

## ASSESSMENT OF THE DETERMINANTS OF WORKERS PRODUCTIVITY AMONG THE STAFF OF FIDELITY BANK ABAKALIKI

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### Abstract

*This study sought to assess the determinants of workers' productivity among the staff of Fidelity Bank, Abakaliki. Five predictor-variables were studied to find out their contributions to workers' productivity which included; Employees Career Advancement (ECA); Employees Job Security (EJS); Employees Strict Supervision (ESS); Employees Job Recognition (EJR); and Financial Incentive for Employees (FIE). Preliminary analyses were conducted to ensure no violation of normality, linearity and homoscedasticity. Regression analysis was used to determine the individual contributions of the predictors to workers' productivity with the aid of SPSS version 21. It was discovered that apart from the third predictor, employee strict supervision which contributed negatively to workers' productivity with standardized coefficient (beta) of -0.082, other independent variables contributed positively to workers' productivity, with Employee Career Advancement contributing 41.3%; Employee Job Security contributing 21.2%; while Employee Job Recognition and Financial Incentive for Employee contributed 18.6% and 26.3%. The study recommended that since excessive supervision has been discovered to negatively influence the output capacity of the workers it should therefore be put to check always and reduced to the barest minimum to avoid its adverse effect on the overall wellbeing of the organization*

### 1. INTRODUCTION

Workers' Productivity is simply the ratio of workers output or workers production capacity in an organization. The main reason of motivating employees is to ameliorate productivity. One who is effective employee is that person with combination of a good set of skills and a productive work environment. Organizations rely on employees to produce and deliver high-quality products. However, Workers are influenced by a variety of factors both internal and external as they attempt to perform their duty-bound obligations (Dubrin, 2009).

Actually, motivation is a combination of driving factors or forces that function within an individual and therefore equally requires a combination of approaches by managers. In universal sense, motivation can be said to be a blend of motive and action. In Vroom theory of motivation, he has suggested that performance can be thought of as a multiplicative function of motivation and ability when he modeled performance as a function of motive and action  $\{P=F (M.A)\}$  (Vroom, 1994). Researchers have revealed that an employee's ability only partially determines his productivity while the other

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major determinant is his motivation level. Employee motivation plays an essential role in the management field; both theoretically and practically. It is said that one of the important functions of human resource manager is to ensure job commitment at the workplace, which can only be achieved through motivation. (Nurun, Islam, Dip, & Hossain, 2017)

According to Nurun *et al* (2017), there is universal agreement that people are motivated in circumstances where: (1) they can participate, (2) they can feel accomplishment and receive recognition for their work, (3) where the communication is frequent and (4) there are opportunities for career and knowledge advancement. "A central concern of industrial relations is the identification and measurement of factors associated with individual differences in employee job performance." And this identification and measurement are the basic function of motivational factors or tools. Motivation is fundamental for good performance and therefore it is progressively more important to study the factors that motivate employees for better performance and it is on this premise that this study is hinged.

## 1.1 OBJECTIVES OF THE STUDY

The principal objective of this study is to assess the determinants of workers' productivity among the staff of fidelity bank Abakaliki. The specific objectives include:

- i. To determine the extent to which employees career advancement influence workers' productivity.
- ii. To ascertain the effect of employees job security on their effectiveness.
- iii. To investigate the extent to which employees supervision influences their efficiency.
- iv. To find out the linearity between employees job recognition and their output capacity.
- v. To establish the extent to which financial incentives for employees affect their outputs

## 1.1 HYPOTHESES

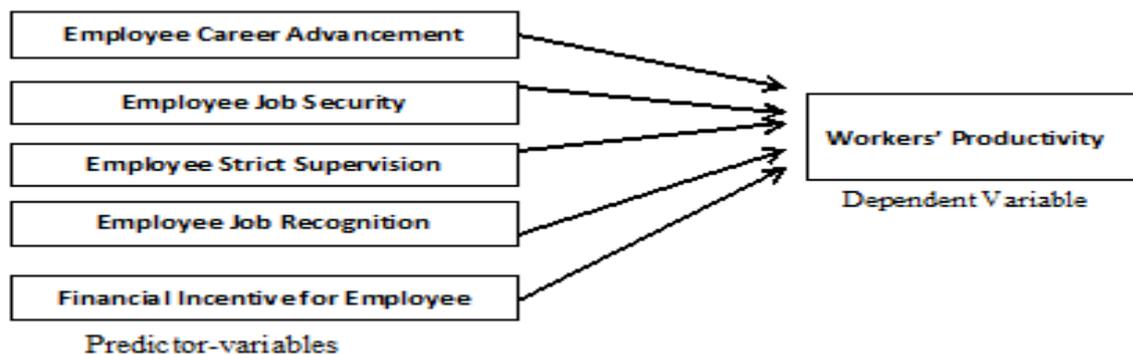
- i. Employees' career advancement has no significant influence workers' productivity.
- ii. Employees' job security does not have any significant effect on their effectiveness.
- iii. Employees' supervision has no significant influence on their efficiency.
- iv. There is no significant linearity between employees' job recognition and their output capacity.
- v. Financial incentives for employees does not significantly affect their outputs

## 2.0 REVIEW OF THE RELATED LITERATURE

### 2.1 CONCEPTUAL Review

The conceptual review of this study is as structured and illustrated in the conceptual framework of the study below:

**Figure 2.1: Conceptual framework of the study**



Source: designed by the researchers based on the stated hypotheses

### 2.1.1 Worker's Productivity

Dubrin (2009) posits that Workers' Productivity is basically the ratio of workers

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output or workers production capacity in an organization. The foremost reason of motivating workers is to ameliorate productivity. One who is effective employee is that individual with a combination of a good set of skills and a productive work environment. Organizations rely on the workforce to produce and deliver high-quality products. However, Workers are influenced by a variety of factors both internal and external as they attempt to perform their duty-bound obligations. These factors determine the individual worker's productivity and add to the aggregate of the overall organizational productivity.

### **2.1.2 Employee Career Advancement**

Career advancement is a continuous and gradual progression through the ranks of the organizational hierarchy. Career advancement normally entails a clearly marked path of progression through the ranks of an organization. It is based on merit without regard for race, gender, age or ethnicity. Deserving cases become eligible for advancement. When employees get to know that each one of them has an equal chance of making it to the top, it becomes easy for them to put in their best. (Graham and Bennett, 1995) Baguma and Rwabwera (n.d.) also confirm that employees aspire to progress steadily in organizations for which they work. Lynton and Pareck (1990) emphasize that employers should always encourage staff to re-skill as a means of benefiting the organization.

### **2.1.3 Employee Job Security**

Job security is defined as the assurance in an employee's job continuity due to the general economic conditions in the country. It is concerned with the possibility or probability of an individual keeping his/her job. It deals with the chances of employees keeping their jobs in order not be unemployed.(Adebayo & Lucky 2012)

According to Bakan & Buyukbeşe (2004),cited in Şenol (2011),Job security is one of the most influential means of motivating employees particularly in times of economic downturn. Employees' belief that they will not lose their jobs or they will be employed in the same organization as long as they want is a significant reason for motivation. Therefore, job security is one of the most significant variables of employee satisfaction which expresses the general attitude of the employee towards his/her job.

### **2.1.4 Supervision of Employee**

Supervision is seen as a control mechanism which has the task of correcting the activities of individuals and groups to ensure that their performance is in accordance with plans. Plans must be made but in most cases might not be achieved unless activities are monitored, and deviation from plans identified and corrected as soon as they become apparent. However, Şenol (2011), postulates that excessive monitoring dampens the spirit of workers towards efficient and effective goal attainment.

### **2.1.5 Job Recognition**

Recognition is a process of giving an employee a certain status within an organization. This is a very crucial factor towards an employee motivation. Recognition describes how the work of an employee is evaluated and how much the appreciation he receives in return from the organization. It also specifies the way an organization gives its employee the reward and status for his work and activities (Cole, 2005).

According to Cole (2005), workers appreciate to see their work-well-done recognized and a pat on their back to signify that the organisation is aware of their efforts and as well appreciates and value their performance.

### **2.1.6 Financial Incentives**

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According to Cole (2005), Incentive scheme include, extra payments or increase in salaries, fringe benefits covering such items as, car, sickness benefits, free education. Others are free lunches, free travel abroad with wife and family, access to newspapers and journals, free interest loan and free medical scheme. However, Herzberg's view on financial incentives is that they may not necessarily motivate workers to work better as workers already know that at the end of the agreed duration of work, they will surely get their pay. It is only the absence of this financial incentive that will cause dissatisfaction on the workers

### **2.2 THEORETICAL REVIEW**

#### **2.2.1 HERZBERG'S TWO-FACTOR THEORY (1959)**

Frederick Herzberg had a close link with Abraham Maslow and believes in two factor theory of motivation. Herzberg argued that there are factors that would directly motivate or satisfy employee to work better

*The implication* of Herzberg's theory is that it relates specifically to the work environment and management can use the theory to focus its efforts on ensuring the presence of the hygiene factors which their absence dissatisfy the workers and ensure quality of the motivators as these are foundations on which motivation is built.

#### **2.2.2 ABRAHAM MASLOW HIERARCHY OF NEEDS THEORY (1994)**

(motivators) and there were also factors that would de-motivate /dissatisfy employee if missing but would not essentially motivate employee if present. He classified these factors into two: Hygiene factors and motivators.

**Hygiene Factors:** These factors do not yield satisfaction but if these factors are absent can lead to dissatisfaction at work place. These factors relate to the environment in which the job is done (job context). These factors are extrinsically rewarding and include: include pay, company policies, physical working conditions, job security, supervision, etc.

**Motivators:** These are factors that yield direct satisfaction. These factors motivate employees for superior performance. These factors relate to the nature of the job itself and the way employee performs the job (job content). Employee finds these factors intrinsically rewarding. The motivational factors include: recognition, responsibility, work itself, achievement, and advancement. These factors are direct determinants to workers' productivity.

Maslow's hierarchy of needs theory is based on internalized needs and has four fundamental premises on which it is based, which are: (a) only an unsatisfied need can influence behavior; a satisfied need is not a motivator, (b) a person's needs are arranged in a priority order of importance, (c) as the person's needs are met on one level, the person advances to the next level of needs, (d) If satisfaction is not maintained for a once-satisfied need, it will become a priority need again.

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Figure 2.2.2: Maslow's Hierarchy of Needs



(Source: Maslow, (1994). Motivation and Personality. New York: Harper and Row.)

**The five need levels are:** (1) *physiological need*— the fundamental need for food, clothing, and shelter; (2) *safety and security need*— the need to avoid bodily harm and uncertainty about one's wellbeing; (3) *social need*— the need to be accepted by people whose opinions and companionship you value; (4) *esteem need*— the need to feel important, admired, and worthwhile; and (5) *self-actualization*— the need to get the maximum rewards from one's life experience, to maximize one's skills, abilities, and potential.

**The implication** of this theory is that it is difficult to work with workers of different backgrounds as people are different and unique in their own ways in terms of perception, behaviour and personality and studying these different people to find out their respective needs and need levels could be daunting and yet rewarding for organizations. This is because; unraveling these needs and satisfying them adequately and appropriately will make the workers put-in their best for the overall wellbeing of the organization. Also, it is worthy of note that a thwarted need can cause

frustration for an employee and will be a force in an employee until it is satisfied.

### 2.2.3 VROOM'S EXPECTANCY THEORY (1994)

Expectancy theory predicts that employees in an organization will be motivated when they believe that: (a) Putting in more effort will yield better job performance; (b) Better job performance will lead to organizational rewards, such as an increase in salary or other benefits; and (c) These predicted organizational rewards are valued by the employees in question. The Expectancy theory states that employee's motivation is an outcome of how much an individual wants a reward (**Valence**), the assessment that the likelihood that the effort will lead to expected performance (**Expectancy**) and the belief that the performance will lead to reward (**Instrumentality**). Expectancy refers to the effort-performance relation. Thus, the perception of the individual is that the effort that he or she will put forward will actually result in the attainment of the "performance". However, this is a function of an individual's past experiences, personality, self-confidence and emotional state. Vroom was of view that

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employees consciously decide whether to perform or not at the job. This decision solely depended on the employee's motivation level which in turn depends on three factors of expectancy, valence and instrumentality.

*The Implications of the Expectancy Theory* is that: The managers can correlate the preferred outcomes to the aimed performance levels; ensure that the employees can achieve the aimed performance levels; guarantee that deserving employees must be rewarded for their exceptional performance and that reward system must be fair and just. Managers should also use systems that tie rewards very closely to performance and ensure that the rewards provided are deserved and wanted by the recipients. Finally, managers should engage in training to improve their capabilities and improve their belief that added effort will in fact lead to improved performance.

### **2.2 EMPIRICAL REVIEW**

Centers & Bugental (2007), in a study done to appraise the influence of motivation on job performance among a group of 75 agricultural extension workers in Anambra state adopted the same method as Herzberg (1959), and it showed some support for the influence of motivation on workers' productivity.

In another study by Abejirinde (2009), the study investigated the relationship between motivation and workers performance, which was carried out within private and public enterprise in Anambra state and it was discovered that promotion (as a motivator) has significant relationship with employee performance.

Olusola (2011) revealed specifically that intrinsic motivation significantly predicted job performance of industrial workers. His study conforms to that of Cole (2005) and Drucker (2002) who found that financial rewards and incentives are not sufficient positive motivators.

They believe that intrinsic motivation such as natural or personal drives, desires, impulse and so on, which emanates internally, has a role to play in improving worker's productivity.

### **3.0 METHODOLOGY**

#### **3.1 RESEARCH DESIGN**

This research study adopted survey method.

#### **3.2 TARGET POPULATION**

Members of the staff of Fidelity Bank Abakaliki are only fifteen in number as gotten from the personnel department. Therefore, this number constitutes the target population.

#### **3.3 SAMPLE SIZE**

The entire population of Fidelity bank staff in Abakaliki branch is moderate in size and can be studied without further reduction. The entire population is 15 employees only and the researchers elected to study all the population for easy generalization of the result.

#### **3.4 MODEL SPECIFICATION**

The variables are modeled, formulated and specified as stated hereunder:

$$Y = f(X_1, X_2, X_3, X_4, X_5)$$

$$WP = f(ECA, EJS, ESS, EJR, FI)$$

This is formulated in a multiple regression form as:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5$$

$$Y = \alpha + \beta_1 ECA + \beta_2 EJS + \beta_3 ESS + \beta_4 EJR + \beta_5 FIE$$

Where:

$$Y = \text{Workers Productivity}$$

$$X_1, X_2, X_3, X_4, X_5 = \text{Determinants of Workers Productivity}$$

$$ECA = \text{Employee Career Advancement}$$

$$EJS = \text{Employee Job Security}$$

$$SSS = \text{Employee Strict Supervision}$$

$$EJR = \text{Employee Job Recognition}$$

$$FIE = \text{Financial Incentive for Employee}$$

$$B = \text{Slope of the straight line}$$

$$\alpha = \text{Y-Intercept}$$

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**4.0 DATA PRESENTATION AND RESULT DISCUSSION**

**4.1 DATA PRESENTATION**

**Table 4.1 Descriptive Statistics**

	Mean	Std. Deviation	N
WP	61.60	7.510	15
ECA	60.40	10.056	15
EJS	52.53	5.805	15
ESS	50.40	7.998	15
EJR	52.33	7.037	15
FIE	61.20	9.359	15

**Table 4.2: Correlations**

		WP	ECA	EJS	ESS	EJR	FIE
Pearson Correlation	WP	1.000	.696	.377	.305	.355	.688
	ECA	.696	1.000	.139	.232	.124	.945
	EJS	.377	.139	1.000	.500	.669	.093
	ESS	.305	.232	.500	1.000	.769	.158
	EJR	.355	.124	.669	.769	1.000	.150
	FIE	.688	.945	.093	.158	.150	1.000
Sig. (1-tailed)	WP	.	.002	.083	.135	.097	.002
	ECA	.002	.	.310	.202	.330	.000
	EJS	.083	.310	.	.029	.003	.371
	ESS	.135	.202	.029	.	.000	.287
	EJR	.097	.330	.003	.000	.	.297
	FIE	.002	.000	.371	.287	.297	.
N	WP	15	15	15	15	15	15
	ECA	15	15	15	15	15	15
	EJS	15	15	15	15	15	15
	ESS	15	15	15	15	15	15
	EJR	15	15	15	15	15	15
	FIE	15	15	15	15	15	15

**Table 4.3 Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.768 <sup>a</sup>	.590	.362	6.000	.590	2.587	5	9	.102

a. Predictors: (Constant), FIE, EJS, ESS, EJ, ECA

**Table 4.4 Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		

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1	(Constant)	9.118	17.773		.513	.620
	ECA	.309	.577	.413	.535	.605
	EJS	.274	.391	.212	.701	.501
	ESS	-.077	.360	-.082	-.213	.836
	EJR	.198	.476	.186	.417	.687
	FIE	.211	.606	.263	.348	.736

a. Dependent Variable: WP

**4.2 DISCUSSION OF THE RESULTS**

Five predictor-variables which formed the objective of this survey were used to predict the dependents variable – Workers Productivity (WP). As represented in the model specification, the predictors include: Employee Career Advancement (ECA); Employee Job Security (EJS); Employee Strict Supervision (ESS); Employee Job Recognition (EJR); Financial Incentive for Employee (FIE). Correlation analysis was run to ascertain the linearity of the predictors and the independent variable which was depicted in table marked “correlations”. Employee Career Advancement has 0.696, which shows a strong correlation that is positively directed; Employee Job Security has also a positively directed linearity with Workers Productivity at 0.377 coefficient; Employee Strict Supervision is fairly positively correlated with Workers Productivity with Pearson correlation coefficient of 0.305, showing the lowest among the predictors; Employee Job Recognition has a correlation coefficient (positive) of 0.355; while Financial Incentive for Employee has 0.688. It is worthy of note that except for Employee strict supervision which stands at .135 (not very significant), others are considerably significant at 0.0 level (1-tailed).

For the regression analyses, the table marked “regression coefficients” shows the individual contributions of the independent variables to Workers Productivity respectively.

**Employee Career Advancement:** The table shows that Employee Career Advancement contributes 0.413 coefficients(standardized beta) to Workers Productivity which is about 41.3% and happens to be the highest

contribution of the five (5) predictors. What this signifies is that when workers are allowed to advance in their chosen career, it gives them the drive to do more and do it more effectively and more efficiently.

**Employee Job Security:** This variable contributes 0.212 standardized coefficients (beta), about 21.2% to Workers productivity. This is also considerably high and simply depicts that workers are comfortable to work under the atmosphere and environment that assure them sustained employment and dislikes work-environment that encourages employee-turnover.

**Employee Strict Supervision:** Of all the predictors, strict supervisor monitoring of the employees contributes negatively to the Workers Productivity at -0.082 (standardized beta). What this portrays is that rather than motivate the workers to put-in their best, it dampens their morale to work. Therefore, rather than add to the workers capacity to perform, it reduces their ability, capability and output capacity. This has invariably revealed that workers are comfortable working with moderate or minimal supervision and monitoring and dislike working under fierce, intense or strict supervision.

**Employee Job Recognition:** This predictor stands as the fourth most determinant of Workers productivity with contribution of 0.186 standardized coefficients (beta) which is about 18.6 percent. This means that in all the total contribution of the five predictors, recognition of job well-done by the management accounts for 18.6%. It goes to say therefore that

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employees appreciate recognition of their efforts to the wellbeing of the organisations.

**Financial Incentive for Employee:** The second highest contribution of the predictors is financial rewards (financial incentives given to the employees). This is after that of *employee career advancement*, accounting for 0.263 (beta) which translates to about 26.3% contribution to the workers output capacity. Invariably, money incentives constitute part of the reasons why workers are motivated to put in their best. This means that apart from the customary salary or wage due to a worker, occasional commissions/monetization, allowances, emoluments, and pay for overtime are all driving factors directed towards the enhancement of Workers Productivity.

### 5.1 CONCLUSION

Productivity of every workforce is directly influence by motivational determinants, ranging from satisfaction of their esteem, physiological safety, social safety, psychological and self-actualization levels, respectively. Herzberg puts it rightly that job satisfaction is about

- Excessive supervision and monitoring have been discovered to negatively influence the output capacity of the workers and therefore should be put to check and reduced to the barest minimum to

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recognition, responsibility, and opportunity for career advancement. Based on the findings of this study, it was inferred that a number of determinants drive workers' productivity which include; Employee Career Advancement; Employee Job Security; Employee Strict Supervision; Employee Job Recognition; Financial Incentive for Employee. However, it was discovered that rather than motivate workers positively, supervision tends to go negative which of course explains that workers prefer or are more comfortable working under minimal supervision or allowed to work on their own provided that they are empowered (provided with the needed tools) to work and with a specific target and not under any strict monitoring or supervision. Finally, the study showed that the rest of the other predictors studied all contributed positively and significantly to *Workers Productivity*.

### 5.2 RECOMMENDATION

Based on the findings, the following recommendations are put forward:

- avoid its adverse effect on the overall wellbeing of the organisation.
- Workers career advancement should be at the forefront of organisation's plan.

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