D.V is motivation. Questionnaires are considered to collect the data. Mean method is used to draw the statistical results. This literature has the background of Israeli school teachers from different educational institutions. To find that leadership styles have great impact on teacher's motivation. This study tells the relationship between transformational and transactional leadership and teacher's motivation.

Some of the researchers found that motivation leads to the performance. [Hailesilasie \(2009\)](#) aims at determinants which affect the performance. I.V is motivation experience, role perception and D.V individual performance. Questionnaire is used to collect the data. Regression is applied for data analysis. This study related with Ethiopian public organization. The purpose is to find that motivation and role perception has positively impact on performance. The purpose of this study is to determine the factors of individual performance on EPOs.

Most of the researchers found that motivation has great impact on knowledge application. [Nesheim et al. \(2011\)](#) described that structural knowledge communities participate to knowledge application. IV is community management, motivation, line support and D.V is knowledge application. Electronic, the web based questionnaire is used. Regression analysis is used for data. The context of this paper is associated with Norway organizations. To find that line support, motivation and community management have great impact on implication of knowledge. Conclusion is, these mentioned antecedents have major influence on knowledge application.

Most of the researchers studied the different mediating variables. [Bang et al. \(2013\)](#) has checked the mediating role of job satisfaction in the relationship between volunteer's motivation and commitment. I.V is volunteer's motivation and mediating variable job satisfaction and D.V is effective

commitment. A mail survey conducted. T-test used for data analysis. This study conducted in the context of nonprofit sport organization in Midwestern state of the USA. To find out that job satisfaction partially mediating the relationship between volunteers motivational factors and effective commitments. Job satisfaction effect the effective commitment in organization most of the researchers found that organizational climate and motivation has great impact on learning attitude. Kang *et al.* (2011) has the objective to mention the participation of perceived external prestige, ethical organizational climate and LMX in organizational future commitment. I.V is perceived external prestige, ethical organizational climate and LMX quality and D.V are motivation to participating in training and turnover retention. Data collected through Questionnaire containing four sections. Confirmatory factor analysis and structural equation model is used. This literature has the context of corporation in South Korea. To find out that perceived external prestige is indicator of the organizational commitments not for the career commitment. These three elements have significant importance in supporting employees in organization and also impact on training motivation and turnover some of the researchers have checked the impact of intrinsic and extrinsic motivation on job satisfaction. Stringer *et al.* (2011) determine the relationship between motivation, job satisfaction, pay satisfaction for the front line employees. Variables are Pay satisfaction, intrinsic motivation extrinsic motivation, job satisfaction. Survey and open ended questions from employees are used for collection of data. Correlation is used for analysis. This study concerns with the seven retail stores. Intrinsic motivation increases the job satisfaction whereas extrinsic motivation has negative relationship job satisfaction. Quantitative results indicate that extrinsic motivation has no direct impact on job satisfaction.

Some of the researchers found the how the intrinsic rewards affects on full time and part time female employees. Giannikis and Mihail (2011) to increase understanding of the motivation of female sales employees. Variables are Greece, Motivation, Part time

workers, Retailers, Women. A structured questionnaire was used to collect data from 349 samples. Co variance and hierarchical regression analyses are applied. The study applied on Greece female sales employees. It found that part-time and full-time female employees are similar in designating the job motivators that they find important in the workplace. Results indicated that female part-timers are more optimistic about receiving intrinsic rewards the work status (part-time/full-time) and the & individual characteristics of employees have an impact on the reported importance of work motivators and on the expectations of receiving these rewards most of the researchers have checked the moderating role. Wang and Zheng (2012) investigate the role of social identity in moderating the effect of working pressure on the identified motivation. Motivation, Employees behavior, Self-actualization, Stress, Social identity, Self-determination, Identified motivation, Work pressure are variables. This was an experimental study in a simulated work setting. One-way ANOVA was used. This strategy was consistent with traditional Chinese management thoughts and values. The paper's findings suggest that managers motivate employees by emphasizing their perception of group-membership. Participants under the condition of task deadline reported less identified motivation, both at the individual and group levels, than did those under the condition without task deadline.

Some of the researchers found that motivation has power to make a successful entrepreneur. Segal *et al.* (2005) find out the relationships between self-motivation and ability to become the entrepreneur. Variables are desirability of self-employment, tolerance of risk, self-efficiency of self-employment and self-employment intentions. Survey instruments consisting of 100 questions are used for data collection. Regression analysis is applied for data. This study is concern with undergraduate business students at Florida Gulf Coast University. Findings show that these variables have positively impact on self-employment intentions. Introduce a new model of motivation. It is concluded that these variables have great contribution

towards the intention of an individual to become an entrepreneur.

Some of the researchers found that intrinsic motivation has the ability to accept the international assignment. [Haines et al. \(2008\)](#) describes the relationship between the intrinsic motivation and ability to accept the international assignment. Variables that are contributing intrinsic motivation willingness to accept the international assignment, difficulties, support, communicate. This study used Questionnaire from 331 employees of business. Exploratory factor analysis is used. The sample consisted of alumni of a high-ranking MBA program of a Canadian university. Intrinsic motivation is great involvement of accepting the international assignments. On global level it is necessary to consider the self-motivation for the international assignments.

The purpose of this article is to introduce a new method of employee motivational fit which is Genos employee motivation assessment. Variables are Role, management, team, organization and motivational fit. Data was collected within three different organizations through web survey system. Pearson correlation analysis is applied. With the context of Australian industrial company, Australian insurance company, UK utility company. Findings shows that motivation fit has relatively average relation with specified variables. A result shows that management and team has significant impact with predictive validity ([Gignac & Palmer, 2011](#)).

Some of the researchers found that performance is depended on different pay schemes. [O'Halloran \(2004\)](#) describes the relationship between different performance related pay schemes affect the turnover. Variables are Profit sharing, experience job satisfaction and turnover. Longitudinal database of individual is used for collection data. Standard probates and panel data base is for analysis. Analysis will focus on a nationally representative sample of 6,111 male and females who were between the ages of 14-22 years old. To find that profit sharing reduce employee turnover positively. Conclusion is that workers

receiving some form of PRP, no matter what is the type, have lower rates of employee turnover than workers who do not.

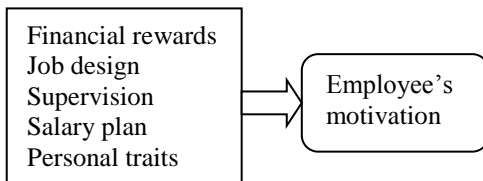
Some of the researchers discuss the motivation regarding Islamic point of view. [Ather et al. \(2011\)](#) identify the total motivation regarding the Islamic point of view. Variables are motivation, management style Islam. Primary data collection is through interviews and questionnaire and secondary data from library research. Statistical tools and techniques like weighted average, SD, variances and coefficient of variation were used to analyze the data. 25 organizations are selected. Findings show that traditional is concern with partial whereas Islamic management is conceptualized as total motivation. Theories, models and factors of motivation under traditional management are based on materialistic gains, achievements and expectations of executives, workers and staffs of an organization in this world. Motivation under Islamic management concerns total motivation.

[Steven Pool and Brian \(2007\)](#) investigates the nature of organizational commitment and impact on motivational level. Variables are organizational commitment, effort to performance, performance to outcome. Questionnaires method is used for collection. Structural equation modeling is applying for analysis. Sample consists of 208 MBA executives at Ashland University. Findings show that organizational commitments have great impact on job satisfaction. The result in this article established more support for commitment as an antecedent in motivating employees that directly impacts job satisfaction.

Some researchers found that there are lots of variables that affect the motivation level of employees at work place. [Panagiotakopoulos \(2013\)](#) found that motivational forces include quality of supervision, financial rewards, job design, development opportunities, social relations with coworkers and dependent variable is staff motivation. In this paper author uses the data collection method to interviews the Greek employees and for the analysis of this data uses the method of Descriptive,

hierarchical coding based on 'priori codes with the context Small business firms including services and manufacturing sector in Greek. This study found that work place learning is most important and it plays vital role in increasing motivation. Conclusion shows that on job training is more effective than off job training because skills of on job training are quickly transferred in practical job work motivation rather than direct financial incentives.

3. RESEARCH MODEL



3.1 Effect of financial rewards on employee's motivation

This study shows that financial rewards have positive impact on employees' motivation. Financial rewards are strong motivators for employees. It enhances their employability and makes them feel more secure in terms of employment. They increase the loyalty of employees towards work and job. It is a key motivator to motivate the employees towards goal attainment. [Panagiotakopoulos. \(2013\)](#), On the basis of this discussion, it is hypothesized that:

H₁: There is relationship between financial rewards and employees motivation in the banking sector of Pakistan.

Here financial rewards are independent variable and dependent variable is employee's motivation. We want to see the relationship between these two variables.

3.2 Effect of job design on employees motivation

This study sharpens to the importance of job design in inspiring staff motivation. More specially, a large number of respondents mentioned that the design of the job affects their motivation level. It is closely related to the opportunities they have to use their knowledge at their workplace and fulfill their activities according their job design [Panagiotakopoulos \(2013\)](#), on the basis of this discussion, it is hypothesized that:

H₁: There is a relationship between job design and employees motivation in the banking of Pakistan.

We have job design as an independent variable and employee's motivation as a dependent variable. Our purpose is to check the relationship between these variables.

3.3 Effect of supervision on employee's motivation

Quality of supervision increases the staff motivation. The study showed that supervisor selected the friendly way to monitor the employees gained the positive results. Supervision has positive impact on employees motivation. [Panagiotakopoulos \(2013\)](#), on the basis of this argument, it is hypothesized that

H₁: There is a relationship between supervision and employees motivation in the banking sector of Pakistan.

Here supervision is the independent variable and employee's motivation is dependent variable.

3.4 Effect of high salary plan on employee's motivation

High salary plan has a great impact on the employee's motivation High salary plans positively affects the employees motivation level. Salary plans have good rewards for employees to motivate the employees. [Yang \(2011\)](#), on the basis of this discussion it is hypothesized that:

H₁: There is relationship between salary plan and employee motivation in the banking sector of Pakistan.

Salary plan is the independent variable and employees' motivation is dependent variable.

3.5 Effect of personal characteristics on employee's motivation

Personal traits include employees' willingness to work, skills and knowledge. If the employees are intelligent then they are self-motivated. Personal traits are strongest motivators at work place. Self-capable employee's work more energetically than others. It increases the level of confidence and motivates them to a greater extent. This study hypothesized that:

H₁: There is a relationship between personal characteristics and employees motivation in the banking sector of Pakistan.

We have the personal characteristics as an independent variable and employees' motivation as a dependent variable.

3.6 Data collection techniques

Questionnaires are most suitable method to collect the data for study these variables because I observed that most of the researchers used this tool to collect the data. Concerned sector for collecting the data is banking sector. I will gather data from Sahiwal (province Punjab). The questionnaire will cover the all aspects related to the variables:

- The effect of the personal characteristics on employee's motivation.
- What is the effect of job design and employees motivation?
- What is the relationship between supervision and employees motivation?
- How good pay does affect employee motivation?

3.7 Data analysis

SPSS is the software used to analyze the data. Once the data is obtained, it will be put into the software and different tests including Regression, Correlation and coefficient of variance results will be

4.2 Correlation

Table 2: Correlations

| | | FR | JD | SUP | SAL | PT | EM |
|-----|---------------------|---------|---------|---------|---------|---------|---------|
| FR | Pearson Correlation | 1 | 0.080 | 0.049 | 0.003 | -0.009 | 0.496** |
| | Sig. (2-tailed) | | (0.330) | 0.551 | 0.967 | 0.909 | 0.000 |
| JD | Pearson Correlation | 0.080 | 1 | -0.020 | 0.099 | 0.121 | 0.296** |
| | Sig. (2-tailed) | 0.330 | | 0.812 | 0.229 | 0.141 | 0.000 |
| SUP | Pearson Correlation | 0.049 | -0.020 | 1 | -0.078 | -0.054 | 0.467** |
| | Sig. (2-tailed) | 0.551 | 0.812 | | 0.343 | 0.515 | 0.000 |
| SAL | Pearson Correlation | 0.003 | 0.099 | -0.078 | 1 | -0.094 | 0.216** |
| | Sig. (2-tailed) | 0.967 | 0.229 | 0.343 | | 0.250 | 0.008 |
| PT | Pearson Correlation | -0.009 | 0.121 | -0.054 | -0.094 | 1 | 0.246** |
| | Sig. (2-tailed) | 0.909 | 0.141 | 0.515 | 0.250 | | 0.002 |
| EM | Pearson Correlation | 0.496** | 0.296** | 0.467** | 0.216** | 0.246** | 1 |
| | Sig. (2-tailed) | 0.000 | 0.000 | 0.000 | 0.008 | 0.002 | |

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

The table shows that financial rewards have significant relationship with employees' motivation at the value 0.000 which is less

analyzed and on the basis of these results, conclusion and recommendations will be given.

3.8 Sampling

Convenience sampling will be used to collect data. It will make us to reach maximum numbers of people. Convenience sampling is the most appropriate tool to gather data by the help of questionnaire. This study has the 200 sample size.

4. INTERPRETATION

4.1 Reliability analysis

Table 1: Reliability coefficients

| Scale | Cronbach alpha coefficient | No. of items |
|-------------------|----------------------------|--------------|
| Financial rewards | 0.709 | 5 |
| Job Design | 0.918 | 5 |
| Supervision | 0.941 | 5 |
| Salary Plan | 0.947 | 5 |
| Personal Traits | 0.709 | 5 |

The reliability of financial rewards is .709, job design is 0.918, supervision is 0.941, salary plan is 0.947, and personal traits are 0.709. The values of Cronbach Alpha indicate that all the variables are reliable.

than 0.05. Job design has significant relationship with employees' motivation at the value 0.000 which is less than 0.05.

Supervision has significant relationship with employees' motivation at the value 0.000 which is less than 0.05. Salary plan has significant relationship with employees' motivation at the value 0.008 which is less than 0.05. Personal traits have significant relationship with employees' motivation at the value 0.000 which is less than 0.05.

4.3 Multiple regression analysis

The value of F must be greater than 5. In this study, the value of F is 48.474 which is greater than 5. The level of significance is 0.000. The value of adjusted R² is 0.614. The results are justified.

Table 3: Multiple-regression of independent variables on employee performance

| Independent variable | Standard error | Beta | t-value | P |
|----------------------|----------------|-------|---------|-------|
| FR | 0.032 | 0.444 | 8.678 | 0.000 |
| JD | 0.023 | 0.200 | 3.863 | 0.000 |
| SUP | 0.033 | 0.461 | 9.013 | 0.000 |
| | 0.032 | 0.329 | 6.381 | 0.000 |
| SAL | 0.030 | 0.259 | 5.006 | 0.000 |
| PT | 0.032 | 0.444 | 8.678 | 0.000 |

N=200, Adjusted R Square = 0.614, F = 48.474, overall model significance = 0.01 level

If there is 1% change in the value of financial rewards then employees' motivation increases by 28% while other factors remain constant. If there is 1% change in the value of job design then employees' motivation increases by 9% while other factors remain constant. If there is 1% change in the value of supervision then employees' motivation increases by 29% while other factors remain constant. If there is 1% change in the value of salary plan then employees' motivation increases by 20% while other factors remain constant. If there is 1% change in the value of personal traits then employees' motivation increases by 15% while other factors remain constant.

4.4 Findings

The results of this study provide an innovative attempt at investigating an obvious yet neglected link between financial rewards and employees' motivation. The result suggests that there is positive relationship between financial rewards and employees motivation. The firms with higher level of financial rewards are more

motivated than others. The results also suggest that the relationship between job design and employees motivation is also significant. The value of Cron Bach Alpha is equal to or less than 0.7 which shows that the relationship is significant. There is a relationship between supervision and employees motivation which is further tested by applying regression analysis. The significant result shows a positive relationship between them. There is relationship between good pay and employee motivation which is tested and proved by statistical analysis. With the help of significant results of regression it was shown that there is a relationship between personal characteristics and employees' motivation. Even though the results indicate that the hypotheses tested gave significant result and it is clear that the entire directional hypotheses are true and gave positive results. Furthermore, there is a margin to check the relationship among independent variables like financial rewards, job design, supervision, salary plan and personal traits.

| |
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