

The importance of current issues of motivation on occupational productivity in commercial banks of BirninKebbi, Kebbi state

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Abstract

This study investigated the importance of current issues of motivation on occupational productivity in commercial banks. The purpose of the study was to investigate the effect of individual differences and organizational policies as current issues which can improve occupational productivity of commercial banks. The research was carried out in BirninKebbi metropolis of Kebbi state, Nigeria and the population comprised five (5) branches of commercial banks in the metropolis. One hundred (100) questionnaires were given to both employees and managers of the sampled banks. The research adopted simple descriptive statistical method to report the opinions of the respondents about the research questions. Then, two ways Analysis of Variance and one way Analysis of Variance were used to test the two hypotheses at probability value less than 0.05. The findings revealed that individual differences are current issues of motivation that affect occupational productivity at $p < 0.05$. Also it was discovered that organizational policies significantly affect occupational productivity in the commercial banks. The major findings clearly showed that current issues of motivation are important and are needed to be considered before motivating employees in order to improve occupational productivity. The research therefore recommended that banks should always incorporate issues of motivation in their regulations for service liberation, identify superior performance, and design organizational policies that will define how employees should be motivated. Based on the findings the employees are continually informed to perform effectively in order to be recognized by their managers.

Keywords: Motivation, Employees, Occupational Productivity, Individual differences, Policy, Performance.

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I. Introduction

The prospect of any organisation largely depends on the ways in which employees are motivated. Human resources are indispensable to the success, performance and productivity of organizations. Motivation is the means to creating an enabling environment where most favorable performance is achievable. It is a matter of fact that every employee has his own set of motivational values or self-incentives which trigger him either to perform well or not, as the case may be. Some are motivated only by appreciation while some are motivated by physical incentives. Whichever factor serves as basis of employees' motivation, the key to promoting motivation in an organization is the consideration of certain issues (Mc Coy, 2000; Chapman, 2004).

Therefore, modern investigations are not just concerned with the operational definitions of motivation or the features that are beneficial for the increment of productivity; attention is largely paid on the modern issues of motivation which can be more valuable when trying to enhance the productivity of employees. This is necessary to the study because the society relies on the productivity of the banks while the commercial banks rely on the performance of the employees which could be achieved through undiluted motivation. Employees' motivation encourages organizational unity which in turn increases occupational productivity. Motivation is the solution to long term benefits for any organization that wishes prosperity. Motivated employees are synonymous to employees' maintenance and organizational devotion, which will in a short while lead to growth and development of such organization (Jishi, 2009; Ude& Coker, 2012; Muogbo, 2013).

Consequently, modern researches are not just concerned with the concept of motivation or the factors that are needed for increase in organizational productivity; emphasis is largely paid on the issues of motivation that can be of more benefit when trying to improve the occupational productivity. This consideration is quite imperative to this study because the society relies on the productivity of the banks while the bank managers rely on the efforts of the employees which could be attained through uncompromised motivation. There are several researches that have pointed to the major issues to be considered when selecting effective factors of motivation. These issues are summed up to two (individual differences and organizational policies) in this study having considered their similarities and differences (Muogbo, 2013; Ude& Coker, 2012).

Summarily, the above submission indicates that employees' motivation is indispensable to the growth, progress and success of any organization. In any profit-oriented organization, occupational productivity is the most valuable and appreciated resource. Motivated employees are creative, in high spirits and dedicated to their jobs. To this respect, this research critically assesses the importance of current issues of motivation on occupational productivity in commercial banks of BirninKebbi, Kebbi state

1.2 Statement of the Problem

Despite the fact that much efforts have been made on the incorporation of motivation in every organization, the context of usage has not been operationally defined by its users. All what could be said is that motivation is the mode of performance or activity enabler. Truth be told, if an organization motivates its employees with all sincerity but without any consideration, such motivation tends to be worthless. This is because the demands of those to be motivated have not been really satisfied. Hence, there is a need to consider certain issues before motivation (Steel &Konig, 2016; Dewani, 2017; Kelly, 2019). Similarly, many researchers have made series of investigations and have recommended for organizations on the need to motivate their employees. These researches have in no small measure contributed to knowledge and industrial applications on the area of factors of motivation, effect of motivation on effective performance, motivation and productivity, and other related themes. No effort has been made on ways in which motivation should be made in order satisfy both the intrinsic and extrinsic demands of the employees (Barbuto, 2017; Goldthorpe, Lockwood, Bechhofer& Platt, 2018; Mihaly, 2018).

To this regard, employees feel rejected, unmotivated and unsatisfied despite all the expenses incurred on them. Commercial banks are not left out in this situation. Frequently, employees are sacked for negligence of duty, lack of dedication or they voluntarily resign for lack of contentment or not appreciated (Ali, Mcinerney, Craven, Yeung & King, 2017). Surprisingly, managers do not consider the insatiable of human needs which should lead to the fact that motivation should be made considering individual differences. Since people do not have similar behaviour, their needs cannot be the same. Also, the organization should have a laid down policies which will help determine the yardstick of motivation. Commercial banks will continue to lose the effective productivity of their employees if these aforementioned motivational issues are not considered. It is based on this note that this study will answer the following questions:

- i. What is the impact of individual differences on occupational productivity of commercial banks in BirninKebbi?
- ii. What is the effect of organizational policies on occupational productivity of commercial banks in BirninKebbi?

1.3 Objectives of the Study

The aim of this research is to investigate the impact of current issues of motivation on occupational productivity in commercial banks of BirninKebbi

The objectives include:

- i. To assess the impact of individual differences on occupational productivity of commercial banks in BirninKebbi.
- ii. To evaluate the effect of organizational policies on occupational productivity of commercial banks in BirninKebbi.

1.4 Research Hypotheses

The following assumptions are made for the research:

H₀1 Individual differences do not have a significant impact of on occupational productivity of commercial banks in BirninKebbi.

H₀2 Organizational policies do not have a significant effect of motivation on occupational productivity of commercial banks in BirninKebbi.

1.5 Significance of the Study

This study is of a great benefit not only to the employees of commercial banks but also all the ministries and organizations in the financial sector. In other words, this study will be useful to every stakeholder in business oriented organization: managers, shareholders and the government. The research is useful as it creates understanding on the connection between current issues of motivation and employees' motivational value contingent ideas; with how the objectives of motivation could be attained in the commercial banks with their effects on occupational productivity. Significantly, the study considers the spaces found in studied literatures on motivational ideas and occupational efficiency, as it notices the roles of current issues: individual differences and organizational differences on productivity, which no research has creatively achieved.

1.6 Scope of the Study

The study focuses on the impact of current issues and occupational productivity in commercial banks of BirninKebbi. Among the eighteen existing commercial banks in Kebbi metropolis, the study will concentrate on five (5) branches. Likewise, the scope of study is limited to a total number of one hundred (100) staff which includes managers and other employees through the use of questionnaires.

II. Review Of Related Literatures

2.1 Concept of Motivation

Motivation is a basic concept in management. This is because motivation describes what makes people perform in a way in an organization. According to Ajah (2016), motivation relates with all the conditions that are responsible for variation in the intensity, quality and direction of behavior. Motivation can be defined as a process that starts with a psychological or physiological deficiency or need that activates behavior or a drive that is aimed at a goal or incentive (Shenkel& Gardner, 2017). A study explains that the key to understanding the process of motivation lies in the meaning of, and the relationship between needs, drives and incentives (Ali, Abrar, &Haider, 2017; Luthans, 2018). Therefore, the key to understanding the process of motivation lies in the meaning of, and relationship among, needs, drives, and incentives. In the same vein, Minner, Ebrahimi, and Watchel (2015) opine that motivation deals with three interrelated elements: needs, incentives and drives.

As a matter of fact, motivation is defined as a set of process concerned with the force that energizes behaviour and direct it toward attaining some goals (Odugbesan, 1985). Motivation is an inner force that moves people toward satisfying. Ajjola (1974) says that motivation is a process of stimulating people to action in order to achieve desired goals. Motivation is the propensity to act in the direction of a particular outcome or set of outcomes which is a function of both needs and the perceived probability that those needs will be met (Nurun et al, 2017). It therefore follows that for employees to be motivated, management must identify their needs, wants, desires and drives. There is equally the need for these factors to be satisfied. The inability of management to satisfy the factors may lead to frustration, low morale, discontent and low productivity (Nepwanga, 2016; Bryman& Bell, 2017).

Flippo (2018) defines motivation as a mental process initiated by the materialization of needs, which involves a purpose intended for action and attitude aimed at fulfilling a need. It is the incentive given to employees for better productivity. The meaning of motivation can be summed up into three characteristics: sustainability (enhancement of long standing satisfaction), goal targeted (focusing on achieving stated objectives), and directional (specifying needs to be met).

In another way, motivation can be defined as someone's active participation and obligation to accomplish a planned result (Halepota, 2015). This means that the idea of motivation is conceptual because different approaches make diverse results at different periods and there is no approach that can always guarantee positive results. Conclusively, Shenkel& Gardner (2017) explains that, motivation is essentially based on conditions or events that stir, guide, or force human behaviour or action at one point or the other.

2.1.3 Current Issues of Motivation

It is quite evidential that motivation is a force which comes inside a person to please his insatiable needs. Needs are drives that motivate an individual to achieve some objectives. These motivators are often considered in terms of either positive or negative issues. According to Mac and Sockel (2017), an employer is motivated when he participates in the activity which gives happiness, fulfillment, or attainment of positive result (Deci& Ryan, 2018; Marquis & Huston, 2018). However, employees' motives are stimulated in order to fulfill the desired tasks, and these can only be achieved when procedures are sticked to. In as much the provided motivation gives employees interests, challenges and privileges for individual development, certain issues enhancing or hindering the notion should serve as the major foundation of motivation (Molander, 2016; Mac & Sockel, 2017; Deci& Ryan, 2018).

❖ Motivation Based on Individual Differences

An individual difference is otherwise referred to as personality difference. It deals with behaviour based on personality. Personality refers to the reasonably stable patterns in feeling, thoughts, and performance of an individual. Individual difference is an important issue when it comes to explaining actions of employees in an organization and in the productive or unreceptive approach towards work and the organization. However, individuality is partially physically determined by nature and there are no actual theory could explain the traits, though further investigation can be generated through knowledge, that is, by nurture (Deci&Edward, 2016; Cooper, 2017; Mihaly, 2018). However, individual difference in the context of discourse can be explained to mean the difference individual employees have in term of ability and strength to carry out in a task. Various employees join an organization with different talents, capacities, interests, approaches, needs and prospects. These differences are due to multiplicity of jobs and variety of performers. Performance can be used as an

inference of someone's motivation. It is possible to make an approximation of the reason behind an individual's actions by repeatedly observing his performance (Barbuto, 2017; Kelly, 2019).

❖ **Motivation Based on Organizational Policies**

Organizational policies are the formulated rules guiding the ways in which employees will be motivated. This is operationally defined as the ability to provide what is needed according to laid down parameters by the organization (Barbato, 2017; Muogbo, 2017). Despite the fact that researches and researchers emphasize on the relevance of motivation as well as its factors, there are certain concerns that should be considered before individual employee could be motivated. Importance is attributed to the contemporary issues which can be advantageous if effective productivity is to be enhanced and to stipulate unbiased motivational values (Muogbo, 2017; Ude& Coker, 2018; Weightman, 2018). Likewise, it is very imperative to endorse policies that accommodate motivation of employees throughout their stay in the organization. The policies should be able to make the employees fire up with their duties wholeheartedly and in a matter of fact be willing to assist the organization attain success. However, adopting organizational policies that embrace employees' happiness is not only for their benefits, it will also result in the organization's productivity. This is because the employees are openly connected to productivity. As a matter of fact, motivation of employees based on organizational policies is attached to some posterity goals through the use of positive reinforcement (Balle, 2017; Dewani, 2017; Kelly, 2019).

Here is a summary table which shows the objectives of the research and the variables under each category.

Table 1

OBJECTIVES	VARIABLES
Individual Differences	Performing differences
	Personal satisfaction
	Cultural differences
	Pay for performance
	Pay on professionalism
	Individual knowledge
Organizational Policies	Doing what the job
	Organization decision
	Nature of reward
	Work condition
	Balance of work life
	Designing suitable rewards program
	Profit enhancement
Managerial contribution	

2.2 Theoretical Framework

Participation Theory

McGregor's Participation Theory is prominent for two distinct views of human being based on participation of workers. The first is essentially negative, labeled Theory X, while the other is essentially positive, labeled Theory Y (Salamone& Correa, 2016; Deckers, 2018). The theory X is based on the assumptions: natural indolence of people, lack of ambition, gullibility of people, and self-centeredness. On the other hand, theory Y suggests that: impassiveness to goals, assumption of responsibility, success of organisation, capability to influence self behaviour, and desire for achievement (Adebowale, 2017; Kanfer& Chen, 2016). What McGregor tries to experiment through the theory of X and Y is to illustrate round the extremes and to sketch the fencing within the ways in which humans behave in organizations. The fact remains that no organization workforce would actually belong either to theory X or theory Y. In the real sense, employees share both traits. The theory contends with the fact that what actually happens is that man moves from one set to another with changes in his mood and motives in changing situations (Salamone& Correa, 2016; Kanfer& Chen, 2016; Adebowale, 2017).

Expectancy Theory

Another related theory is expectancy theory of motivation. This theory proposes that people will decide how to act depending on the results they look forward to because of their behaviour (Watts, 2017). However, one decides what to do base on what the one expects the outcome to be. The theory also submits that the process by which people decide their behaviours is controlled by how they likely see the rewards in anticipation. The theory formulates three elements to contrast the other theories as: expectancy, instrumentality and valence (Watts, 2017; Shaw et al, 2016; Ameri, 2015).

Goal Setting Theory

Goal setting theory was propounded by Cecil Alec Mace in 1935 and developed by Edwin Locke in 1964. The theory involves the expansion of a plan designed to move an employee towards a goal (Grant, 2016). Studies have shown that more exact and determined goals lead to more performance improvement than easy or general goals. As long as the person accepts the goal, has the aptitude to accomplish it, and does not have contradictory goals, there is a optimistic linear bond between purpose difficulty and task performance (Locke & Latham, 2018). Goal setting theory is summarized in four features: complex precise goals lead to considerably higher performance than easy goals, holding ability peculiar with goal obligation results in higher goal and act, variables such as commendation, response, or the participation of people in managerial implementation only manipulate behavior leading to setting a specific difficult goal, and goal-setting (choice, effort, and doggedness) can as well have a cognitive benefit (Grant, 2016; Locke & Latham, 2016; Latham, 2017).

2.3 Review of Empirical Studies

Borowski&Daya (2014) made an investigation on employee motivation tool. The purpose of the research was to provide the various applications that could ensure employees' motivation in an organization. The researchers described empirically through secondary data both the financial and non-financial incentives that could ensure effective performance. Other motivational activities such as providing frequent feedback on work efficiency, development, work programme, flexibility, and work assessment were revealed to be the tools effective in organizational motivation. The research recommended that that both researchers and organizations should consider practical applications when dealing with motivating employees.

Ongalo&Tari (2015) carried out a research on effect of employee motivation strategies on organizational performance with a case of electricity generating and distribution firms in Kenya. The study was aimed at determining the effect reward and recognition on organizational performance. The study employed the use of descriptive survey design and questionnaire was used to collect data from works in four electric power supply in Nairobi. The findings revealed that electric distribution company failed to match reward and lacked adequate benefits packages for the employees.

The study of **Faisal, Husam, Faiz&Dia (2017)** was based on the impact of employee's motivation on organizational commitment in some trade stores of Jordan. The research was premised at investigating related literatures and developing the theoretical structure and hypotheses. The researchers agreed that the actual assets of any organization are the workforces which are employees. Employees are seen as the steam of productivity as there is a rising necessity to have personnel working appropriately and the organization gets the necessary output from them. Three statistical tests were used to analyse the data collected from ninety-seven respondents with the use of questionnaire. The results showed that there is considerable impact of employees' motivation on organizational commitment.

Navaneetha&Bhaskar (2018) made an investigation on motivation of employees in engineering knowledge and administration. They decisively clarified that employees' motivation is very fundamental in the field of administration. It was explained that commercial enterprises are seriously working on the way by which human capitals, survey and resourceful motivation could be preserved and make employees feel hopeful and perform efficiently, sampling employees in Telecom Industry of Kadapa. The assessment is granted by the management of the industry at lunch. The research revealed that motivation can either be internal or external. The study concluded with the fact that unmotivated employees are possible to perform unsuccessfully in the workplace. Recommendations were made based on the conclusion.

III. Methodology

3.1 Research Design

The research design used in this study therefore is descriptive survey. According to Ofo (1994), a descriptive research involves collecting data in order to test hypothesis and answer the research questions raised in the study. This type of research attempts to report things as they are. Also, Creswell (2014) explains a descriptive research as a design used to describe characteristics of a population or phenomenon being studied. It does not answer questions about how when and why a feature occurs, but it is interested in 'what' question.

3.2 Population and Sample Size

The population of the study comprised all the commercial banks in BirninKebbi metropolis, Kebbi state. Out of the total numbers of banks in BirninKebbi a sample of 100 staff (10 managers and 90 employees) was selected from five commercial banks using the simple random sampling technique.

3.3 Instrumentation

Questionnaire was used to collect data from the respondents. Other secondary materials include journals, textbooks and internet. The questionnaires comprise three (3) parts: Section "A", contains the demographical information on the respondents, section "B" contains questions on the objective one (individual difference), while section "C" contains questions on objective two (organizational policies). The questionnaire was validated

by experts in order to ascertain that the respondents understand the questionnaire. The procedures for collecting the data in this research were through one on one and phone administrations. Instructions on how to fill the questionnaire were also given, together with the ethical considerations of confidentiality and right of withdrawal.

3.4 Method of Data Analysis

The data was presented on simple descriptive statistical tables and hypotheses were tested using two ways and one way Analysis of Variance (ANOVA) at 0.05 alpha level of significance; as it is obtainable in Managerial Field and Social Science. The data was input into SPSS. The use of ANOVA helped to test whether to accept or reject the null hypotheses.

IV. Data Presentation And Discussion

4.1 Bio-Data

Table 2

S/N	Bio-data	Category	Frequency	Percentage %
1	Sex	Male	67	67.0
		Female	33	33.0
2	Age	18-25	5	5.0
		26-35	37	37.0
		36-45	38	38.0
		46-above	20	20.0
3	Qualification	NCE	12	12.0
		OND/HND	32	32.0
		Degree	27	27.0
		M,Sc	19	19.0
		PhD	7	7.0
		Others	3	3.0
4	Position	Manager	10	10.0
		Employee	90	90.0
5	Year of experience	1-5	4	4.0
		6-10	28	28.0
		11-15	23	23.0
		16-20	13	13.0
		21-25	21	21.0
		26-30	6	6.0
		31-35	5	5.0

Source: Field survey (2020)

4.2 Presentation of Data

PART B: EFFECT OF INDIVIDUAL DIFFERENCES ON OCCUPATIONAL PRODUCTIVITY OF COMMERCIAL BANKS IN BIRNIN KEBBI

Table 3

S/N	QUESTIONS	SD	D	UD	A	SA
1	Individual performing differences enhance occupational productivity	5	6	2	37	50
2	Personal satisfaction enhances occupational productivity	2	7	12	46	33
3	Individual cultural differences enhance occupational productivity	15	13	21	30	21
4	Pay for performance enhances occupational productivity	12	7	36	22	23
5	Pay on professionalism enhances occupational productivity	12	6	32	24	26
6	Individual knowledge enhances occupational productivity	6	5	14	37	38

Source: Field survey (2020)

The result showed the effect of individual differences on occupational productivity. Six items were considered. Here, in case of individual performing differences enhance occupational productivity, 50 respondents strongly agreed with the term, 37 agreed, 2 was undecided, 6 disagreed, while 5 strongly disagree with the fact. In the second item which is personal satisfaction enhances occupational productivity, 33 strongly agreed with it, 46 agreed, 2 strongly disagreed, 7 disagreed, while 12 was undecided. In case of individual cultural differences enhance occupational productivity, 21 respondents strongly agreed, 30 agreed with the fact, 21 was uncertain, 13 disagreed and 15 strongly disagreed. On item four, 23 strongly agreed that pay for performance enhances occupational productivity, 22 agreed; 36 was undecided, 7 disagreed, while 12 strongly disagreed. In the case of item five, 26 strongly agreed that pay on professionalism enhances occupational productivity, 24 agreed, 32 was undecided, 6 disagreed and 12 strongly disagreed. In item six, 38 strongly

agreed that individual knowledge enhances occupational productivity, 37 agreed with it, 14 was undecided, 5 disagreed, while 6 strongly disagreed.

PART C: EFFECT OF ORGANIZATION POLICIES ON OCCUPATIONAL PRODUCTIVITY IN BIRNIN KEBBI

Table 4

S/N	QUESTIONS	SD	D	UD	A	SA
1	Doing what the job requires affects occupational productivity	3	10	4	37	46
2	Organization decision affects occupational productivity	15	12	13	29	31
3	Nature of reward affects occupational productivity	7	4	18	41	30
4	Work condition and situation affects occupational productivity	4	2	2	44	48
5	Balance of work life affects occupational productivity	10	11	14	40	25
6	Designing suitable rewards program affects occupational productivity	1	2	2	50	45
7	Profit enhancement affects occupational productivity	3	8	32	21	36
8	Managerial contribution affects occupational productivity	8	2	5	52	33

Source: Field survey (2020)

The result showed effect of organizational policies on occupational productivity. Eight items were considered. Here, in case of doing what the job requires affects occupational productivity 46 respondents strongly agreed with the term, 37 agreed, 4 was undecided, 10 disagreed, while 3 strongly disagree with the fact. In the second item which is organization decision affects occupational productivity, 31 strongly agreed with it, 29 agreed, 15 strongly disagreed, 12 disagreed, while 13 was undecided. In case of nature of reward affects occupational productivity, 30 respondents strongly agreed; 41 agreed with the fact, 18 was uncertain, 4 disagreed and 7 strongly disagreed. On item four, 48 strongly agreed that work condition and situation affects occupational productivity, 44 agreed; 2 was undecided, 2 disagreed, while 4 strongly disagreed. In the case of item five, 25 strongly agreed that balance of work life affects occupational productivity, 40 agreed, 14 was undecided, 11 disagreed and 12 strongly disagreed. In item six, 45 strongly agreed that designing suitable rewards program affects occupational productivity, 50 agreed with it, 2 was undecided, 2 disagreed, while 1 strongly disagreed. In item seven, 36 respondents strongly agreed that profit enhancement affects occupational productivity, 21 respondents agreed, 32 was undecided, 8 disagreed, 3 respondents strongly disagreed. Lastly, in item eight, 33 respondents strongly agreed that managerial contribution affects occupational productivity, 52 respondents agreed, 5 was undecided, 2 disagreed while 8 strongly disagreed.

4.3 Hypotheses Testing

Objective 1

EFFECT OF INDIVIDUAL DIFFERENCES ON OCCUPATIONAL PRODUCTIVITY OF COMMERCIAL BANKS IN BIRNIN KEBBI

Tests of Between-Subjects Effects

Dependent Variable: Individual performing differences enhance occupational productivity

Table 5

Source	Type III Sum of Squares	Df	Mean Square	F	Sig.
Corrected Model	110.240 ^a	18	6.124	248.040	.000
Intercept	800.740	1	800.740	32429.964	.000
Personal Satisfaction	.383	4	.096	3.881	.002
Individual cultural	.210	3	.070	2.835	.043
Pay for performances	.000	3	.000	.000	.000
Pay on professionalism	1.250	3	.417	16.875	.000
Individual Knowledge	1.131	3	.377	15.268	.000

Two ways Analysis of Variance test was used to evaluate the effect of individual differences on occupational productivity in commercial banks of BirninKebbi. Six variables were set as investigatory tools to find out if there exists the effect of individual differences on occupational productivity and one was used to represent the dependent variable. However, significance was referred to as “p”, which means “probability”; it is the probability of observing the sample outcome if the variables are independent in the entire population.

Decision: It is observed that the p-value for all variables are less than 0.05, this showed that all factors used under this sectional study have their significant effect on individual differences in occupational productivity of commercial banks in BirninKebbi. Therefore there is enough evidence to reject the null hypothesis which states “individual differences do not have significant effect on occupational productivity in commercial banks of BirninKebbi”.

EFFECT OF ORGANIZATION POLICIES ON OCCUPATIONAL PRODUCTIVITY IN BIRNIN KEBBI
ONE WAY ANALYSIS OF VARIANCE

Table 6: ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Doing what the job requires affects occupational productivity	Between Groups	85.530	4	21.383	68.211	.000
	Within Groups	29.780	95	.313		
	Total	115.310	99			
Organization decision affects occupational productivity	Between Groups	130.126	4	32.531	43.611	.000
	Within Groups	70.864	95	.746		
	Total	200.990	99			
Nature of reward affects occupational productivity	Between Groups	104.430	4	26.108	72.267	.000
	Within Groups	34.320	95	.361		
	Total	138.750	99			
Work condition and situation affects occupational productivity	Between Groups	68.820	4	17.205	65.853	.000
	Within Groups	24.820	95	.261		
	Total	93.640	99			
Balance of work life affects occupational productivity	Between Groups	94.099	4	23.525	35.993	.000
	Within Groups	62.091	95	.654		
	Total	156.190	99			
Profit enhancement affects occupational productivity	Between Groups	85.710	4	21.428	67.673	.000
	Within Groups	30.080	95	.317		
	Total	115.790	99			
Managerial contribution affects occupational productivity	Between Groups	74.743	4	18.686	41.576	.000
	Within Groups	42.247	94	.449		
	Total	116.990	98			

Table 13 showed that the one way analysis of Variance was used to assess the effect of seven dependent variables significantly. The test explored the effect of organizational policies on occupational productivity where the entire variables were estimated significantly with respect to the model groups within groups in the analysis.

Decision: The observed P-values are less than 0.05. Therefore, we have enough evidence to say all variables under study have significant effect on organizational policies to occupational productivity in BirninKebbi.

4.4 Discussion of Findings

● The research presented two objectives with fourteen variables. The first objective studied the effect of individual differences on occupational productivity in commercial banks of BirninKebbi. The second objective dealt with the effect of organizational policies on occupational productivity in commercial banks of BirninKebbi. The variables were first of all presented and reported using simple descriptive tables. Then the hypotheses were tested using two ways and one way Analysis of Variance (ANOVA). The general findings showed that current issues of motivation are necessary to be considered before motivating employees in order to improve occupational productivity.

● From the outcome of the test generated in the first objective, it can be affirmed that individual differences are current issues of motivation that affect occupational productivity in commercial banks of BirninKebbi. Therefore individual performing differences, personal satisfaction individual cultural differences, pay for performance, pay on professionalism and individual knowledge are individual differences current issues that enhance occupational productivity in commercial banks of BirninKebbi. All the variables were found out to be significant ($p < 0.05$) to the independent variable.

● Lastly, the findings showed that organizational policies significantly affect occupational productivity in commercial banks of BirninKebbi. In the report of responses, most of the respondents mostly agreed and agreed with all the eight variables. Then the result revealed that doing what the job requires, organization decision, nature of reward, work condition and situation, balance of work life, designing suitable rewards program, profit enhancement, managerial contribution are organizational policies current issues that affect occupational productivity in commercial banks of BirninKebbi.

V. Conclusion And Recommendations

5.1 Conclusion

The results generated from the research clearly showed that certain issues of motivation should be considered in order to enhance effective occupational productivity in commercial banks. This means that employees should not just be motivated without considering certain factors. It is however concluded that current issues of motivation are key conception in commercial banks that improve the efficiency of employees in order to achieve organizational goals. The conclusion is based on the research conducted above and the respondents'

effect on the questionnaire supplied, that individual differences and organizational policies indeed have significant effects on occupational productivity in commercial banks of BirninKebbi. From the data analysis presented above it could be clearly concluded that the current issues of motivation: individual performing differences, personal satisfaction, individual cultural differences, pay for performance, pay on professionalism, individual knowledge, doing what the job requires, organization decision, nature of reward, work condition and situation, balance of work life, designing suitable rewards program, profit enhancement, managerial contribution job enhancement and performance appraisal have positive impact on occupational productivity in commercial banks of BirninKebbi. From the research, it can easily be stated that the relationship between issues of motivation and occupational productivity is quite natural if not obvious. When individual differences and organizational policies issues are considered, the occupational productivity is bound to be accelerated.

5.2 Recommendations

The following are recommended on the basis of the research and survey conducted above:

- It is recommended for the managers to always incorporate motivation in their regulations for service liberation.
- It is recommended for banks managements to be able to identify superior performance and reward them. When an employee does a good job, it is important to recognize such an achievement with a reward.
- It is recommended to management and share-holders of commercial banks to design organizational policies, using the templates provided in the research to motivate the employees with what they need most and this will transform into a higher level of performance on part of the employees. This can be based on the concept of expectancy which stipulates that motivation will be high when people know what they have to do to get reward, expect that they will be able to get their reward and expect that the reward will be worthwhile.
- Also, it is recommended for the employees to perform effectively if they really want to be recognized by their managers. The level of their performance will determine how they will be motivated.

5.3 Limitations of the Study

Despite the fact that the research findings have noteworthy contributions to the body of knowledge, there are certain limitations that are identified and suggested for future researchers to build on. These limitations include:

- This research was carried out in BirninKebbi metropolis, which is considered the major economic hub of Kebbi state, Nigeria. It is preferable to make similar research in other towns of the state to authenticate the resemblance the researches will have.
- The study is only limited to five (5) selected branches of commercial banks with international and national recognitions in the state and one hundred (100) participants. It might be good to make a replica same theme in other banks that are not considered in the study with more number of participants.
- In term of methodology, the research adopted questionnaire as the primary source of data collection and ANOVA as a means of data analyses. Meanwhile, the result might have been more exploratory if qualitative or mixed method is adopted. Also, the hypotheses would have been better tested with more than one analysis tool for better internal and external validity and reliability of data.

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