



MOTIVATION AND ITS INFLUENCE ON TASK PERFORMANCE IN A WORKPLACE: A STUDY OF ACCESS BANK GHANAⁱ

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Abstract:

Motivation plays a crucial role in the growth and development of organizations. Employees perform better when they are motivated to carry out the assigned responsibilities. Against this backdrop, this study sought to examine the relationship between motivation and task performance. The first objective was to examine if there were any gender variations in task performance among Bank employees. The second goal of the study was to investigate how motivation affects task performance. The third goal of the study was to investigate how both internal and external factors affected task performance. This study utilized a quantitative approach and a purposive sampling technique to sample 103 participants. A structured questionnaire was used in collecting data from 103 respondents. The findings suggested that there were no gender differences concerning the level of task performance. Motivation had a positive influence on task performance. The study also found through a multiple regression that internal motivation had a more positive influence on task performance than external motivation. Based on the findings, the study recommended that the management of Access Bank should endeavour to redesign new policies which will ensure that primary intrinsic motivational factors are identified and implemented as that has the propensity to enhance the performance of tasks by employees.

Keywords: motivation, task performance, workplace

ⁱ LA MOTIVATION ET SON INFLUENCE SUR L'EXÉCUTION DES TÂCHES SUR UN LIEU DE TRAVAIL : UNE ÉTUDE D'ACCESS BANK GHANA

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Résumé :

La motivation joue un rôle crucial dans la croissance et le développement des organisations. Les employés sont plus performants lorsqu'ils sont motivés à assumer les responsabilités qui leur sont assignées. Dans ce contexte, cette étude visait à examiner la relation entre la motivation et la performance des tâches. Le premier objectif était d'examiner s'il existait des variations selon le sexe dans l'exécution des tâches parmi les employés de la Banque. Le deuxième objectif de l'étude était d'étudier comment la motivation affecte la performance des tâches. Le troisième objectif de l'étude était d'étudier comment les facteurs internes et externes affectaient l'exécution des tâches. Cette étude a utilisé une approche quantitative et une technique d'échantillonnage raisonné pour échantillonner 103 participants. Un questionnaire structuré a été utilisé pour collecter les données auprès de 103 répondants. Les résultats suggèrent qu'il n'y avait aucune différence entre les sexes concernant le niveau d'exécution des tâches. La motivation a eu une influence positive sur l'exécution des tâches. L'étude a également révélé, grâce à une régression multiple, que la motivation interne avait une influence plus positive sur l'exécution des tâches que la motivation externe. Sur la base des résultats, l'étude a recommandé que la direction d'Access Bank s'efforce de repenser de nouvelles politiques qui garantiront que les principaux facteurs de motivation intrinsèques sont identifiés et mis en œuvre, car ils ont tendance à améliorer l'exécution des tâches par les employés.

Mots-clés : motivation, exécution des tâches, lieu de travail

1. Introduction

An organization's staff is extremely crucial to any industry, with human assets in the 21st century considered the most important asset of any company. Uzonna [30] presents that a key role of management is to help make work more satisfying and rewarding for employees and to make employees' motivation consistent with organizational objectives. An individual's motivation is a key determinant in the performance of a task within workplaces, as the level of motivation an individual or team has would reflect in the effort exerted in their work. With the diversity of contemporary workplaces, this is a complex task, even more so within the banking sector [31].

As employees are the main resources for organizations' business activities, employees' performance of their required tasks will critically decide the organizations' success. However, in undertaking the task assigned to each employee, businesses must understand that in the same way human needs and preferences vary among individuals, motivation packages designed for an individual or groups may not have the same effect on others. This argument is similarly supported by Saraswathi [22] who opined that individuals are showing a discrepancy in their basic motivation drive. As a result, Bourgault et al. (2008), present that organizations should obtain a clear understanding of

employees' dissimilarities in needs and preferences for motivation factors to boost their performance towards employee performance and the overall organization goal.

Research by Saraswathi [22] present that there are numerous motivation theories that have influenced the way organisations manage employees to achieve a motivated workforce. This study specifically examines the two-factor theory also known as motivator-hygiene theory, proposed by Herzberg [12]. The theory postulated that the presence of certain job attributes (Motives) leads to satisfaction and their absence to no satisfaction at work. On the other hand, a completely different set of job elements (Hygiene) leads to dissatisfaction or no dissatisfaction at work. The theory is crucial in understanding why people behave the way they do and advice on factors and strategies which when employed can get the best out of employees in terms of their commitment to their various assigned tasks in an organizational setting.

It is important for organizations to ensure that the employees are motivated to perform at their highest potential. Organizational performance depends on individual performance, or, in other words, its production will contribute to organizational performance [34, 35, 36]. This means that corporate members' behaviour, both individually and in groups, provides power over organizational performance because motivation will affect organizational performance. Thus, this study attempts to critically examine the two-factor theory and its influence on employee task performance specifically within Access Bank.

2. Statement of the Problem

The fundamental goal of HR in an organization is to effectively manage its employees by encouraging positive attitudes like increasing productivity, job satisfaction, motivation, and organizational citizenship behaviour and reducing negative employee attitudes like increased turnover, absenteeism, and deviant workplace behaviour. As such, developing a well-structured motivation system is crucial for organizations to retain talent and to enable employees to produce the maximum benefits for the organizations. An organization's motivation system will directly affect employees' efficiency, morale, and job satisfaction. In addition, a developed motivation system to improve employees' productivity has a positive impact on organizational performance [37].

Literature discusses the relationship between motivation employee productivity and organizational growth [32], with several studies conducted within the banking industry [28, 32]. However, there remain significant differences between motivation in the public and private sectors irrespective of managers' values and reward preferences [27]. Saraswathi [22] divided the performance of employees into task performance and contextual performance. Task performance is the performance that contributes to product production or key processes in an organization, whereas contextual performance is the one that supports organizational, societal, and psychological context that organizational core element's function. Contemporary research focusing more on employee aspects of task performance and performance management, stresses exploring its linkages to

employees' related outcomes like motivation, empowerment, performance, etc. The two-factor theory also known as motivator-hygiene presents two totally different continuums (from satisfaction to no-satisfaction and from no-dissatisfaction to dissatisfaction) to segregate the elements responsible for satisfaction and dissatisfaction of employees at work. The theory postulated that the presence of certain job attributes (Motives) leads to satisfaction and their absence to no satisfaction at work. On the other hand, a completely different set of job elements (Hygiene) leads to dissatisfaction or no dissatisfaction at work. Studies by Saraswathi [22] present that the application of the two-factor theory in relation to employee task performance could be further explored even in varying environmental and business contexts, as the contextual variation brings design implications and set specialized challenges for the organization, and can result in the failure or success of various motivation factors on employee task performance. The success or failure of the process is purely dependent on the context that varies based on multiple internal, external, social, and societal factors. Therefore, this study attempts to examine and verify the influence of Herzberg's Two Factor theory on task performance in a Ghanaian workplace.

2.1 Research Questions

The research questions to be addressed in the study are shaped by the gaps identified in the literature and are as follows:

- 1) What is the gender difference in task performance levels?
- 2) How does motivation affect task performance within Access Bank Ghana?
- 3) What is the effect of internal and external motivation on task performance within Access Bank Ghana?

2.2 Research Hypotheses

The study hypotheses are as follows:

- 1) There will be gender differences in task performance levels within Access Bank Ghana.
- 2) There will be a significant relationship between motivation and task performance within Access Bank Ghana.
- 3) External motivation will have less influence on task performance compared with internal motivation.

2.3 Objectives of the Study

- 1) To examine the gender difference in task performance levels
- 2) To explore the influence of motivation on task performance within Access Bank Ghana.
- 3) To examine the effect of internal and external motivation on task performance within Access Bank Ghana.

2.4 Significance of the Study

Productivity and growth within the banking sector have received increased scrutiny in recent years with increased attention on workplace motivation within the industry. This study will be relevant to banking institutions as a guide on the crucial factors that affect employee motivation, which is crucial for effective task performance. Essentially, when employees are motivated, it massively improves their work and productivity which translates to better benefits for even the organisation. Additionally, understanding the role of employee motivation in creating better working environments is crucial for key policymakers in that regard as they can appropriately develop better policies that benefit employees and create productive individuals.

2.5 Scope of the Study

The study will be limited to the financial sector in Ghana. Specifically, the banking sector will be utilized with Access Bank Ghana serving as the focus of the study. Vital stakeholders whose activities directly affect or are affected by the sector such as the employees within the organisation will be considered in the study.

2.6 Organization of the Study

The study will be organized into five chapters. In the first chapter, we will discuss the background of the study including the problem statement, research objectives/questions, and significance of the study. The second chapter will deal with the literature review of key concepts revolving around the study such as the concept of motivation and employee efficiency and growth and Herzberg's Two-Factor theory. In the third chapter, we will discuss the research methodology to address data needs and study models needed for the study if necessary. In the fourth chapter, we will discuss the results and findings of the study. Finally, in the fifth chapter, we will summarize, conclude, and make suggestions based on the findings of the study.

3. Literature Review

This chapter reviews the literature on related studies on the subject matter. Key areas discussed in this chapter include the concept of motivation, theories used in motivation, and Herzberg's Two-Factor theory.

3.1 The Concept of Motivation

The word "motivate" is frequently used in the context of management as a transitive verb: motivation is by implication something done by one person or group to another. A further implication of this usage is that the motivated parties need to be induced to perform some action or expend a degree of effort that they would not otherwise wish to do [10]. Tsoi et al. [24] present that this is an issue of vital importance to the prosperity of commercial organizations as emphasized by Lawler [18]: "*Those individual behaviours that*

are crucial in determining the effectiveness of organizations are, almost without exception, voluntary motivated behaviours”.

The term “motivation” has been discussed and conceptualized by various researchers. Early years of the definition provided by Whiseand & Rush [26] explained motivation as *“the willingness of an individual to do something and conditioned by actions to satisfy needs”*. Later, Saraswathi [22] described motivation as *“something that energized individuals to take action, and which is concerned with the choices the individual makes as part of his or her goal-oriented behaviour”*. Following the recent definition contributed by Whiseand & Rush [26], motivation is described as *“a person’s intensity, direction, and persistence of efforts to attain a specific objective”*. From the statement provided, intensity as further elaborated is how hard an individual tries to attain the specific objective while direction is the channel to intensity towards the correct objective; whereas persistence refers to how long someone maintains an effort to attain the specific objective. On the other hand, Motivation is defined by Saraswathi [22] as the willingness to exert high levels of effort, toward organizational goals, conditioned by the effort’s ability to satisfy some individual need. Three key elements in the definition are further provided as effort, organization goal, and need. Definitions of motivation contributed by various researchers apparently have some similar meanings as drive, energize, and action. Researchers agree that individuals’ motivations start with the recognition of a desire that is not present at the time the individual notices, followed by a mental desire to achieve something, thus followed by physical actions to obtain the desire. A variety of workplace motivation theories are classified as either process theory or context theory. Based on Content theory emphasizes on factors and needs that encourage and inspire employees’ behaviour as well as performance, employees will gain job satisfaction when their work tasks give them a sense of self-improvement.

Motivation concerns that *“psychological processes that cause the arousal, direction and persistence of behaviour”* [23]. Whilst there is general agreement in the literature about these three components of “motivation” [16], the nature and place of motivation in a work-related context has been the subject of a long and developing study. Motivation exists when a person is energized or moved to perform a task or behave in a particular way. Motivation can vary in its level, intensity, or orientation. Motivation is a widely accepted construct that leads to, among other things, better performance, lower fluctuation, lower accident rates, and job satisfaction. *“Motivation is one of the most critical elements within any kind of workplace.”* Thus, employee motivation becomes a crucial strategic asset from a managerial point of view. Whiseand & Rush [26] provide a comprehensive yet concise understanding of motivation, which we also base this work on: *“Motivation is often described as an unobservable force that directs, energizes, and sustains behaviour over time and across changing circumstances”*.

While other authors provide different definitions, they all have in common that motivation is a construct or invisible driver, which induces behavior [24]. Research in motivation and thus the origin of behaviour in the workplace already began a century ago with the conception of humans contradicting the technocentric worldview that had

been predominant at the beginning of the twentieth century. One of the most cited research projects on workers from that time is the Hawthorne Studies. These experiments observed how changes in the working conditions influence worker productivity. Researchers interpreted the results as mechanisms inherent in the individual and group structures affecting employee motivation. These insights led others to shift the focus of their research from the physical aspects to the emergence of a more person-centred view on motivation in the following decades [25]. Ground-breaking theories like Maslow's hierarchy of needs or Herzberg's Two Factor Theory as well as various process theories focusing on the cognitive mechanisms leading to behaviour emerged [12].

3.2 Types of Motivation (Intrinsic and Extrinsic)

3.2.1 Intrinsic Motivation

For decades, organizational scholars have recognized intrinsic motivation as a key driver of performance at work. When motivation is intrinsic, employees find their work inherently interesting, which means their attention becomes more focused and their effort becomes more intense and persistent—the act of working is a reward in and of itself or, *“the doing of an activity for its inherent satisfactions rather than for some separable consequence”* as well as *“doing something because it is inherently interesting or enjoyable”*. Indeed, several field studies have linked intrinsic motivation to better job performance, and lab experiments have demonstrated causal effects of intrinsic motivation on task performance. As Whiseand & Rush [26] concluded, *“Perhaps no single phenomenon reflects the positive potential of human nature as much as intrinsic motivation.”* Basically, intrinsic motivations include fun, enjoyment, interest, novelty, aesthetic value, and challenge as opposed to external pressures or monetary rewards. It comes from the personal enjoyment and educational achievement that we derive from doing that thing. For example, for people who love music, their motivation to practice the instrument, attend classes, etc., is intrinsic motivation. Employees whose autonomy and competency are supported are more likely to develop intrinsic motivation [12].

3.2.2 Extrinsic Motivation

Extrinsic motivation, on the other hand, refers to *“doing something because it leads to a separable outcome”* [26]. Extrinsic motivation is the motivation that comes from things or factors that are outside the individual(s). For example, being motivated to work hard at the office because you are looking for a promotion is a type of extrinsic motivation. Social recognition, money, fame, competition, or material achievements are all examples of extrinsic motivation.

3.3 Theories Used in Motivation Studies

Herzberg's Dual-Factor Theory is one of the most frequently cited theories in management research. Using the critical incidents method, he identified context factors as a hygiene factor, which leads to dissatisfaction when absent or unfavorably designed. However, sufficient workplace technology or other context factors may not lead to

motivation [13]. While still one of the major theories taking external factors and employee motivation into account, it is often criticized for not being replicable with other approaches. Scholars suspect a methodological artefact. However, the notion of adequate context factors merely preventing demotivation led to another direction for research.

In the following years, many researchers examined the impact of work conditions on health and how the work environment can influence humans negatively. For example, the Job-Demand Control-Model and its successor, the Job-Demands-Resources-Model, explain the development of exhaustion based on an unfavorable working environment (=job demand) [8, 25]. Depending on the level of demands or resources available, a job can be perceived as straining/stressful or motivating [17, 21]. Physical and technological resources are part of this approach, yet the allocation explains negative results like stress rather than motivational aspects [8]. To consider individual differences in motivation and work design perceptions, Hackman and Oldham developed the Job Characteristics Model (JCM) based on a study with the Job Diagnostics Survey. Technology is not a central part of the model.

The Self-Determination Theory (SDT), which was developed a decade after the identification of Job Characteristics, focuses on the person and conceptualizes intrinsic motivation achieved by addressing the needs of autonomy, relatedness, and competence. Prior content theories have already focused on needs or need categories. The underlying assumption in all cases is that a person is motivated to show a certain behaviour in pursuit of satisfying these needs.

3.4 Herzberg's Two-factor Theory

The two-factor motivation theory, otherwise known as Herzberg's Motivation-hygiene theory or dual-factor theory, argues that there are separate sets of mutually exclusive factors in the workplace that either cause job satisfaction or dissatisfaction [13, 12]. Generally, these factors encouraging job satisfaction relate to self-growth and self-actualization. To Herzberg, motivators ensured job satisfaction while a lack of hygiene factors spawned job satisfaction.

The two-factor motivation theory has since become one of the most used theoretical frameworks in job satisfaction research [9]. The major mid-twentieth century researchers in motivation, [13, 1, 19] — devised research which Basset-Jones and Lloyd [4] argue can be divided into content and process theories of motivation. Content theories, such as Herzberg et al.'s [13], assume a complex interaction between internal and external factors and explore the circumstances under which people respond to different internal and external stimuli. Meanwhile, process theories, such as that of Vroom [8], consider how factors internal to the person lead to different behaviours.

Influenced by Maslow's hierarchy of needs [14], Herzberg concluded that satisfaction and dissatisfaction could not be measured reliably on the same continuum and conducted a series of studies where he attempted to determine what factors in work environments cause satisfaction or dissatisfaction. Herzberg and his colleagues explored the impact of fourteen factors on job satisfaction and dissatisfaction in terms of their

frequency and duration of impact [4]. Herzberg [13] considers two types of factors that can add to or detract from job satisfaction: hygiene and motivation factors. While hygiene factors are related to *“the need to avoid unpleasantness,”* motivation factors more directly lead to job satisfaction because of *“the need of the individual for self-growth and self-actualization.”* The traditional view of job satisfaction entails that job satisfaction and job dissatisfaction exist on the same continuum; employees who lack reasons to be satisfied with their jobs must be dissatisfied. However, hygiene and motivational factors are distinct. To Herzberg [12], the opposite of job satisfaction was not job dissatisfaction, but no job satisfaction. Conversely, the opposite of job dissatisfaction is no job dissatisfaction [15].

These two separate continua of job satisfaction and job dissatisfaction support the possibility that someone can be content with certain aspects of their jobs but discontent with others. Perhaps more pessimistically, this also has the implication that simply eliminating “dissatisfiers” would not necessarily lead to job satisfaction so much as placation (motivational concepts). These so-called “satisfiers” (motivational factors) and “dissatisfiers” (a lack of hygiene factors) are dynamic, constantly interacting, highly subject to change, and relative to the employee. Certain satisfiers or dissatisfiers may be more important than others in a way that depends on personal and professional contexts. Whether or not dissatisfiers outweigh satisfiers predicts, according to Herzberg [13], whether employees find their job interesting and enjoyable as well as their likelihood of remaining at their current jobs [15].

3.5 Motivation Factors

Herzberg et al. [13] argue that motivation factors are necessary to improve job satisfaction. These motivators, according to Herzberg, are intrinsic to the job and lead to job satisfaction because they satisfy the needs for growth and self-actualization. Herzberg examines 14 motivational and hygiene factors, of which these are notable examples:

- **Advancement:** Herzberg defined advancement as the upward and positive status or position of someone in a workplace. Meanwhile, a negative or neutral status at work represents negative advancement.
- **The work itself:** The content of job tasks can have positive or negative effects on employees. The job’s difficulty and level of engagement can dramatically impact satisfaction or dissatisfaction in the workplace.
- **Possibility for growth:** Possibilities for growth exist in the same vein as Maslow’s self-actualization; they are opportunities for a person to experience personal growth and promotion in the workplace. Personal growth can result in professional growth, increased opportunities to develop new skills and techniques, and gaining professional knowledge [2].
- **Responsibility:** Responsibility encompasses both the responsibilities held by the individual and the authority granted to the individual in their role. People gain satisfaction from being given the responsibility and authority to make decisions.

Conversely, a mismatch between responsibility and level of authority negatively affects job satisfaction [2].

- **Recognition:** When employees receive praise or rewards for reaching goals at their job or for producing high-quality work, they receive recognition. Negative recognition involves criticism or blame for a poorly done job.
- **Achievement:** Positive achievement can involve, for example, completing a difficult task on time, solving a job-related problem, or seeing positive results from one's work. Negative achievement includes failure to make progress at work or poor job-related decision making.
- **Hygiene Factors:** Hygiene factors are those which decrease job dissatisfaction. The term hygiene is in reference to "*medical hygiene which operates to remove health hazards from the environment*" [2]. Herzberg also states that hygiene factors are extrinsic to the job, and function in "*the need to avoid unpleasantness*" [12]. Hygiene factors, rather than relating to the content of the job, tend to relate to contextual factors such as interpersonal relations, salary, company policies, and administration, relationship with supervisors, and working conditions:
- **Interpersonal relations:** Interpersonal relationships involve the personal and working relationships between an employee and his supervisors, subordinates, and peers. This can manifest in, for example, job-related interactions as well as social discussions in both the work environment and during informal break times.
- **Salary:** Salary includes wage or salary increases, and negatively, unfulfilled expectations of wage or salary increases.
- **Company policies and administration:** Company policies and administration include factors such as the extent to which company organization and management policies and guidelines are clear or unclear. For example, a lack of delegation of authority, vague policies and procedures, and communication may lead to job dissatisfaction.
- **Supervision:** Supervision involves an employee's judgements of the competence or incompetence and fairness or unfairness of the supervisor or supervisions. For example, this could include a supervisor's willingness to delegate responsibility or to each, as well as their knowledge of the job at hand. Poor leadership and management can decrease job dissatisfaction.
- **Working conditions:** Finally, working conditions involve the physical surroundings of the job and whether they are good or poor. Factors leading to a good or poor workspace could involve the amount of work, space, ventilation, tools, temperature, and safety.

3.6 Empirical Review

The groundwork of Two-Factors Theory is built on the factors for employees' job satisfaction which enhances motivation and ultimately improves job performance.

Studies by Parker [21] on the issue of motivation and job performance within the context of e-learning environments present that E-Systems, adopted by organization for

employee training to enhance employees' performance, are characterized by self-directed, autonomous learning. Learning motivation is then of importance in the design of e-learning practices in the workplace. By acquiring data from one hundred and eighty-five employees who used e-learning systems in their work environment, results showed that employees' learning motivation, reflected their learning needs and strengths, and influenced the perceived usefulness and satisfaction with e-learning, and the use of the systems, which ultimately enhanced their task performance. The results validated the importance of employees' learning motivation and the need for alignment of employees' learning needs and organizational goals in e-learning training. A study conducted has found that all extrinsic motivation factors can motivate employees in China to work hard. The finding has shown a reverse effect where extrinsic motivation factors have overridden intrinsic motivation factors to be the first and second highest motivation factor for workers in China.

Additionally, empirical research has found that the factor of generation plays an important role in determining employees' favorability in Intrinsic and Extrinsic Motivation factors. Interestingly, the younger generation of workers were motivated by Extrinsic Motivation factors and demotivated by Intrinsic Motivation factors in their workplace while the opposite was for the older generation of workers. Another research which widely surveyed on more than 500 workers scattered over 96 various Malaysian organizations has concluded their results where the factor of pay was found effective in motivating their respondents

4. Methodology

4.1 Introduction

This chapter focused on the methodology of the study and began by outlining the research philosophy, research design, population of the study, data collection, data analysis, research quality, and ethical considerations of this study.

4.2 Research Philosophy

Research philosophy refers to a viewpoint on how information about a subject should be obtained, examined, and applied. The three main philosophical concepts in social sciences are ontology (what reality is), epistemology (how do you know), and paradigm (how do you find it out).

According to Collis and Hussey [29], research paradigms span a continuum from a positivistic to a phenomenological methodology. The positivist paradigm is also known as the traditionalist, quantitative, or objectivist research paradigm. In this paradigm, the world is perceived to be both objective and external. The researcher uses scientific and quantitative techniques, such as experiments, observations, or descriptive analysis, to analyze the data gathered [23]. The researcher evaluates several hypotheses to determine the type of relationship between the variables [29]. The phenomenological paradigm is also referred to as the qualitative, subjectivist, or humanistic approach. In this paradigm,

the world is perceived to be both subjective and socially constructive. The researcher applies qualitative methods to analyze the subjective perspective of people [3]. This paradigm employs a variety of procedures for data collecting, including interviews, discussions, participant observation, action research, focus meetings, and analysis of personal documents (Moustakas, 1994). Thus, this study will adopt the positivist paradigm because it entailed quantitative and descriptive statistics which were adopted in this research.

4.3 Research Approach

There are two main research approaches that are mostly employed to undertake studies in business and management. These approaches are quantitative and qualitative. A qualitative approach is usually used to undertake studies that are exploratory in nature and allow flexibility [29]. The qualitative approach also aids the researcher in gaining an in-depth understanding and appreciation of a phenomenon. It is therefore ideal for interpreting the motives and experiences of people [20]. According to Kumar [5], the quantitative approach helps researchers to undertake set research objectives and questions in a structured way.

A quantitative approach is mostly suitable for positivist researchers. Creswell [7] asserted that the quantitative approach presents an objective way of conducting research and it is ideal for the testing of the relationship that exists between constructs and variables. It employs statistics to test the hypotheses set for research purposes [5].

According to Kumar [5], it *“helps you to quantify the magnitude of an association or relationship, provides an indication of the confidence you can place in your findings, and helps you to isolate the effect of different variables”*. This study will adopt a quantitative approach.

4.4 Research Design

The research design is the overall method used to combine study variables logically and constructively to successfully address the research questions. Research design provides a clear direction and provides details on steps to undertake to solve problems. Research design is a *“comprehensive plan for data collection in an empirical research project”*. The researcher adopted a positivist approach that presents well-structured means of collecting data with questionnaires and the generation of statistical data.

A survey strategy was adopted. The collection of data from respondents was through a survey, which helped in providing statistical evidence of the role of service quality and customer satisfaction. The study applied a cross-sectional time horizon that focused on the investigation of a particular phenomenon within a specific period employing the survey strategy.

4.5 Data Sources

The conduct of successful research hinges on the availability of the requisite data. Data needed for research may exist in some cases and be non-existent in other cases [5]. The sources of data required for conducting a study are primary and secondary. Primary data

collection is when researchers collect fresh data from the field. It entails collecting data to address a particular purpose. Whereas secondary data occurs when a researcher makes use of data that is already in existence and was not collected for the particular purpose being used. There are many means used by researchers to collect data. Some sources of collecting primary data include the use of questionnaires, interviews, and observations. Researchers can also collect secondary data using government data sources, journals, magazines, newspapers, and personal records [5]. The researcher will collect primary data using questionnaires.

4.6 Population

Population entails individuals whom the sample for a study is derived from. According to Parker [8], the population for a study should consist of individuals who have the requisite information that will aid in answering research questions. Researchers need to clearly define individuals who are part of a study to obtain the right respondents. This is necessary because obtaining the right information aids researchers in presenting more accurate findings. The population for this study is employees of Access Bank Ghana, Tema Branch.

4.7 Sample Size and Sampling Technique

The sample was drawn from employees of Access Bank, Ghana. Researchers employ both qualitative and quantitative techniques in obtaining the sample size for a study. Researchers argue that it is imperative to choose a quantitative technique to achieve a large size that aids in the generalization of the results. Scholars have argued that large sample size presents a more precise result of a study. Some researchers argue for instance that, a larger sample size has the potential of minimizing the margin of error in research. This study will use a sample size of 190 respondents. Respondents were selected based on a purposive sampling technique. Purposive sampling ensures that respondents who are selected are essentially suitable for the study being conducted [23].

4.8 Data Collection Instrument

A structured questionnaire was employed. The questionnaire is an instrument for collecting data in an easier way. The questionnaire is essential because it is an efficient way of accessing large sample sizes. Questionnaires also make it easy to undertake analysis in a quantitative manner [13].

4.9 Reliability and Validity of the Research Instrument

The researcher conducted a reliability and validity testing of the questionnaire. These are mechanisms that are used to ensure that the questionnaire is devoid of any misinterpretation or bias. Researchers also argued that it is also a requirement for achieving consistent findings in more than one study. Cronbach alpha serves as a measurement of how reliable a data collection instrument specifically the questionnaire is. A Cronbach alpha of 7.0 should be attained before a data collection instrument can be

regarded as reliable. Some scholars have also proposed that a Cronbach alpha value that is above 5.0 is an acceptable value for reliability tests for exploratory research.

4.10 Mode of Data Analysis

There are two main techniques that researchers adopt to analyse data. These are qualitative and quantitative techniques. The rationale behind the use of qualitative analysis is to achieve results that are not numerical-based and interpreted to provide meanings as well as establish relationships. Quantitative data analysis is a technique that presents the researcher with the opportunity to make findings based on numbers. Quantified data provides a description and explanation of the phenomena that those data reflect [3]. The data after it had been entered and cleaned using the SPSS (v20) software programme was analyzed using the Gretl software. Data analysis first involved the univariate level of statistical analysis. The univariate analysis involved running descriptive statistics (usually, frequency, percentages, and means) on the background characteristics of respondents who took part in the survey, as well as ascertaining the distribution of responses on the other primary variables of the study.

4.11 Ethical Issues

Ethical procedures constitute an essential part of conducting credible research and ensuring that good data are generated for analysis. Parker [8] indicated that researchers are expected to uphold ethical principles such as anonymity, confidentiality, and informed consent, as well as seek permissible entry for data collection. Ethical consideration perhaps is the most crucial assumption when it comes to conducting primary research. To ensure the anonymity of the respondents, they were asked not to provide any form of personal identification. To also ensure the confidentiality of the information retrieved from participants of the study.

5. Data Analysis and Discussion

This chapter discusses the results of the study's data analysis. The demography of respondents with respect to their gender, age groups, qualifications job titles/roles, work experience, and present banking experience at Access Bank has been analyzed and discussed herewith. Test results are also presented here in relation to the study's objectives, viz:

- Gender differences in task performance;
- Influence of motivation on task performance;
- Influence of internal and external motivation on task performance.

5.1 Demographic Characteristics of Respondents

Results of the demographic characteristics of respondents which relate to their gender, age, level of education, years of working experience, and marital status are presented in Table 4.1. It can be observed from the table that the number of male employees of Access

Bank exceeds their female counterparts by 9% approximately. While 26 – 35 and 36 – 45 years are the dominant age group of the employees representing 50.5% and 33.0% respectively. The greater number of 64.1% of Access Bank employees have and are working with their 1st or bachelor’s Degrees. This larger educational level representation, coupled with the higher age-group proportion of 26 – 45 years is an indication that Access Bank has a youthful workforce.

Table 4.1: Demographic Characteristics of Respondents

	Demographics	Frequency	Percent (%)
Gender	Male	56	54.40
	Female	47	45.60
	Total	103	100
Age	Below 25	14	13.60
	26-35	52	50.50
	36-45	34	33.00
	46-55	3	2.90
	Total	103	100
Level of Education	SSSCE/WASSCE	8	7.80
	Diploma/HND	13	12.70
	First Degree	66	64.10
	Masters	16	15.50
	Total	103	100
Experience	Less than 1 year	20	19.40
	1-3 years	29	28.20
	4-6 years	23	22.30
	7-10 years	21	20.40
	11-15 years	9	8.70
	Above 15 years	1	1.00
	Total	103	100
Marital Status	Single	59	57.30
	Married	44	42.70
	Total	103	100

Source: Field Data (2022).

Significantly, the marital status of the employees as per the depiction of Table 4.1 is closely related since 57% singles, oppose the married employees of 43% in excess of 7%.

5.2 Objective One Gender Differences in Task Performance

The responses obtained from the scale for task performance were tested to determine gender differences in task performance among employees of the Bank. The independent t-test results in this respect are presented in Table 4.2 below.

Table 4.2: Gender Differences in Task Performance among Employees of Access Bank

Gender	Observations	Mean	Std. Err.	Std. Dev.	[95% Conf. Interval]	
Male	56	2.6375	0.0941663	0.7046759	2.448787	2.826213
Female	47	2.604255	0.1095765	0.7512186	2.383689	2.824821
Combined	103	2.62233	0.0712261	0.7228663	2.481053	2.763607
Difference	-	0.0332447	0.1436673	-	-0.2517526	0.318242

Source: Field Data (2022).

Table 4.3: Test of Statistical Difference in Gender in Task Performance

t = 0.2314		Degrees of freedom = 101
Ho: diff = 0	Ha: diff ≠ 0	Ha: diff > 0
Ha: diff < 0	Pr(T > t) = 0.8175	Pr(T > t) = 0.4087
Pr(T < t) = 0.5913		

Source: Field Data (2022).

Table 4.2 shows a total observation of 103 with males being 56 and females, 47. From Table 4.2, the mean value for males is 2.6375 at a confident interval of 2.448787 and 2.826213 and that of females is 2.6043 (4 d.p.) at an interval of 2.383689 and 2.824821 with the two mean values averaging at 2.62233 for a difference in means of 0.0332447. This difference in means of 0.0332447 is greater than zero at a p-value of 0.4087. Since this p-value of 0.4087 is greater than 0.05 significance level at 95% confidence interval, the difference in means is not statistically significant. This is an indication that there is no statistically significant difference in gender in the task performance level among the employees of Access Bank. Therefore, both gender composite of the bank's employees is indifferent to task performance.

5.3 Objective Two: To Explore the Influence of Motivation on Task Performance

The study sought to examine the influence of overall motivation on task performance. Table 4.4 presents a regression analysis to examine this objective.

Table 4.4: Regression Analysis to Determine Effect of Motivation on Task Performance

Output Indicators	Values
Number of Observations	103
F (1, 101)	4.43
Prob. > F	0.0378
R-Squared	0.042
Adjusted R-Squared	0.0325
Root MSE	0.71101

Given that the F-statistic of 0.4 approximately, is less than 0.05 significance level at the 95% confidence interval, the study considered its linear regression model valid and fit to test the statistical significance of the effect of motivation on task performance. Again, the Adjusted R Squared of 0.0325 in Table 4.4 explains the percentage of motivation that results in task performance levels. It thus, indicates that motivation among the employees explains 3.3% of their task performance in the Bank.

Table 4.5: ANOVA Test Results

Source	SS	Df	MS
Model	2.23889	1	2.23888634
Residual	51.0598	101	0.50554212
Total	53.29864	102	0.522535695

5.4 Interpretation of Regression Analysis

The regression analysis result is contained in Table 4.6 below. The regression coefficient of 0.25712 for a p-value of 0.038 at the confidence interval of 0.0147486 and 0.4994911 approximately contributes to a 0.26 increase in task performance.

Table 4.6: Regression Analysis Results of the Effect of Motivation on Task Performance

Motivation	Coef.	Std. Err.	t	P>t	[95% Conf. Interval]	
Task Performance	0.25712	0.1221795	2.1	0.038	0.0147486	0.4994911
_cons	2.19118	0.2165225	10.12	0	1.761659	2.620704

This implies that, a point increase in motivation results in a 0.26 increase in task performance at the 95% confidence interval. It can therefore be said that a 1% increase in motivation results in a 26% increase in task performance among the staff of Access Bank. Since this occurs at a p-value less than 0.05, the effect is significant. Hence, it is conclusive to assert that there is a statistically significant positive effect of motivation on task performance.

5.4 Objective Three: To Explore the Influence of Internal and External Motivation on Task Performance

The study sought to examine the influence of both internal and external on task performance. Table 4.7 presents the multiple regression analysis to examine this objective.

Table 4.7: Regression Analysis for Internal and External Motivation

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Err	Beta		
1	(Constant)	21.93	3.68		5.97	.000
	External	.11	.11	.08	1.02	.031
	Internal	.09	.02	.32	4.16	0.00

The extent to which external motivation and internal motivation jointly explain task performance was analyzed using a multiple regression analysis. The results shown in Table 4.7 shows how task performance regressed on the predictors, external motivation, and internal motivation. The result indicated that a 23% variance in task performance was explained by external motivation and internal motivation, with an estimated coefficient of 0.32 ($R^2 = 0.23$; $p = 0.00$), followed by external motivation at .08 ($R^2 = 0.16$; $p = 0.31$). This shows that external motivation had less influence on task performance when compared with internal motivation.

6. Discussion of Findings

Motivation is one of the key factors that propel us toward success, and human resource experts are all too aware of this. Without it, we struggle to get started, stay motivated, and keep pushing forward even in the face of difficulties. Our performance at work depends on this motivation, without which we cannot meet our goals and objectives in the workplace. It is impossible to evaluate a company's performance without considering its staff. The performance of staff members on the job has a tremendous influence on the outcomes and success of a business because they are perhaps the largest assets a firm possesses.

Both a company and its personnel need to be motivated. It aids a person in achieving their own objectives. A motivated person will be more committed to their work, perform better, and be more eager to achieve. The larger team and the entire organization take pleasure in this. However, many managers have a similar issue regarding employee motivation. Unmotivated workers frequently put little to no effort into completing necessary tasks, frequently perform the barest minimum without a desire to produce high-quality results, and frequently shun company events or social gatherings. Without any creative spark, they lack motivation to perform. Every employee has a unique trigger that will inspire them, making it difficult for employers to find ways to encourage everyone based on their unique interests and needs.

The need for love and belongingness may not be satisfied by external motivation. This level of need can only be satisfied by having fulfilling love relationships and companionship. The creation of informal social groups on and off the job can satisfy these needs. External reward plays a limited role because the factors that lead to the satisfaction of these needs such as love, friendship, and social groups cannot be bought with money. Therefore, money no longer serves as the strongest motivator and therefore engenders less task performance. Esteem needs can only be satisfied through the provision of respect and a sense of accomplishment and achievement. The satisfaction of these needs also rests on the feeling of self-worth. Praise and recognition from supervisors and others within the organization can provide self-worth and respect. Moreover, self-actualization needs can only be satisfied when the employees are given opportunities that enable him or her to showcase their knowledge and ability and through this increase their potential and development. Intrinsic rewards satisfy love and belongingness which increases the level of task performance among employees.

7. Summary, Conclusion and Recommendations

This chapter contains a summary of the findings, conclusions drawn from the study and recommendations offered in order to achieve the objectives of the study.

7.1 Summary of Findings

The results from the task performance scale were tested to see if there were any gender variations in task performance among Bank employees. The second goal of the study was to investigate how general motivation affects task performance. The third goal of the study was to investigate how both internal and external factors affected task performance. The findings suggested that there were no gender differences concerning the level of task performance. Motivation had a positive influence on task performance. The study also found through a multiple regression that internal motivation had a more positive influence on task performance than external motivation.

8. Conclusion

Of all the motivational factors, extrinsic motivation particularly, money is the most popular and has been widely adopted by most organizations. Money is used for the payment and exchange of goods and services. Money is therefore involved in satisfying a need by facilitating the acquisition of a good or service that satisfies a need. Extrinsic motivation like money is considered as a secondary reinforcer. It acquires its power to motivate through its association with other primary reinforcers. Money can serve as a motivator to the extent that it satisfies an individual's personal goals and is considered as being dependent on performance criteria. Money can therefore drive task performance of employees to engage more at work given that it indirectly satisfies a need. Human resource managers within the bank are usually in search of more enduring and self-sustaining factors that can drive employees to perform. However, seeing that extrinsic motivation such as money indirectly satisfies employee's needs and also the transient nature of behavioural and attitudinal changes driven by money, it only provides a partial solution to the motivational concerns of employees within the bank. At best, employees, the absence of extrinsic motivation as a motivator may lead to some inconveniences. It is therefore limited and is not sustainable, particularly in making employees perform.

The findings of the study suggest that intrinsic rewards as an organizational practice that recognizes the individual employee as well as groups and teams within the bank are essential for task performance. These intrinsic rewards, whereby employees are recognized for their efforts, accomplishments, and quality of work, ensure that employees demonstrate more performance in their work. Thus, the findings suggest that intrinsic or non-monetary rewards have the tendency to enhance the task performance of employees. It must be noted however that the intangible, nonfinancial rewards and incentives have a greater positive impact on task performance.

8.1 Recommendations

Since the banking sector is heavily regulated, the management of Access Bank should endeavour to redesign new policies which will ensure that primary intrinsic motivational factors are identified and implemented to address the needs of the employees. It was clear that factors or resources needed for institutional heads and other interested parties to

implement motivational strategies should be provided to help promote and encourage staff to achieve their best and ensure an environment that encourages, promotes, and fosters unity, growth, and development.

This research like most other studies is not free from various limitations. First and foremost, the focus of the study was on bank employees within the Accra sub-metro and in addition to the sample size pose some challenges in terms of generalizing the findings of this study to banks across the country. Furthermore, banks in Ghana have been under a lot of scrutiny hence it is possible that participants were not totally forthcoming with the relevant information on their task performance and motivation levels. Notwithstanding, the findings of this research are reliable and without any reduction in its significance for both research and practice.

Conflict of Interest Statement

There is no conflict of interest among the authors in terms of financial interests, affiliations, or personal interests toward the review and subsequent publication of this paper.

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