

IMPACT OF MOTIVATION ON EMPLOYEES COMMITMENT AT SOCIÉTÉ GENERAL SSB BANK IN ACCRA, GHANA

Asamoah Appiah Williams

School of Business and Management Studies, Dept of Secretaryship and Management Studies,
Cape Coast Polytechnic, Cape Coast, Ghana

Eugene Owusu-Acheampong 

School of Business and Management Studies, Dept of Secretaryship and Management Studies,
Cape Coast Polytechnic, Cape Coast, Ghana
kodwo33@gmail.com

Comfort Awura-Akua Edusei

Société General SSB Bank, Head Office Accra, Ghana

Abstract

This research sought to investigate the main motivational factors that influence staff commitment at the Société General-SSB Bank (SG-SSB Bank) in Accra, Ghana. Descriptive survey design was adopted for the study. The study used the stratified sampling to categories respondents into strata based on which each stratum of the population was given equal chance of being selected for the study. The data collection method employed was questionnaire administration. In all two hundred (200) participants were selected for the study. Bivariate Correlations was used to check the relationship among the independent variables. Multivariate analysis was also conducted using Stepwise Regression to determine the effects of variables. The findings disclosed that all the independent variables correlates with the dependent variable but job satisfaction and staff supervision had the strongest correlation coefficient ($r=.004$, and $r=0.03$) respectively. However, the other factors such as competence and role clarity also led to commitment. The study, therefore recommends that, the provision of free medical care, payment of transportation allowances, opportunity to improve competencies through training as well as attending workshops and seminars should be enhanced.

Keywords: Motivation, Commitment, Employees, Competencies, Supervision, Needs

INTRODUCTION

In industry, managers use variety of motivation techniques to promote cooperation between employer and employees. Such cooperation enables some employees to satisfy certain needs by way of job security, career interests and respect amongst others. Employee motivation is one of the key ingredients in employees' performance and productivity (Mullins, 2007). Motivating a workforce of an organisation to work more effectively and efficiently towards the achievement of organisation's goals is perhaps one of the most fundamental tasks of management. There are various motivational packages provided by banks in Ghana, however, there is anecdotal evidence of high staff turnover, because of the growing trend of competition in the banking sector in Ghana. This may be due to attractive packages provided by new banks or the general dissatisfaction of staff. Over the last two decades there has been a growing body of literature on the relationship between the best motivational factors that promote employees' commitment in the banking sector in the advanced countries. The interest of this study resides in the limited literature on motivation and commitment in the banking sector in the developing countries of which Ghana is of no exception. This lack of literature forms the basis for this study. This study seeks to investigate and establish the relationship between motivation and commitment among staff of Soci t  General-SSB Bank in Ghana.

The general objective of the study was to determine factors which are needed to motivate and promote strong and unflinching staff commitment in the bank. To achieve this, the study specifically sought out to: assess the determinants of staff commitment, examine the factors that influence staff motivation and analyse the relationship between motivational factors and staff commitment. The findings are expected to contribute immensely to policy formulation on the reward system in the banking sector and also to boost employee's morale in the face of increasing competition. The findings would also give a clear signal to management, about the most important factors that can motivate staff and enhance their commitment level.

REVIEW OF RELATED LITERATURE

According to Bassy (2002), an organisation has to be aware of what motivates and satisfies the employees at work to stimulate them to perform their job as best as possible. A person who is satisfied with his/her work may show a high commitment level and invest much efforts towards the achievement of the organisation's goal and will not easily give up job (Jawahar & Dean (2007).

The underlying concept of motivation is needs, which create some driving force within individuals by which they attempt to achieve some goal in order to fulfil work expectations. This concept gives rise to the basic motivational model. The motivational process represents a very

general model of human behaviour. Here, needs are the drivers or forces that initiate behaviour. People need food, affection, security, recognition and so forth. When such needs are strongly felt, individuals take action to fulfil them. People experience various levels of need satisfaction, as a result of the effort made. People's behaviour consequently is determined by what motivates them. Their performance is a product of both ability and motivation (Mullins, 2007). This is mathematically represented as $\text{Performance} = \text{function (ability} \times \text{motivation)}$. Motivation can be well understood, when it is explained under the two basic types: intrinsic and extrinsic motivation (Bateman & Snell, 2007; George & Jones, 2006).

As defined by Porter et al (1974) commitment "refers to attachment and loyalty". It is the relative strength of the individual's identification with, and involvement in a particular organization. It consists of three factors: (1) a strong desire to remain a member of an organization; (2) a strong belief in, and acceptance of the values and goals of an organization; and (3) the readiness to exert considerable effort on behalf of the organization.

Organizations invest significant effort and resources to attract, select and retain conscientious, proactive and committed employees (Macey et al., 2009). The need for high organisational commitment is an important issue in any organisation. This is because an employee who is highly committed towards his or her organisation can be said to be productive, stable and always strives towards fulfilling the organization's needs as opposed to the less committed members (Jawahar & Dean (2007). Boezeman & Naomi (2007) suggests that high organisational commitment has a direct relationship with low employee turnover and increased productivity. One of the recent findings by Feather & Rauter (2004) involving permanent and temporary teachers in Victoria, Australia reveals a positive relationship between organisational commitment and organisational identification, influence, variety, skill utilization and organizational citizenship behaviours. In addition, Lopopolo's (2002) study on 200 hospital employees working with physical therapy indicates a negative relationship between organisational commitment and role conflict, role overload and role ambiguity. Fostering employee commitment can have a great impact on decreasing turnover rates. Research shows commitment has a positive effect on productivity, turnover and employees willingness to help co-workers" (Gibson & Tremble, 2006).

There is a distinction between self-related commitment (namely, career commitment) and other-related commitment within the work environment (namely, organizational, supervisor, and team commitment). It is established that employees could be diversely committed towards their organization, supervisor, team, or career (Bentein et al., 2002; Cohen, 2003). Employees are more concern with career commitment which can be "described by the advancement and completing of individual vocational goals" (Mrayyan and Al-Faouri, 2008). Professional

commitment, on the other hand, refers to “a person’s desire to (a) agree with and adhere to the prominent values of the profession, (b) work for the good of the profession, and (c) continue working in the profession” (Cooper-Hakim and Viswesvaran, 2005). Likewise, occupational commitment is understood as “a psychological link between a person and his or her occupation that is based on affective reaction to that occupation” (Lee et al., 2000).

Jawahar & Dean (2007) suggest that there are three characteristics of commitment and these are: desire to ‘remain’ a member of organization, belief in, acceptance of values and goals of organization, and readiness to exert considerable effort on behalf of the organization. According to (Armstrong-Stassen, 2004) when employees are given opportunities to participate in decision-making, it influences their motivational level, job satisfaction and commitment. The research findings by (Sousa-Poza, 2000) indicate that there is a positive relationship between participation in decision-making and job satisfaction, motivation and commitment.

METHODOLOGY

A descriptive survey design was adopted. The target population comprised employees of SG-SSB Bank in the Accra Metropolis. The sample frame for the study was five hundred (N=500). The study used the stratified sampling to categories branches into strata based on which each stratum of the population was given equal chance of being selected for the study. The data collection method employed was the questionnaire administration. In all two hundred (200) participants were selected for the study. Data was coded into SPSS Version 21 for analysis. Bivariate Correlations was used to check the relationship among the independent variables. Multivariate analysis was conducted using Stepwise Regression to determine the effects of the independent variables.

EMPIRICAL RESULTS AND DISCUSSIONS

Staff commitment determinants

On the whole, staff of the bank perceived their commitment as being high ($\bar{X} = 3.57$). All the respondents 200 (100%) agreed that they are willing to put in a great deal of effort to the bank. This was so because they were all well-aware that commission and levies on their various works bring high income to the bank and it is when much profit is made that they can be motivated promptly. Again, majority of the respondents 150 (75%) strongly agreed that their values and that of the bank are in congruence.

The study revealed that similarity in value had the highest mean value ($\bar{X} = 3.72$). Also, the mean average of loyalty was (3.68), acceptance to any job assigned was (3.63), and the

individual willingness to put in a great deal of effort had an average mean (3.16). This implies that staffs of SG-SSB Bank in the Accra Metropolis are committed to their job and this may lead to quality service delivery to their customers which can enhance customer loyalty. The finding also suggest that when staff sees that their cherish values are consistent with that of the bank, they would tend to put additional effort in their performance which could as a result reduce labour turnover. This finding is consistent with the outcome of Lopopolo's (2002) who indicated that if the value of an individual is in consonance of the organization, the person tends to be satisfied and work with zeal and enthusiasm.

Factors that Influence Staff Motivation

With reference to the factors that influence employees motivation, the study revealed that majority of the participants indicated recognition from superiors since 145 (72.5%) strongly agreed and 37 (18.5%) agreed. Contrary to that 18 (9.0%) disagreed. Additionally, greater percentage of the respondents constituting 152 (76%) strongly agreed to the notion that other monetary reward other than salary motivate them and 37 (18.5%) agreed. Furthermore, 144 (72%) strongly agreed that promotion is a major factor that boost their morale in the workplace and 37 accounting for (18.5%) also agreed, but 19 (9.5%) disagreed.

The finding indicates that majority 140 (70%) and 47 (23.5%) strongly agreed and agreed respectively that training increases their competence. The respondents rated the variables used to measure motivation very high with a mean average of ($\bar{X}=3.61$). This confirms Bergström and Ternehäll, (2005) study which suggest that banks and insurance industries have the most motivated workers. 6-items were used to measure motivation. According to Herzberg's Motivator-Hygiene Theory, the most successful method of motivation is to build challenge and opportunity for achievement into the job itself. Moreover, McClelland's theory suggests that people with high achievement needs are motivated by challenging tasks with clearly attainable objectives, timely feedback and more responsibility for innovative assignments.

In all the factors that the staff agreed as having a high contribution to their motivation are those considered by Herzberg as hygiene factors. Their presence alone does not motivate but their absence would de-motivate employees (Herzberg et al, 2004).

Connection between Motivation and Staff Commitment

An analysis of the variables with Pearson correlation indicated that there is a strong positive relation between supervision and satisfaction ($r= 0.18$), supervision and motivation ($r =0.03$) and

competence and motivation ($r=1.000$). Whiles there is a negative correlation between role and supervision, role and satisfaction and role clarity and motivation ($r= -.32$; $r=.10$ and $r= -.32$) respectively. The implication is that if management fails to motivate, to set clear roles, and fails to provide job satisfaction, it may affect staff commitment negatively.

Table 1. Pearson Correlation between the Dependent Variable and the Independent Variables

Variables	Pearson correlation Coefficient	Significance (1-tailed)
Role clarity and supervision	-0.32	.000
Role clarity and satisfaction	-0.10	.073
Role clarity and motivation	-0.32	.000
Role clarity and satisfaction	0.18	.005
Supervision and motivation	0.03	.310
Competence and motivation	1.00	.000

The study in addition, found a positive correlation between commitment and supervision (.03), commitment and motivation ($r=1.000$), commitment and competence ($r=1.000$), and commitment and satisfaction ($r=.004$). Conversely, there was a negative relationship between commitment and role clarity ($r = -0.32$). This implies that if employee's roles are not clearly defined, it will affect their commitment to work. The inference is that whenever roles are not stated clearly, staff commitment falls. In view of the fact that all the independent variables correlate with the dependent variable, management of the bank should consider all the motivational factors to ensure staff commitment.

Table 2. Pearson Correlation between the Dependent Variable and the Independent Variables

Variables	Pearson correlation Coefficient	Significance (1-tailed)
Commitment and supervision	0.03	.310
Commitment and motivation	1.000	.000
Commitment and role clarity	-0.32	.000
Commitment and competence	1.000	.000
Commitment and job satisfaction	0.004	.478

CONCLUSION

From the above discussions on the independent variables (role clarity, job satisfaction, staff supervision, competence and motivation) it is clear that, all the independent variables correlates with the dependent variable but job satisfaction and staff supervision had the strongest correlation coefficient. However, satisfaction and supervision alone may not be enough and therefore all the other factors should be taken into consideration whenever management wants to enhance commitment.

Recommendations

Based on the findings of the study it is recommended that: extrinsic motivational factors such as: the provision of free medical care, provision and payment of transportation allowances, opportunity to improve competencies through training as well as attending workshops and seminars should be instituted to boost staff motivation and commitment. Since motivation was found to be significantly related with supervision and satisfaction, efforts should be made to improve the levels of these variables among bank staff.

Findings from the study indicated that recognition may be improved by appreciating staff with verbal and written (citations) and tangible rewards. This was reiterated in the recommendations made by the staff that appreciation and recognition (both verbal and tangible rewards) would greatly influence their motivation in the bank. Management should also introduce employee Hall of Fame at the branches and awards for 'hardworking employee of the month' should be given extra perks as a means of recognising the contributions of the employees.

Since commitment correlates with all the studied variables, management should institute measures to further ensure job satisfaction. Security alarms should be fixed at all vantages points. Besides, broken down computers should be repaired quickly. Also supervision should be intensified but not to be used as avenue for supervisors to settle personal scores.

Further Studies

This research has found out that improved supervision and job satisfaction would substantially increase the overall motivation of the human capital in the bank. As a result, performance would be enhanced thereby giving the bank the capacity to withstand the competitive atmosphere in the sector. It is suggested that research on the improvement of human resources' work conditions must remain a priority in the bank.

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