

## MOTIVATION AND JOB SATISFACTION AMONG FEMALE EMPLOYEES IN FINANCIAL SECTOR IN NIGERIA

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### Abstract

*A salient factor in this problem is that motivation varies among the individual employees. Thus it is not easy to establish fixed motivational standards and expect full compliances by all employees. Although motivation may include rewards and punishment, Clemmer (1996) feels that it includes ideas, expectations and experiences. Most authors are silent about the effect of gender on employee motivation. However females have achieved a lot in positioning themselves at the top of the various professions in the general allegation of discrimination from their male counterparts who dominate corporate terrains. However, the female by virtue of nature are not fully suited to do certain jobs for either safety reasons or for social reason. Thus females are either excluded from such jobs or allowed to perform only complimentary role, while men play the more prominent roles. In the banking sector, most of the jobs can be performed by both sexes and appraising motivation among either sex will not be with extreme difficulty. The purpose of this paper is to determine the factors that motivate the female staff using First Bank of Nigeria Plc as a case study, and to investigate their levels of motivation, satisfaction and the effects of these on the job performance thereof. The paper therefore, revealed that banks in Nigeria pay substantial remuneration to their employees, and this has been a source of general motivation in the industry. This factor coupled with provision of stable and secure working environments have contributed immensely to making the banking sector in Nigeria very stable; retaining employees for very long period and these are indices of staff satisfaction and the existence of motivation in the industry. It was also revealed that female employees are treated on equal terms with their male counterparts and as such are full beneficiaries of the motivation facilities in the industry. On the bases of this, the paper made some recommendations to includes; that banks should continue with their non-discriminatory personnel policies as this policies, which equate male and female employees have proves to generate satisfaction and motivation in all employees and should be continued with modification and adaptations to changes only and when necessary.*

**Keywords:** *Motivation, Job Satisfaction, Employee, Female, Bank, Nigeria*

## 1.1 Introduction

Motivation defined as set of reasons, acts, or stimulus inspire individuals to behave in desired way. Motivation is one of the important antecedents of satisfaction which can greatly effect on employees' performance. Now days, success of an organization totally depends on human resources division. A fundamental part of human (Male and Female) life is to spend in the workplace of any organization. A country's overall development depends on the equal contribution of male and female. It is paradoxical that people of roughly equal vent training, skill and experience differ in the ways they perform their task roles. This is quite evident because some show enthusiasm, initiative and creative in the discharge of their responsibility others are seldom creative or innovative and some don't even meet minimum performance standards.

Most of these inadequacies, according to Thompson and Skickland (1993) can be traced to the person which could be as a result of his/her needs expectations, drives and or some other innate motivating states.

Rigors & Mayers (1987) state that these drives are inside the person, that is internal to the employee. In fact, most experts in the behavioral science believe that the only true motivation is an internal feeling that causes someone to behave as he/she does. A fact is that the source of this internal feeling has an impact on productive behavior, which Scarpello & Ldvinka (1988) feel in because individual are usually more productive when doing a task simply because they want to do it not because they feel compelled to do it.

So, it is of greater interest to know why female employees work at banking sectors and at which levels and how far they satisfied with their jobs. Simply, satisfaction is a mental state of human being. But, job satisfaction refers to the positive feeling regarding specific tasks to his or her job. On the basis of the human behavior, employees are more interested to do work in those organizations form where they get more mental satisfaction. There are a variety of factors that can influence the level of job satisfaction of female employees i.e. Job security, participation in decision making, available leave facilities, reorganization of good work, attitude of top management, salary increment, specific time for family, motivation to work, promotional opportunity, flexible working hour, benefits and services, training program facilities, compensation management, creativity and innovation, proper reward system, working environment etc.

Management can do its job only through motivating people to work for management's objectives. Wotruba and simpson (1992) believe that it is impossible to understand motivation without considering what people want and expected from their jobs. They added that organization behaviourists assert that the most critical element in an organisation is the human being. Thus, no matter how much organisations change and management theories develop,

human aspect of the organisation will remain central, hence the requirement for managers to keep exploring avenues to acquiring knowledge about people.

It is believed that People who are highly motivated and derive great deal of satisfaction from what they do perform better in an organisation. In contrast they believe that sick or unhealthy organisations seem over-loaded with a poorly motivated, dissatisfied and frustrated people. However, a pertinent question is; what exactly accounts for the difference between what obtains in health organisations and in unhealthy organisations?

Clemmer (1996) state that to understand this organisational health dichotomy, one must equally understand motivation as well as the factors that contributes to the individuals feeling of job satisfaction. This satisfaction, Rigors & Mayers (1987) says, result from the ability of the organisation to identify and meet the essential human needs.

In furtherance of this trend of thoughts, another relevant question is; why do people of roughly equivalent training, skill and experience differ in the ways they perform their task roles?

Schoolhammer & Kuriloff (1979) said that this is quite evident because while some enthusiasm, initiative and creativity in the discharge of their responsibilities others are tax-seldom creative or innovative and some do not even meet minimum performance standard. Scarpello and Levinka (1988) attribute most of these inadequacies to the person which could be as a result of his/her needs, expectation, drives and or some other innate motivating factors.

## 1.2 Objective of the Study

- ❖ To know if the same factors of motivation are applied to both the male and the female workers.
- ❖ To understand if there is any factors that are gender structured.
- ❖ That managers must be able to keep track of the motivational needs of their employees
- ❖ To evaluate the correlation between job Motivation and job satisfaction among female workers.
- ❖ To make proper recommendations on the bases of findings.

## 1.3 Research Questions

- ❖ Can the same factor of motivation be applied to male and female workers?
- ❖ Should there be any factors that are gendered structured, what are such factors?
- ❖ How can managers keep track of the motivational needs of their employees, knowing that motivation changes in the individuals from time to time?
- ❖ How does job content motivate female bank workers?

- ❖ Can job enrichment be a motivator?
- ❖ How do employees perceive motivation?
- ❖ How can management and employees co-operate in order to engender motivation?

#### **1.4 Research Hypothesis**

H1: Those female employees do not require specially fashioned motivation.

H2: That given the same conditions, motivation in female employees is the same with that in male employee

#### **2.1 Methodology of the Study**

This research incorporated a qualitative and quantitative research approach based on a structured questionnaire. A total number of 80 questionnaires for both female and male employees of four different Local Government of First Bank PLC in Ondo State were randomly and equally selected. In this paper, the researchers have used a structured questionnaire for collecting primary data. The five-point Likert scale ranging from 1 - strongly disagree to 5 - strongly agree was used for the questions to indicate the degree of agreement or disagreement with each of a series of statements related to the stimulus objects of the study. Different statistical tools and techniques have been used to analyze the collected data. At first the researchers decided to conduct Pearson's correlation to find out the relationship between independent variables and dependent variables. The survey, allows for the blending of these methods and the ease of obtaining detailed and integrated research data. The questionnaire method was used as the lead strategy because of its flexibility in designing, application and its cost benefits. Brief interviews were conducted when it was necessary in order to obtain information and to assist respondents in explaining any doubts or problems in the questionnaire.

The use of the observation technique was necessitated by the nature of the research study, being concerned with a crucial personnel topic, which has a general implication for management all over the world. By observing the respondents, the researchers were able to note in reality the actions of the respondents, which we tried to correlate with their responses to the questions in the questionnaire.

#### **3.1 Conceptual Issues**

##### **Understanding the Concept of Motivation**

The concept of motivation according to Thompson & Strickland (1993), is based on these questions, particularly the question of the why of behaviour. Because work is done by people, it follows that is a function of human behaviour. Therefore to influence work and to get the job done through others, the manager must be able to influence the behaviour of the employees. He

must therefore understand the 'whys' of the people's behaviours why they behave the way they do. Understanding motivation as stated by Wotruba and Simpson (1992), involves two learning process of study and application. The manager must first study one or more theories of motivation and then must solidify this learning by testing his understanding through observation and analysis of the workers.

Generally, speaking, motivation theory maintains that man behaves as he does to satisfy his basic needs. These needs can be classified into the following:

- a) Physiological needs: such as need for food, clothing, sleep, sex and shelter.
- b) Sociological needs: such as need for belongingness, love, affection and for acceptance.
- c) Personality needs: such as need for recognition, status, achievements, responsibility growth e.t.c

Because motivation is complex, several different theories have been devised to explain it. These theories overlap and complement each other because different theories focus on different aspects of motivation. Two, general categories of motivation theories are identified by Wotruba and Simpson (1992). These are the content theories and process theories. Content theories aim at identifying factors that relate to motivated behaviour but do not explain the dynamics of motivation development and change process theories identify the elements that influence motivation and the process whereby this influence occurs and changes.

### **Assumptions about Motivation**

The following assumptions were derive from Clemmer (1996), Thompson and Strickland (1993) and Wotruba and Simpson (1992).

- a) Motives are the energizing forces within people. These forces are visible and impossible to measure. Because we are different our energizing motives too.
- b) One motive may result in many different motives (e.g he desire for prestige may take someone to do lots of things)
- c) The same behaviour may come from different motives (e.g buying of a car could be different motives).
- d) Behaviour can be used as an estimate of individuals' motives (e.g some people always seem to feel insecure and so develop nonchalant attitude towards their job).
- e) Motives may operate in harmony or in conflicts. Behaviour is frequently the result of the interplay of several motives
- f) Motives came and go, in other words, motivates do vary. As we grow so too do our motives from time to time.
- g) Motives interact with the environment. The situation at a particular point in time may trigger or suppress the actions of a motive.

## Concept of Job Satisfaction

Job satisfaction has been widely studied over the years. Around the sphere, it is an established fact that a person with a high level of job satisfaction shows positive attitude towards the job, while a person who is dissatisfied with the job has a negative attitude. Job satisfaction is in regard to one's feelings or state of mind regarding to the nature of their work (Shamima Tasnim, 2006). Job satisfaction can be considered as a global feeling about the job or as a related constellation of attitudes about various aspects or facets of the job (Kovach, 1977; Spector, 1997). Positive and negative emotions were also found to be significantly related to overall job satisfaction (Fisher D, 2000). Numerous studies have shown that dissatisfied employees are more likely to quit their jobs or be absent than satisfied employees (Hackett & Guion, 1985; Hulin, Roznowski, & Hachiya, 1985; Kohler & Mathieu, 1993). There are some job related factors which can ensure job satisfaction such as supervision, pay, promotion opportunities, coworkers and so forth, the nature of the work itself generally emerges as the most important job facet (Judge & Church, 2000; Jurgensen, 1978). The source of this job satisfaction not only arises from the job but also from the other factors like- work environment (both physical and social), relationship with supervisors & peers, corporate culture, managerial style. (Uddin et al., 2005) also identified eight factors based on factor loadings named as better working environment, officer's view, worked efficiently, present work, improving interpersonal relationship, bank treatment, colleagues and challenging work. These factors have different impact on different people and in practical world it is an established fact that gender differences also influence the job satisfaction level. The comparison of job attitudes between men and women is of less interest than a study of the effects of the societal roles of men and women on their attitudes toward jobs (Herzberg et al., 1957). They also reported that the job adjustment of female workers is often made more difficult because they must divide their interests and attention between the working world and their traditional role and that the social and psychological pressures toward marriage complicate the job attitudes of the unmarried female. They take up their jobs primarily for their livelihood, which is conditioned by job satisfaction (Locke, 1976). Women are intrinsically more satisfied than men (McNeely, 1984). (Greenberg et al., 1993) reported that employed women, in general, seem to be less satisfied with their work than their counterpart men. On the other hand, (Campbell et al., 1976) reported that single men are less job satisfied than married men, but that no such difference exists for females. After reviewing vast literatures the researchers found a variety of job characteristics or aspects are responsible to make sure their job satisfaction. These characteristics include occupational prestige, earnings, education, job complexity, level of authority exercised, how closely the worker is supervised, job pressure, being held responsible

for things outside one's control, how frequently one has to get dirty on the job, being underemployed, workplace size, and level of optimism about one's future at the current job (Abu Naser Mohammad Saif et al., 2016).

### 3.2 Theories of Motivation

As mentioned earlier two general categories of motivation theories have been identified. These are the content theories and the process theories.

**Contentment theories:** These theories aim at identifying factors that relate to motivated behaviour but do not explain the dynamics of motivation development and change. In treating content theories, Wotruba and Simpson (1992), presents three classifications. Need Hierarchy, dual factor and achievement.

#### i. Need hierarch Y Theory

The need hierarch theory devised by Maslow (1954), states that basic human needs are stratified into hierarchy of five levels.

- a. Physiological needs such as food, water survival and sleep.
- b. Safety needs such as protection, physical and emotional security.
- c. Social needs such as love acceptance and friendship.
- d. Esteem needs such as recognition, status and achievement.
- e. Self-Actualization needs such as self fulfilment or realizing one's ultimate potential. This theory is simple and intuitively appealing, stating that the individual must substantially satisfy the lower-level need before the next level is activated. Schollhammr and Kuriloff (1979) explains further that when satisfied, a given need ceases to be a source of motivation thus a person motivation at any particular time.

Another characteristic of the hierarchy is that needs co-exist. The average normal person is partially satisfied and partially unsatisfied in meeting the needs at the five levels at the same time.

#### ii. Dual Factor Theory

The dual factor theory of motivation developed by Herzberg (1996) and his associates suggests that two sets of factors – motivators and hygiene factors – influence worker satisfaction and dissatisfaction, respectively and thus their performance on the job. Motivators and satisfiers are intrinsic to the job and include achievement, advancement, responsibility, recognition and the work itself. Hygiene factors of dissatisfaction, involve aspects surrounding the job, such as working conditions, salary, job security, company policies and supervision.

Hygiene factors are not necessary but not sufficient for positive motivation. In other words, they do not provide satisfaction in a positive sense, but when lacking, they act as negative motivators.

Thus, satisfiers (motivators) and dissatisfiers (hygiene) factors are not opposite ends of a continuum. Instead they are two separate influences affecting motivation. Hygiene factors according to Clemmer (1996) generally correspond to the lower – level portion of Maslow's hierarchy whereas motivators match upper-level, later emerging needs in Maslow's hierarchy.

### iii. Achievement Theory

Known as the learned need theory, Dave McClelland (1995) asserts that needs are acquired from culture. McClelland's overall major interest was measuring patterns of motivation. This prompted him to develop their behaviour and personality. He also took interest in the importance of parental and cultural influences in childhood on behaviour. His major work centred on the needs for achievement, affiliation and power. According to him, the three needs are not naturally exclusive – most individuals are motivated (to some extent) by all the three needs. However, one is usually always dominant.

McClelland mentioned characteristics of people with strong need for achievement in a number of ways. First, they favour situations in which they can take personal responsibility for solving problems. Their results then directly relate to their own efforts. Secondly, they do not set goals so high that their chances of reaching them are slight. Achievers prefer a challenge, but one with a good probability of success. Third, they desire feedback; they have no way of getting satisfaction from their accomplishments. If the job environment does not provide these conditions, the higher achiever will either look else where for employment or see these conditions outside the job.

Process theories: those considered here are the equity, expectancy and attribution theories;

**\*Equity Theory:** state that workers compare inputs and outcomes with those of other individuals who are in the same situation, such as similar job in the same organization. Wotruba and Simpson (1992) asserts that if workers belief that their ratios of inputs to outcomes are different from the ratios of others, they adjust their input to eliminate the inequity, if a person believes that the ratio of effort to reward is about the same as for others, no change in effort will occur. But if high levels rewards are offered to people regardless of their individual efforts, the reward will be perceived as inequitable and will be ineffective as a motivator. Tygie (1985) is credited for evolving the contemporary posture of this theory, which stressed that compensation affected by factors outside the workers control may not include great effort among the workers.

**\*Expectancy Theory:** Expectancy theory has been the subject of consideration research since its introduction by Vroom (1964). This theory explains motivation using three components.(e.g bonus on sales volume over quota).

**\*Instrumentality:** the suspected relationship between performance on a particular task and the attainment of a given reward (e.g bonus will be earned if quota is exceeded by ten percent).

**\*Expectancy:** the expected relationship between level of effort and task achievement (e.g making one more call per week will result in a fifty percent chance of exceeding the quota by ten percent and making two more calls per week will raise that to a 90 percent chance). Because it is based on these three components, it is sometimes referred to as the VIE model (valence-instrumentality-expectancy)



**\*Attribution Theory:** attribution theory rests on the assumption that people assign causes to why they succeed or fail in tasks. Many such cases are possible including the person's ability, effort made, task difficulty and luck. These causes, according to Teas and Masirogy (1986) can be categorized in various ways, two of which are locus and stability. Locus is whether the cause is internal or external to the person. Stability is whether the cause is fixed or fluctuating over time. Ability is an internal and fixed cause, effort is internal and fluctuating, while skill is external and fluctuating, task difficulty is external and fixed. Other theories of motivation are:

- (a) Clayton Alderfer's theory of existence, Relatedness, Growth needs.
- (b) Leon Festinger – consistency theory of motivation.
- (c) Douglass McGregor – Theory X and Y
- (d) Chris Agis – Psychology of the individual
- (e) Rensis Likert – The Human organization.

#### 4.1 Summary and Discussion of Findings

The population was restricted to employee of banks in Owo/Akoko in Ondo State .For this, we divided the Akoko/Owo into four zones according to the Local Governments; Akoko North East Local Government, Owo Local Government, Akoko South East Local Government and Akoko South West Local Government.

In all, we administered 80 questionnaires in the four zones of the study and all the 80 questionnaires were recovered, each one being issued with 20 questionnaires as follows:

- |    |                          |                   |
|----|--------------------------|-------------------|
| 1. | Akoko North East, Ikare  | 20 Questionnaires |
| 2. | Owo Local Government,Owo | 20 Questionnaires |
| 3. | Akoko South East, Isua   | 20 Questionnaires |
| 4. | Akoko South West, Oka    | 20 Questionnaires |

#### Hypothesis Testing

For the hypotheses period in this study, the following rule is applied. Accept a hypothesis if 50% or more of the respondents indicate their agreement, otherwise, reject it. In this respect, we utilized the data analyzed as they are applicable to the hypotheses of research study.

**HI:** Those female employees of banks do not require specially fashioned motivation.

**HO:** That given the same conditions, motivation in female employees in the same with that in male employees.

To validate hypotheses HI, which reads that female employees of banks do not require specially fashioned motivation, we utilize questionnaire statements in7, 9, 10 and statements 11, 13, 14 and 15. Our intention was to prove that hypotheses are validated by the data from the findings or it shall be rejected as per the regulation.

In response to the statement No. 7 which states, certain positions in the bank are exclusively for men only 4.34% strongly agree or agree with the statement, 1.7% is undecided, while 24.499% strongly disagree and disagree with the statement. Thus no positions in the bank are reserved from men in the banks. Statement 9 which reads, only men can rise to certain positions in the bank, was similarly disagreed with. Here 25.65% strongly agree and agree with the statement, 12.61% undecided, while 12.61% strongly disagree and disagree with the statement.

Statement 10 in which is intends to know if male workers received greater encouragement from management than the female, 41.74% strongly agree and agree with the statement, 2.61% are undecided while 25.22% strongly disagree and disagree with the statement. This proves that management encouragement is to all employees irrespective of the gender. In the same manner, responding statement 11, 13, 14 and 15 all prove that female are given equal opportunities with men on job, promoted on equal terms, receive training on equal terms like their male counterparts.

Thus, in respect of our hypotheses, HI data have proved that female bank employees cannot be specially fashioned; as such the hypothesis is accepted as validated. In respect of the second hypotheses, H2 which reads that given the same conditions motivation in female employees is the same as in male employees, we used statements number 13, 14, and 16 of this study. The motive is to prove that motivational factors are similar in female and male employees where conditions of service are the same and uniform. Regarding statement 13, 25.22% of the respondents strongly agree and agree with the statement, female staffs are evaluated on equal terms with the male.

Statement 14 reads, female managers command equal respect with their male counterparts, and the response pattern was 13.04% strongly agree and agree, 8.69% were undecided, while 26.09% strongly disagree and disagree with the statement. Statement 16, which reads, female bank executives are not as efficient as their male counterparts, received the following responses: 26.09% strongly agree and agree with the statement, 23.49% were undecided, while 70.92% strongly disagree and disagree with the statement. Confirming that female, executives were as efficient as their male counterparts. With these, we concluded that hypotheses H2 is validated and accepted.

## **4.2 Conclusion**

The research revealed that banks in Nigeria pay substantial remuneration to their employees, and this has been a source of general motivation in the industry. This factor coupled with provision of stable and secure working environments have contributed immensely to making the banking sector in Nigeria very stable; retaining employees for very long period these are indices of staff satisfaction and the existence of motivation in the industry. This evidenced by how long

many employees have served in the industry 11-15 years (46.95%) 16 years and above (16.09) e.t.c.

Other factors of the job satisfaction and motivation, which research study revealed included:

- a) Equal promotion opportunities for all employees
- b) Equal training facilities for all employees
- c) Equal evaluation facilities for all employees
- d) Equal working hours for employees regardless of gender
- e) The lack of discrimination against employees on gender, racial, nationality religious basis.

This growth engendering factor must be responsible for the general level of staff satisfaction and motivation in the banking industry in Nigeria. And as the research questionnaire and responses have proved, female employees are treated on equal terms with their male counterparts and as such are full beneficiaries of the motivation facilities in the industry. The research confirmed that the female staff does not need any specially fashioned motivation.

The research also confirmed that the prospect of all employees were equal in the industry regardless of gender. So far female executives have performed efficiently in their job and have, integrity and self respect. They command equal respect with their male counterparts.

All these factors have contributed to the general satisfaction and motivation of female staff in Nigeria banks, as they are taking up more management positions in the industry and proving their mettle.

Presented below are conclusions drawn from the research study:

1. That there is general staff motivation and satisfaction in the banking industry in Nigeria.
2. That female employee of the banks enjoys the same level of motivation and satisfaction with their male counterparts.
3. That there is no need to fashion special factors of motivation for female employees of the banks.
4. That the female employees are fully contented with their working conditions, especially when these are on the basis of gender.
5. That the growth and stability of the banking industry in Nigeria can be reasonably attributed to the efforts of contented and motivated staff.

6. That the low labour turnover and long service periods of employees in the banking industry confirms the provision of good working conditions by management and the practice of motivational leadership in the industry. Indeed, it is not enough to pay high salaries if the staffs are not valued, trained or motivated..

### 4.3 Recommendations

The paper therefore makes the following recommendations for further studies. Based on the discussion and conclusions arrived above.

1. It is recommended that banks should continue with their non-discriminatory personnel policies.
2. These policies, which equate male and female employees have proved to generate satisfaction and motivation among employees and should be continued with modification and adaptations to changes only and when necessary.
3. As much as banking is concerned, the practice of structuring duties to suit all genders should be continued.
4. Banks should continue to lead the economy by way of providing better remuneration, better working conditions, and better integration of employees regardless of sex.
5. Finally, it is also recommended that the current industrial harmony existing in the banking industry, which can be attributed to fair and motivating personnel policies of the banks be sustained and improved upon.

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