

Investigation and identification of Factors Affecting Reduction of the Motive of Keshavarzi Bank Employees in Tehran Province Branches

Masoud JALALIAN¹
Vahid SAYADI²
Nasrollah SHABANKAREH³

¹Islamic Azad University, Dubai Branch

²Islamic Azad University, Ghaemshahr Branch

³University of Tehran, E-mail: nasrolla2002@yahoo.ca (Corresponding Author)

Abstract *This study has been applied with the objective of analyzing the factors that may reduce the employees' motivation in the sample population consisted of employees of Keshavarzi Bank branches in great Tehran. This research is an applied study with the descriptive correlative nature and has been implemented as a field study (survey) and using questionnaire. In this study, stratified random proportional sampling was used for choosing the employees of Keshavarzi Bank in Tehran. Population consists of all employees of Keshavarzi bank, employed in management branch and branches of great Tehran including 1040 persons. Out of them 233 employees were selected by sampling method and based on Cochran formula. SPSS was used for analysis of data. Results obtained from individual effect of independent variables on dependent variable from the viewpoint of Keshavarzi Bank employees indicates that among organizational factors, psychological factors, knowledge, specialty and job skills, social inductions and organizational judgments, educational factors, managerial factors and organizational experiences have positive and significant association with employees' demotivation. Summary of the collective effect of independent variables on dependent variable according to multivariate regression indicates that social inspirations and organizational judgments, psychological, managerial, organizational factors, knowledge, specialty and job skills have significant effect on employees' demotivation. This study is probably the first to propose a reduction in staff motivation is to explore the causes. This study is somewhat different from previous works. Because, most studies have focused increase staff motivation. Some of the findings can be applied in a number of other financial institutions. Today, understanding the factors influencing employee motivation decreasing is the new way to understand the reason for not reaching the organization's goals.*

Key words Job Satisfaction, Job Performance, Motivation, Keshavarzi Bank

DOI: 10.6007/IJARAFMS/v4-i3/1158

URL: <http://dx.doi.org/10.6007/IJARAFMS/v4-i3/1158>

1. Introduction

In the modern developed world, the human resources at any enterprise are assumed as the most major capital and one of factors effective on realization of goals of any enterprise (R.Ghorbani, 2011). The human in all industrial or commercial enterprises is assumed as one of the important factors for progress of enterprise goals. For further increase of efficiency and productivity of this factor, motivational factors therein should be identified and then to meet these needs efforts to be taken for increasing the efficiency. Hence, satisfying the employees and making them interested in their practicing job more than ever and consequently fulfillment of organizational goals is considerably important. If the reasons of employees' non-satisfaction with their job are revealed, more essential efforts may be taken for improvement and promotion of working conditions and further satisfaction of them. The stress and lack of job satisfaction may threaten the physical and mental health as well as quality of life and avoids achievement to the individual and social development goals. Lack of motivation is also effective on reduction of presence at workplace and quality and quantity of work.

Therefore, the present study intends to analyze the factors affecting reduction of the motive of Keshavarzi Bank branches' employees in Tehran Province and identify the factors effective thereon.

1.1. Definition of problem

Familiarity with the employees' needs may provide the requirements for better meeting of these needs. The experts believe that if the real needs of enterprise members are recognized correctly and intimate efforts to be taken for their supply even if requires spending costs, one result thereof is creation of more satisfaction and interesting of employees. On the other side, the managers that take the human value into consideration and assume the employees' job satisfaction as the main goals of enterprise, believe that increasing the efficiency is dependent to improvement of motivation (Larijani, 2008).

In studies related to association between job motivation and efficiency level, demotivation has reduced the employee's efficiency in the enterprise (Hanafi, 2008). On the other side, consequences of job dissatisfaction are not limited only to psychological level and individual factors, this factor caused non-presence at the workplace and reduction of work quality and quantity (Haghighi, 2001). In addition, summary of studies indicated that long working hours, shortage of salary and wage, lack of job security, lack of job independence and insufficient resources have been reported as factors related to demotivation and causing disappointment (Appleton, 1998).

Whereas one of the important duties of managers in the enterprises is identification of potential talents of employees and providing their growth and prosperity requirements, the managers have no option but to form the internal and external environment applicable on the enterprise so that to select the appropriate goals for meeting the employees' needs and take step for creating motivation in employees. To create the motivation, it is required to identify the needs and attempt for meeting thereof.

2. Literature review

Motivation is one of essential subjects and concepts in human capital management and a lot of works and writings about motivation have been introduced by different scientists, therein the motivation techniques used by managers for improvement of employees' performance has been discussed and analyzed theoretically and experimentally. As the viewpoint of theoreticians, the key of organizational success is effective management of human resources and despite of rapid movement of enterprises toward technology, the effect of human as substantial and strategic factor of enterprise has been taken into consideration more than ever. Hence, satisfying the employees and making them more interested in engaged job and consequently fulfillment of organizational goals are considerably important.

2.1. What is motivation?

The term of motivation has been originated for the first time from Latin word of "movere" meaning movement. The motive is defined as the cause of behavior. In other word, no behavior is expressed by an individual without having a motive or need as its stimulant. Human's motivation whether consciously or unconsciously is arising from his needs (Nikpoor, 2012).

Therefore, motive may be defined as follows: the motive or need means an intrinsic state and shortage or deprivation that obliges the human to do a series of activities (Seyed Javadin, 2007).

Motivation process is applied to the complex forces, drives, needs, stressful conditions or other mechanisms that begin the individual's activity for realization of his goals and continue those (Robins, 2004).

The motivation may be defined also in terms of extrinsic behaviors. Who have motive, while working show more activity than who have no motive, so it is concluded that the motivation in fact is tendency to doing an action (Salimi and Sajadidoust, 2012).

2.2. Motivation theories

The motivation theories may be divided in two general groups including contextual theories and process theories:

Contextual theories attempt to specify the factors that motivate the people to working and in these theories refer to needs and motives that cause motivation and often their meeting procedure is explained.

But, in the process theories, mostly the motivation flow and process of people is focused, i.e. in process theories, before relying on one or more specific factors that cause motivation, the perceptual quality and procedure of people’s motivation is analyzed (Salimi and Sajadidoust, 2012).

Contextual theories:

- Maslow (hierarchy of needs);
- Alderfer (ERG Theory (existence, relatedness, growth));
- Herzberg (health-motivational);
- Mc Gregor (X and Y);
- Mc celland theory.

Process theories:

- Adams (Equity theory);
- Victor Vroom (expectancy theory);
- David Lock (Goal-setting theory);

In addition, contemporary theories must be taken into consideration:

Contemporary theories: (Theories propounded within recent years.)

- Kelly and Rutter (Attribution theory);
- Festinger and Homans (cognitive dissonance).

The main point in motivation management is to know that the employees are motivated by something that believe its realization and this realization is not subject to manager’s promises but they can motivate their employees by three prerequisites of motivation means self-reliance, confidence and satisfaction through establishing an environment therein three aforesaid terms are reinforced (motivation factors are divided in two intrinsic and extrinsic factors). In order that the managers can motivate the employees, at first they must identify the dissatisfaction causes of their employees appropriately, and then select the suitable motivational factors proportional to the moods of their employees (Rezaei, 2012).

2.3. Background

Researcher	Research Year	Result
Noda	2010	Factors affecting job motivation in training environments: persuasion and punishment, working and job achievements, external expectancies, cognitive interests, training opportunities, high social dignity, status and honor of job, rule of human relations, freedom and its progress, mental ownership, presence of expert consultants for benefiting from their advise and planning.
Daugherty Phillingane	2010	He introduced order and discipline, justly behavior between colleagues, successful and appropriate leadership, professional and ultrastructural protection through control, leadership, supervision and participation in activities and assumed indicators such as superior’s conduct, communication with clients, learning experiences in working environment, job opportunities, effects of family environment, freedom of actions, interesting in work and trust of supervisor as factors effective on job motivation.
Celikoz	2009	Factors effective on intrinsic motivation level include personal reasons for choosing job, priorities and expatiations of job future, capability of promotion and achieving to higher levels and rapid growth based on individual efforts, and factors affecting extrinsic motivation include employee’s attitude to job, high social dignity, status and honor of job, income, appropriateness of working conditions and environment, sufficient advantages, job safety, reasonable and logical regulations and laws and efficiency of training equipments.
Patterson	2009	He assumed the factors effective on job motivation in training environments are influenced by successful leader and introduced effective communication with the others,

Researcher	Research Year	Result
		listening to the others' opinions by the leader, specified job description, good understanding of the others' conditions and opinions, logical decisions based on situation understanding, appropriate leadership style, self and colleagues' clean and spruce appearance, academic and moral qualification and superior's skill, being trustable, trust in subordinates, good social relations with the colleagues, understanding the situation and conditions by the superior, relatedness and friendship between colleagues as motivational indicators.
Yang	2009	Non-working expectancies have negative effect on working motive of employees. He introduced following indicators effective on job motivation: mental health in work environment, work environment attraction, increase of commitment, appearance of positive consequences and expectancies, increase of philosophical mind, promotion of intrinsic thoughts and reinforcement of cultural dimension of employee.
Urichuck	2009	He introduced intimate relations with the colleagues, coherent and justly reward system, high salary and benefits, security in different aspects, suitable working conditions, work attraction, meaningfulness and motivational, officials' protection of employee, coherent and justly performance evaluation system, thanking and appreciation, helping in personal and professional problems, participation in all works by all members of workgroup are factors affecting managers' job motivation.
Denis	2009	Factors affecting motivation include 1-financial rewards, 2-moral rewards, 3-job enrichment, 4-advancement and development in job and 5-development of creativity in job
Harder	2009	Salary and wage, suitable and modern physical environment, rewards, recreations, health, services, occupational situation, employment, adequate income and benefits are affective on job motivation.
Schwangingeer	2008	Indicators such as self-reliance, freedom of action in job and possibility of progress therein, high dignity, status and honor in job, sufficient ability and proficiency in job, coordinated and appropriate changes in relation to job tasks, challengeable job, assigning the responsibility to subordinates, distribution of powers and responsibilities in administrative hierarchy, strengthening the working conscience and responsibility in job, context of appearing the capabilities and abilities and change in job tasks are effective on motivation.
Shattuck and Mischa	2008	Seven factors including financial reward, occupational and professional regression, continuous training, workplace infrastructures, accessibility of resources, management and appreciation and gratitude are assumed as motivational factors.
Carayon et al	2003	The occupational and organizational characteristics are mostly effective on job satisfaction and effort of female employees and on the other hand, lower emphasis on rewards and taking challenges and motivating the effort of job into account may be assumed as a factor for improving the working quality of enterprises.
Khademi Zare et al	2010	There is a positive and significant relationship between reward system, motivation factors and human resources productivity.
Masoud Asl et al	2009	A significant association exists between age and legal status with each one of health factors effective on employees' performance, but no significant association exists between sex, marital status, work experience, employment status and educational status, and each one of health and motivational factors affecting the employees' performance.
Bakhtiar Nasrabadi et al	2009	There is a positive and significant relationship between work value, autonomy, job opportunities, job features and job challenge, and job satisfaction of four workgroups.
Farhangi & Rastegar	2006	University of Tehran's employees believed that interpersonal and intrapersonal communication in effective on their work, but as their viewpoint transpersonal and interpersonal communication is not effective on their work.
Kajbaf & Pourkazem	2005	There is a significant difference between motivational factors from the viewpoint of employees and supervisors and contrary to the assumption of supervisors, the most important need of employees is growth. The most job satisfaction is related to work type

Researcher	Research Year	Result
		and colleagues, and the least satisfaction is referred to salary and wage and promotion.
Hazaveyi & Sammadi	2005	Serious and academic being of performances' evaluation, obtaining feedback about results of tasks performance through different ways, providing the progress opportunity for all employees, and competence and qualification of relevant manager have considerable effect on employees' service motives.
Faramarz	2002	1-The employees participate in decision-making, 2-the employees receive reasonable salary and wage, 3-the employees have job security, 4-employees have job satisfaction, 5-Bank has employee's gradation and promotion system, 6-individual characteristics of employees match to their job and 7-employees have motive.

2.4. Theoretical framework

The conceptual model that has been used for testing the hypotheses of this study is as follows:

Psychological factors: (Lack of creativity among employees, lack of self-reliance among employees, lack of self-esteem among employees, lack of responsibility in job, lack of independence for fulfillment of job duties, lack of job interesting and satisfaction, lack of enough motivation for performing the works, stresses arising out of work environment and dissatisfaction with work).

Educational factors: (Non-admiration for work fulfillment, lack of promotions, lack of financial rewards for employees, non-observance of justice based on competence for promotion of employees, non-persuasion of employees by manager after achievement to goals and lack of trust between colleagues;

Organizational experiences factors: (Inappropriate supervising style, lack of cooperation and collaboration in workgroup, organizational course of actions, weakness in technical supervision and lack of organizational commitment).

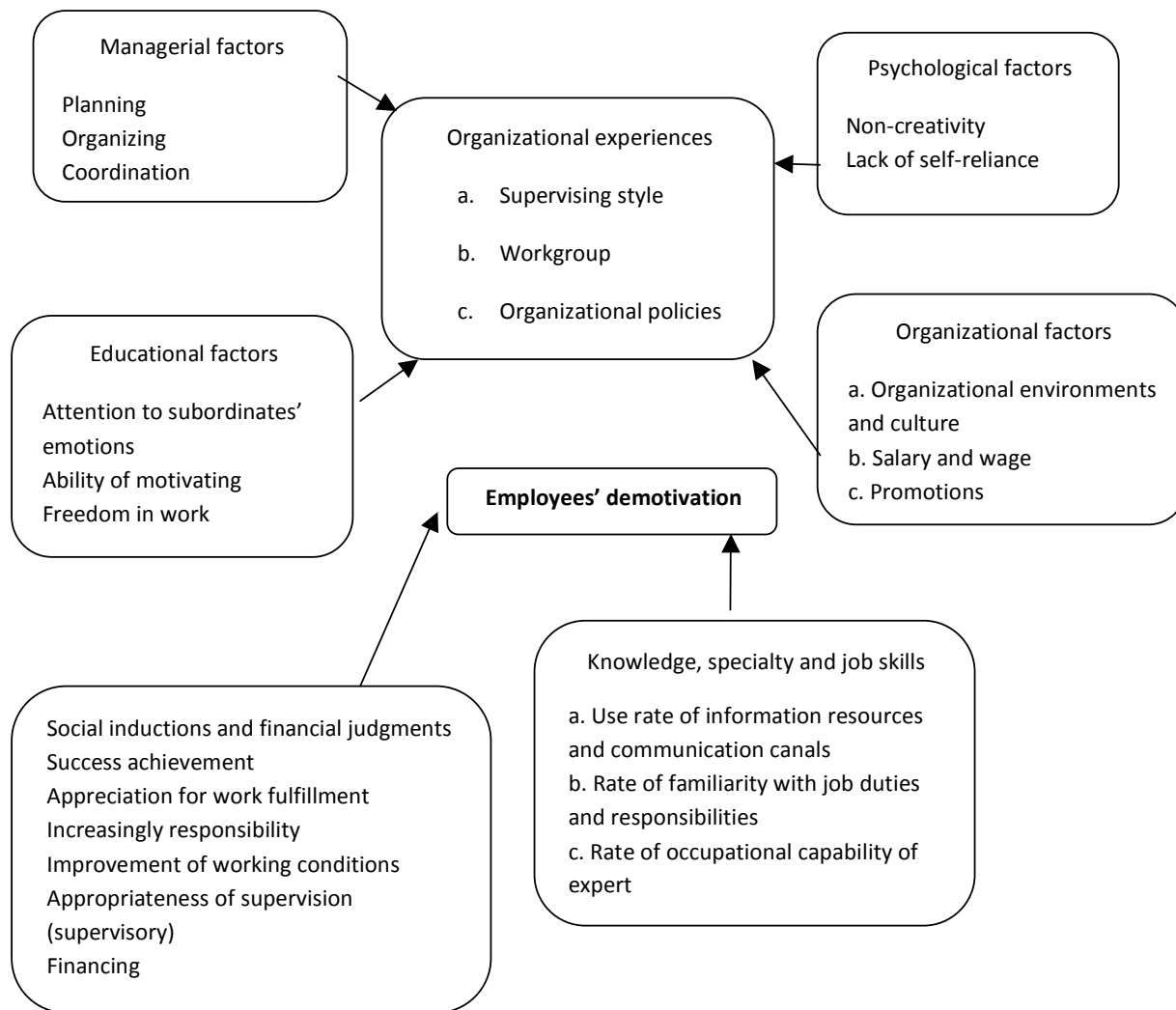
Knowledge, specialty and job skills: (Non-use of modern information resources, lack of updated knowledge and information of employees, lack of equal educational level of employees, nonuse of knowledge reserves of employees, non-holding during service training courses, lack of relationship between academic education and job and lack of academic evaluation of performances).

Social inductions and organizational judgments: (Failure to achieve success in job, manager's non-appreciation of employees for fulfillment of works, increasingly responsibilities, monotonousness of work and activity, lack of employees' freedom in work, non-making equal opportunities for all employees;

Organizational behavior management (managerial factors): Inattention to subordinates' emotions, inability of motivating the employees, lack of appropriate planning in work environment, non-persuasion of employee by manager after achieving the goals, non-coordination between processes by the manager, lack of proper control and supervision on employees' activity, lack of managers' competence and qualification and nonuse of employees' skills and competency).

The factors used in conceptual model and variables have been extracted from bank employees' opinions in the held training workshop during the current year. In these workshops, relying on these factors, a rate of demotivation has been observed that will be evaluated in this study and according to the aforesaid model.

2.5. Theoretical model and framework



The general objective of this study is investigating and identifying the factors affecting reduction of the motive of Keshavarzi Bank branches in great Tehran.

Secondary objectives are as follows:

1. Analyzing the individual characteristics of Keshavarzi bank branches' employees in great Tehran;
2. Analyzing the organizational factors affecting reduction of the motive of Keshavarzi Bank employees in great Tehran;
3. Analyzing the psychological factors affecting reduction of the motive of Keshavarzi Bank employees in great Tehran;
4. Analyzing the knowledge, specialty and job skills affecting reduction of the motive of Keshavarzi Bank employees in great Tehran;
5. Analyzing the social inductions and organizational judgments affecting reduction of the motive of Keshavarzi Bank employees in great Tehran;
6. Analyzing the educational factors affecting reduction of the motive of Keshavarzi Bank employees in great Tehran;
7. Analyzing the managerial factors affecting reduction of the motive of Keshavarzi Bank employees in great Tehran;
8. Analyzing the organizational experiences affecting reduction of the motive of Keshavarzi Bank employees in great Tehran;

3. Methodology of research

The population in present study consists of all employees of Keshavarzi Bank in Tehran branches, altogether equal to 1040 persons within (2011-12). The stratified random (probable) sampling method was used in this study and sample size equaled 233 employees. In order to formulate and design theoretical and conceptual model, interview to the officials, library studies, local and foreign books and papers and research of academic references via internet were applicable. The major instrument in this study for data collection is a questionnaire including four main parts. First part is comprised of 11 items with the purpose of assessing the viewpoint of employees on motivational questions. Second part includes 51 items with the purpose of analyzing the factors affecting reduction of employees' motivation; third part includes 15 items for assessment of factors affecting increase of employees' motivation. All parts have been designed based on 5-point Likert spectrum (1=very little, 2= a little, 3=averagely, 4= much, 5= very much). Ultimately, fourth part includes the personal characteristics of responders.

4. Data analysis

Summary of two descriptive and inferential parts has been analyzed. The objective of descriptive analysis in this study is introducing the individual characteristics of studied population and statistical description of studied factors. In inferential analysis, relationship between respective variables is assessed and results of hypotheses test are presented.

Inferential statistics	Descriptive statistics	Variable
Lack of significant relationship with reduction of motive	The average age of Keshavarzi Bank employees is 34 that youngest thereof is 23 years old and the oldest one is 50.	Age
Lack of significant relationship with reduction of motive	57.1% of Keshavarzi Bank employees in Tehran were men and 42.9% thereof were women.	Sex
Lack of significant relationship with reduction of motive	70.8% of Keshavarzi Bank employees in Tehran were married and 29.2% were single.	Marriage
Lack of significant relationship with reduction of motive	Average work experience of Keshavarzi Bank employees in Tehran is 11 years that least statistic is 1 year and the maximum thereof is 29 years.	Work experience
Lack of significant relationship with reduction of motive	86.7% of Keshavarzi Bank employees in Tehran were employed officially (permanently) and 2.6% were employed officially (temporarily), 10.3% contractually and 0.4% other types.	Employment status
Lack of significant relationship with reduction of motive	18.1% of Keshavarzi Bank employees in Tehran were holder of high school diploma, 15.5% associate's degree, 53.2% bachelor's degree and 12.9% master's degree.	Education
Lack of significant relationship with reduction of motive	Position in bank: 65.1% of Keshavarzi Bank employees in Tehran were operator, 28.1% master operator, and 6.8% were branch head.	Job rank

Inferential statistics	Descriptive statistics (factors affecting reduction of motive of employees from first priority to the third based on coefficient of variation)	Variable
Positive and significant relationship to reduction of motive	Dissatisfaction with manager's attention and appreciation, incompatibility of individual and organizational values and lack of organizational commitment of employees	Organizational factors
Positive and significant relationship to reduction of motive	Stresses due to work environment, lack of independency for fulfillment of job tasks and lack of self-reliance among employees	Psychological factors
Positive and significant relationship to reduction of motive	Non-applicability of performances evaluation, nonuse of knowledge reserves of employees and lack of updated knowledge and information of employees	Knowledge factors

Inferential statistics	Descriptive statistics (factors affecting reduction of motive of employees from first priority to the third based on coefficient of variation)	Variable
Positive and significant relationship to reduction of motive	Monotonousness of work and activity, manager's non-appreciation of employees for fulfillment of work and increasingly responsibility	Social inductions and organizational judgments
Positive and significant relationship to reduction of motive	Non-observance of justice based on competence for promotion of employees, lack of promotions and persuasion of employees by manager after achievement to goals	Educational factors
Positive and significant relationship to reduction of motive	Inability in motivating the employees, lack of appropriate planning in work environment and non-utilization of skills and competence of employees	Managerial factors
Positive and significant relationship to reduction of motive	Lack of organizational commitment and cooperation in workgroup and weakness in supervision	Organizational experiences

5. Results and conclusions

According to the results, it is concluded that personal characteristics of employees has not affected reduction of their motive but seven independent variables of this study indicate that in case of increasing each one of 7 variables, motivation of employees is increased and upon reduction of each one of them, employees' motivation is decreased.

According to the summary of results, suggestions and recommendations are presented as follows:

1. Whereas the bank work is very much and tiresome, if the managers don't appreciate the efforts and troubles of bank employees, it will result in frustration and working fatigue of employees and causes the bank employees to have no adequate motive for better working, therefore the efforts and troubles of employees must be appreciated.
2. An adaptation between individual and organizational values is required to avoid conflict and cause the employees to work calmly.
3. It is required to encourage the employees and managers to participate in during service training courses to participate interestedly in these courses.
4. Upon holding the during service training courses, independence in fulfillment of job duties, self-reliance among employees, adequate motive for work performance, job interesting and satisfaction and self-esteem of employees is reinforced.
5. Increasing the quality of during service training courses through rendering the modern and update trainings and using the appropriate training methods and canals.
6. The period of during service training courses should be determined and adjusted based on employees' work experience.
7. The performance assessors must note that the evaluations must be performed based on academic principles and not the personal favorites.
8. Utilizing the knowledge reserves of employees of higher educational level.
9. The knowledge and information of employees must be updated and they get informed of modern banking technologies.
10. Avoid assigning the increasingly responsibilities beyond the employees' liability.
11. Justice must be observed based on competence for promotion of employees.
12. An appropriate and justly criterion must be applied for payment of benefits and rewards.
13. Taking freedom of action and independence of employees for fulfillment of job tasks into consideration.
14. The opportunity for progress of employees should be provided, as possible.
15. The salary and benefits of employees should be paid similar to other enterprises with similar activity, as possible.
16. Payment of wage and reward must be in compliance with performed work.
17. Strengthening the spirit of cooperation and collaboration in employees.

References

1. Robins, A. (2009). *Organizational Behavior*, translated by Parsian, Ali and Arabi, Mohammad, 25th Edition, Tehran, Cultural Researches Office, p. 72;
2. Rezaee, V. (2012). Factors Affecting Increase and Decrease of Employees' Motivation, (refer to <http://valirezaee.blogfa.com/post-90.aspx>);
3. Seyed Javadin, S. R. (2007). *Fundamentals of Organization and Management*, 2nd Edition, Negah-e-Danesh Publication;
4. Salimi, S.B. and Sajadidoust, R. (2012). Management Techniques Effective on Human Resources Motivation, refer to marketingarticles.ir/?p=2514
5. Carayon, P, Honokker, P, Marchlands, S and Schwarz. J. (2003). Job characteristic and quality of working life in the IT workforce. The role of gender. Acm siecff/sigmis Conference.
6. Celikoz, N. (2009). Basic factors that affect general academic motivation levels of can didate preschool teachers. *Procedia Social and Behavioral Sciences*. (www.sciencedirect.com)
7. Denis, M. (2009). Effective Job Motivation. Motivation Steps, December.
8. Daugherty Phillingane, E. (2010). The pathways of successful entrepreneurial women in public relations: Ethics, theoretical models of practice, and motivating factors, Ph.D, The Claremont Graduate University. proquest.umi.com.
9. Harder, A. (2009). Implications of Maintenance and motivation factors. University of Florida, Gainesville, Florida.
10. Noda, A. (2010). Continuing Professional Education for Japanese Government.
11. Patterson, D. (2009). Be an Effective Leader. FBI Law Enforcement Bulletin; Jun 78, 6; Academic Research Library. pp. 14-18.
12. Shattuck, Mischa.W and et al. (2008). Motivation and retention of health workers in developing countries: a Systematic review. Licensee Biomed central Ltd.
13. Schwaningeer, M. (2008). Job Motivation for Learning and Development as Predictors of support for change. *Journal of organizational Transformation and social change*, vol. 5, No. 2, pp. 141-157.
14. Urichuck, B. (2009). Employee Motivation – Does it improve performance, productivity, keep them motivated and loyal?. [Career-builders-club.com](http://career-builders-club.com).
15. Yang, C. (2009). The study of work choice motivation and workers' interaction in influencing job attitude and work performance for contingent workers. <http://etd.lib.edu>.
16. Qrbany R. (2010). Assessment needs and motivational factors internal and external employees case study of Islamic Azad University Abhar. *Journal of Behavioral Sciences*.2(4):91-18
17. Hanifi F. 2007. Elementary school manager's relationship job motivation and performance levels in Damavand and Rood hen cities. *Journal of Educational Administration*; 1(4):75-88.
18. Larijani T.T. (2006) Evaluation of outcomes and its relationship with job motivation of nurses' views. *Journal of Nursing and Midwifery*. Tehran University of Medical Sciences. 12(4):39-45.
19. Hagigi N. (1990). Factors inadequate in the presence of physicians in medical centers of Shahid Beheshti University. *Journal of Medicine*. 13(1-2):61-9.
20. Khuwaja A. (2004). Comparison of job satisfaction and stress among male and female doctors in teaching hospitals of Karachi. *J Ayub Med Coll Abbottabad*. 16(1):23-7.