



Selected aspects of innovative motivation

Henryk Wojtaszek

Faculty of Management, Czestochowa University of Technology, Czestochowa, Poland

E-mail address: h.wojtaszek@interia.pl

ABSTRACT

In this publication, an attempt to assess the accuracy of the tools used employee motivation in the banking organization. The study has been made the characteristics of the bank and used it, ways of motivation. To analyze and evaluate these solutions were used a questionnaire in order to formulate concrete proposals.

Keywords: motivation; bank; creativity; innovation; management

1. INTRODUCTION

According to experts' forecasts, in the next 5 years customer service condition the most important element in building competitive advantage of companies. It is difficult to compete on price, product or technology - therefore prevail opinion involved an employee who will be able to convince the discerning consumer [1].

Research clearly shows a direct link between happy workers and happy customers. According to the report Customers 2020's Walker, now in 5 years customer service becomes more important than the product itself or its price. That is why it is so important to take care of the preparation and attitude of the whole team, regardless of whether the customer service is done in person, by telephone, or via e-mail. Strong employee involvement makes a positive comment on their work and the company. Therefore, employers are investing more and more and more resources in building their involvement [2].



Properly motivated employee can effectively convince a given product or service, which is why many companies are aware is the key to building customer loyalty. A research shows that a reduction in the percentage of customers switching to competitors, only about 5 percent makes the sale could increase by up to 95 percent. This is proof that creating tailored to the needs of workers, long-term incentive program can translate into a real increase customer satisfaction, and thus increase the profit of the company [3].

Well motivated and committed team can do more, and his actions really translate into customer satisfaction, loyalty, and thus the profit of the company. Therefore, it is worth remembering that the investment in the customer starts from investments in employee.

In today's highly competitive market, attracting and retaining the best employees is a priority for any organization, regardless of its form of ownership, size or industry [4]. The ability to effectively motivate employees and increase their efficiency, can give companies a real competitive advantage. It is not surprising that motivating employees permanently inscribed in the year-round activities of many companies, as an indispensable element of their strategy [5]. As each process, increase efficiency in business requires the use of ingenious solutions [6].



The report highlights findings from Gallup's ongoing study of workplaces in more than 140 countries from 2011 through 2012. This is a continuation of Gallup's previous report on employee engagement worldwide, which covered data from 2009 through 2010 [7]. This latest report provides insights into what leaders can do to improve employee engagement and

performance in their companies. It includes regional analyses of employee engagement data, country-level insights from Gallup consultants around the globe, a look at the impact of engagement on organizational and individual performance, and information about how companies can accelerate employee engagement [8].

A man in an organization, a bank, almost every company is the most important link in the chain of human resources. Currently, every good manager aims at proficiently motivating employees in a way that will increase their efficiency and maximize the profits of an organization [9].

Turbulent environment of companies causes them to face new challenges and problems. The necessity to seek new ways to ensure that a company is competitive has resulted in turning the attention to the role of intellectual capital in creating and gaining competitive advantage on the market. Particular role in the process of creating intellectual capital is played by human capital [10].

The main category, lying at the root of the majority of conceptions regarding people's behavior is the aspect of their personalities, seen as the entirety of human features: an organization of innate and acquired predispositions and patterns of reactions that cause people to be similar to others and behave like them in certain respects and, simultaneously, have their own unique way of acting resulting from genetic conditioning and individual life experiences [11].

Motivation is a function of management due to which we can observe the increase in the quality of work and efficiency. Employees eagerly raise their qualifications, participate in development programs and take advantage of the subsidies available in their workplace. Methods of motivation shape the procedures and rules of action that cause the increase of employees' efficiency and their self-satisfaction, as well as the willingness to develop in their place of employment [12].

In today's turbulent environment with a significant rotation of bank employees, organizations pose major challenges for managers to construct an effective motivation system.

Research into the aspects of motivation in source literature has already been conducted: according to Maslow, Herzberg, McGregor, McClelland and Alderfer, people act in conscious and unconscious way to present their needs in positive aspects and conceal any negativity of their actions. People rarely admit the will to become rich, famous or powerful but claim that they are guided by general well-being and selflessness [13].

Nejman and Kawecka-Endler, in turn, carried out a study of motivation tools in a production company in 2013: the first place was taken by job stability and security, the second – good relationship with the superior and the third – appreciation by the superiors [14].

Berny, Leśniewski and Górny, analyzing the issues of motivation, agree in claiming that systems of motivation have to continually changed under the influence of internal and external environment. In order for it to be effective, motivating employees has to be based on utilizing the results of various theories related to motivation and has to be adjusted to the needs of employees of a given organization [15].

The aim of this paper is to present of a motivation system in the studied banking institution and pointing to the areas for improvement. In order to assess the motivation system a questionnaire was used. The study also contains a suggestion of the directions of further development of the organization in the area of motivating its employees [16].

2. THE NOTION OF MOTIVATION: THE ASPECT OF ORGANIZATION

Motivation is a process of inspiring the need of working in an organization so that employees think that their effort for the organization will lead to the fulfillment of their own needs and achieving their own goals. It is a process based on influencing people's behaviors so that their actions, resulting from those behaviors, are in accordance with the leader's intentions [17]. Motivation uses the knowledge of what makes people behave in a certain way, that is – the motives that drive them. The awareness of these motives is indispensable in the process of motivation. The process of motivation relies on combining the goals of employees with the goals of an organization with the use of “a set of forces that make people behave in a certain way”[18].

There are numerous definitions of motivation, motivation systems; each of them, however, aims at defining the willingness to act in order to complete a given task. This study defines motivation as willingness to work as a bank employee. The author cites the selected definitions of motivation [19].

In specialist literature, motivation system is defined as “a process regulating human behaviors in such a way that a given result can be achieved. It is a mechanism that regulates and activates behavior of a person, a group of people. It is a set of forces that make people behave in a given way, demonstrating different reactions”[20]. Motivation is „an internal condition of a person that makes them certain of the rightness of a given action” . While “motives influence the creation of convictions and set a direction of activities as well as maintain or decrease them [21].

Creating motivation systems in banking is aimed at increasing the general success of a bank as an organization and its employees as individual links. Effectiveness of motivation is measured through achieving goals by defining satisfaction and bilateral contentment. Motivation tools are rules, ways and forms of action [22].

A typical goal of an employee's professional activities is receiving a salary. It is not without significance, however, to be able to satisfy other needs and important for a particular employee to obtain non-cash incentives [23].

Motivation is internal pressure, will and drive, as well as interest; it is a process stimulating action, encouraging the need of self-development [24].

J. Reykowski explains motivation process in the following way: “such phenomena as intention, design, will, desire, wish, interest in something have one feature in common – they lead to the appearance of directional tendency in a person: readiness to move towards given goals; the readiness may be more or less conscious, more or less precise. The tendency will be further called a motive (or: motivation process), and the collection of motives will be defined as motivation”[25] .

A. Kozdrój claims it is “...an internal state of a person caused by many factors that affect him/her” . The researchers agree, however, that motivation refers to a person's psychological experiences on which the possibility and direction of human activity, it plays an important role in activating and directing human activity leading to reaching set goals [26].

There is a difference between material and non-material motivation. Non-material motivation is related to influencing a person's psychogenic factors [27]. They may include praise, entrusting an employee with more difficult tasks, good relationships with superiors . Material motivation is demonstrated in means that shape the income derived from work [28].

The following are important motivation tools: remuneration, trainings, stability of employment, punishment and rewards [29]. Remuneration plays an important role in motivation. Currently, the most important motivating factor in banking is a bonus as the second part of remuneration consisting of base salary and bonus. In the studied commercial bank, salary is paid monthly. An employee is obliged to complete the tasks whose result will be following the sales plan as outlined in his/her contract [30]. Bonus encourages better performance of tasks, stimulates work results and increases work discipline. Flat-rate salary is the sum of base pay and other factors introduced in the bank. Such form of settlement is recorded in mobile work. Training and development are defined as factors that improve work efficiency. Employees are trained using e-learning in their place of work, or in the headquarters [31].

Development trainings are conducted to increase qualifications [32]. Banks conduct training, postgraduate studies, more and more frequently perceiving it as investment in professional development, preparation for changes. Training allows an employee to obtain better results and master professional skills [33]. Rewards and punishments exist as rules outlined by the bank [34]. A reward is given for completing a given, required task. It should be awarded fairly in order to motivate employees to further more efficient work. Punishment aims at eliminating unwanted behaviors and avoiding them. It may be a dismissal on disciplinary grounds, a reprimand, a cut in pay. Punishment causes humiliation, decreases an employee's self-worth and, consequently, decrease in work efficiency [35].

All definitions are consistent in terms of discovering a motive for an employee to be most efficiently used in the aspect of employee potential in an organization. It is vital to be certain of employees' expectations and the possibility of motivating them by means of the tools available in an organization [36].

2. 1. Analysis of the selected motivation tools applied in the banking organization

The analysis was conducted in a commercial bank in November 2013, based on a questionnaire, in order to obtain information about the applied motivation tools. An analysis of one of the largest banks having their branches, both in Poland and abroad [37].

The studied organization is a commercial bank comprising their own branches, franchise branches and mini-branches. The sample consists of 141 bank employees from Śląskie voivodship. Sample selection was based on drawing without replacement. In order to test the assumption of randomness of the sample, a runs test of sample randomness was applied; it tested the null hypothesis that the sample is random against alternative hypothesis that the sample is not random.

For the sample drawn in such a way, with statistical significance at $\alpha = 0,05$, there was no basis to reject the null hypothesis that the sample is random ($p > 0,05$), and thus the assumption of sample randomness could be accepted. The studied institution employs people of different ages, as shown in the figure below.

The figure above indicates that the dominating age group of employees of the studied commercial bank are people between 25 and 45 years old (176 people - 89%), while 12 respondents (18%) are people above 46 years old, 9% - 18 people are employees younger than 25. Another important research element was the character of the division of responsibilities in a branch. The study is limited to defining correct and incorrect division of responsibilities, which is illustrated by Figure 2.

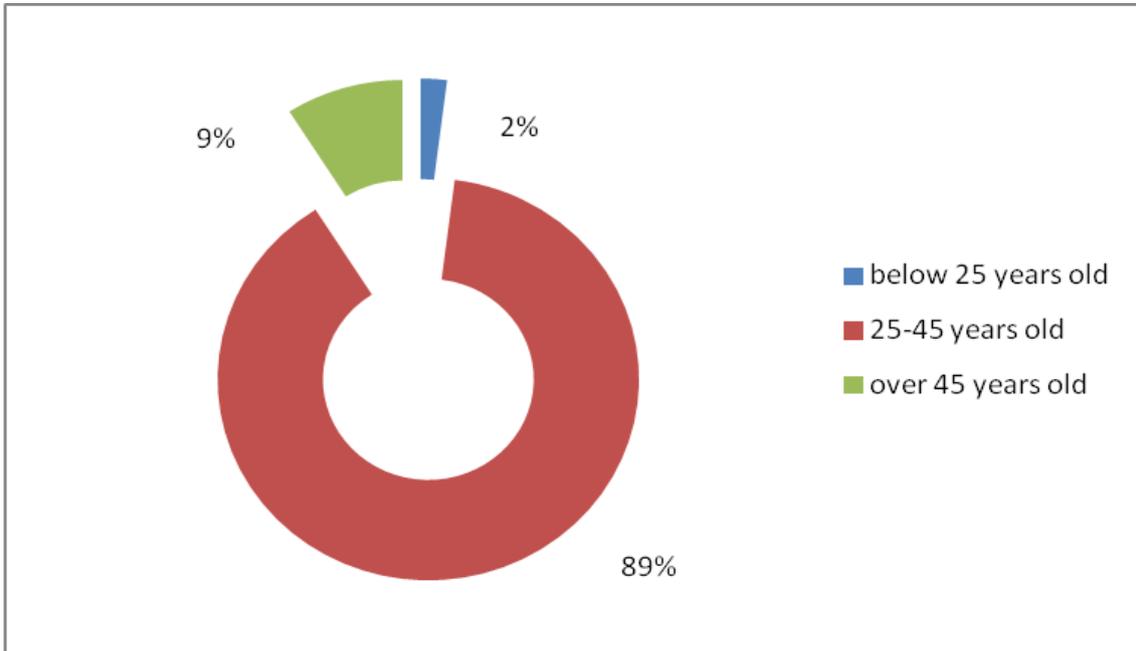


Figure 1. Age structure of bank employees.
Source: the author's own work

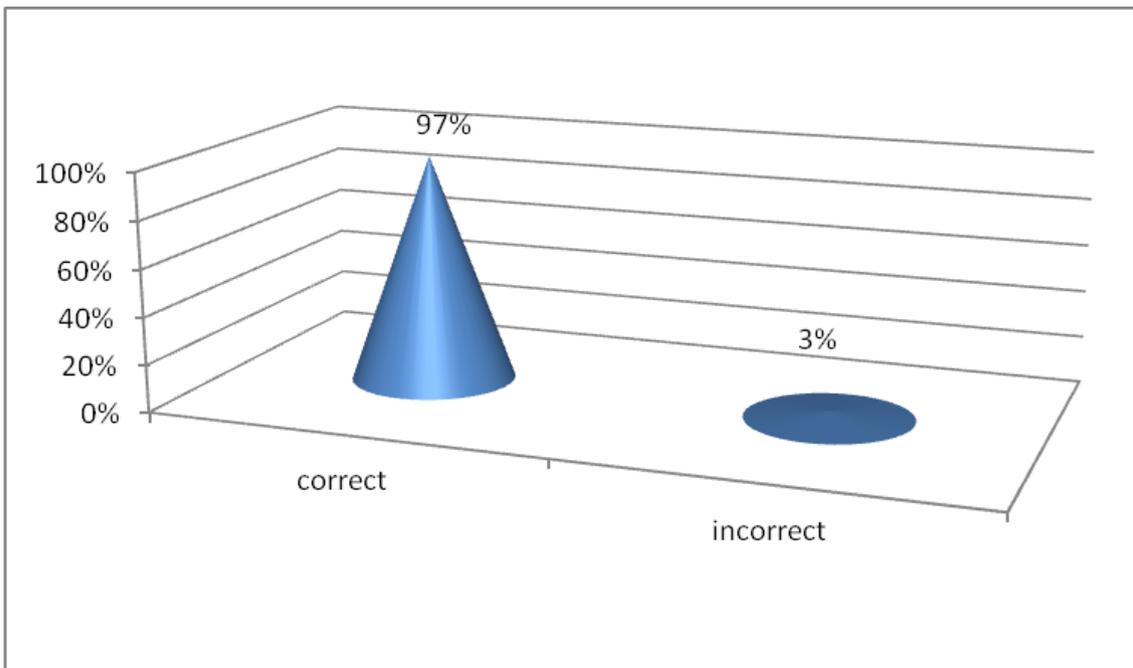


Figure 2. The character of the division of responsibilities
Source: the author's own work

The chart above demonstrates that the range of division of responsibilities in the studied banking organization is correct (number of indications - 97%), with 3% indicating that the division of responsibilities is incorrect. The tools applied by the management of the banking organization are presented in Figure 3.

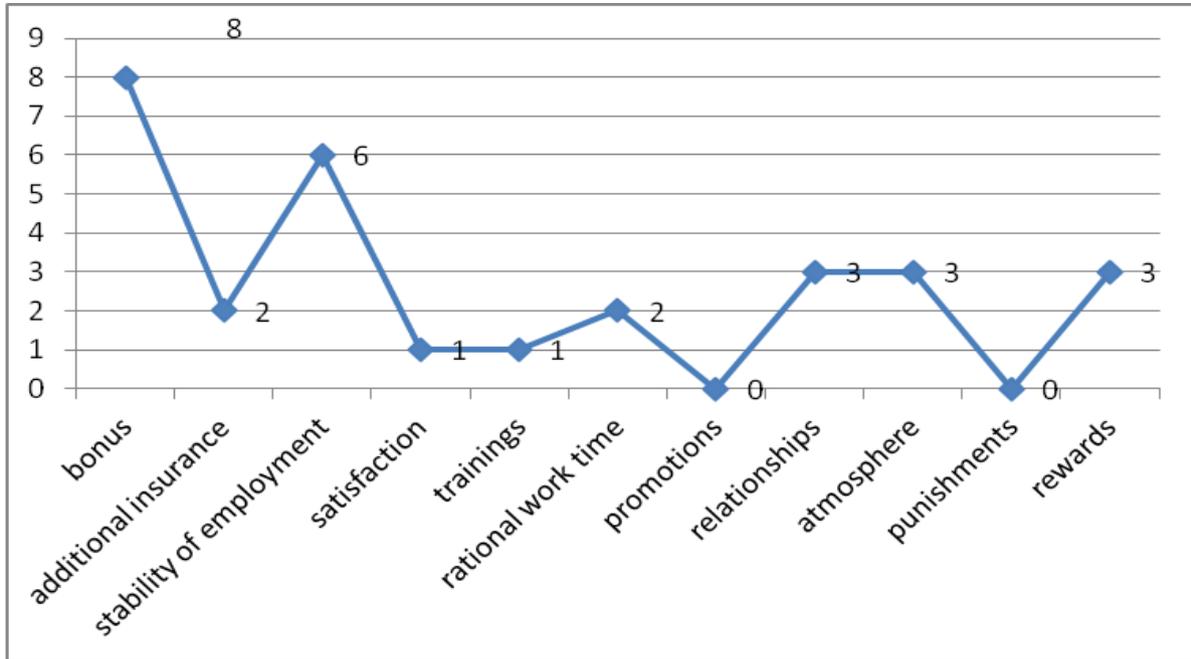


Figure 3. Motivation tools applied by the bank (points-based scale)
Source: the author's own work

In the light of the conducted study, it can be concluded that the management of the banking organization does not use punishments or promotions, as their values in the graph equal zero. The most frequently applied motivation tool in the studied banking organization is bonus with 8 points, followed by the stability of employment – 6 points, rewards – 3 points, atmosphere and relationships – 3 points each, rational work time – 2 points, as well as trainings and satisfaction – 1 points each.

In order to test if the fractions of responses to the questions concerning motivation tools applied by the bank were statistically significant, a test for equality of multiple sampling fraction was applied.

The tools that motivate employees in the greatest extent are presented in the figure below. The above figure shows that the employees are most frequently motivated by rewards, atmosphere at work, stability of employment and additional insurance as these were given a maximum of 10 points by the respondents. Consecutive motivation tools with 5 points given to each were promotions and bonus. Relationships received 4 points, rational work time – 3 points, while satisfaction, trainings and punishments were assessed at 2 points each.

This was followed by testing if the fractions of answers given to the questions regarding tools that motivate employees were statistically significant by applying the test for equality of multiple sampling fraction [31]. Then the degree of motivation tools according to their significance was studied. The results are shown in Figure 5.

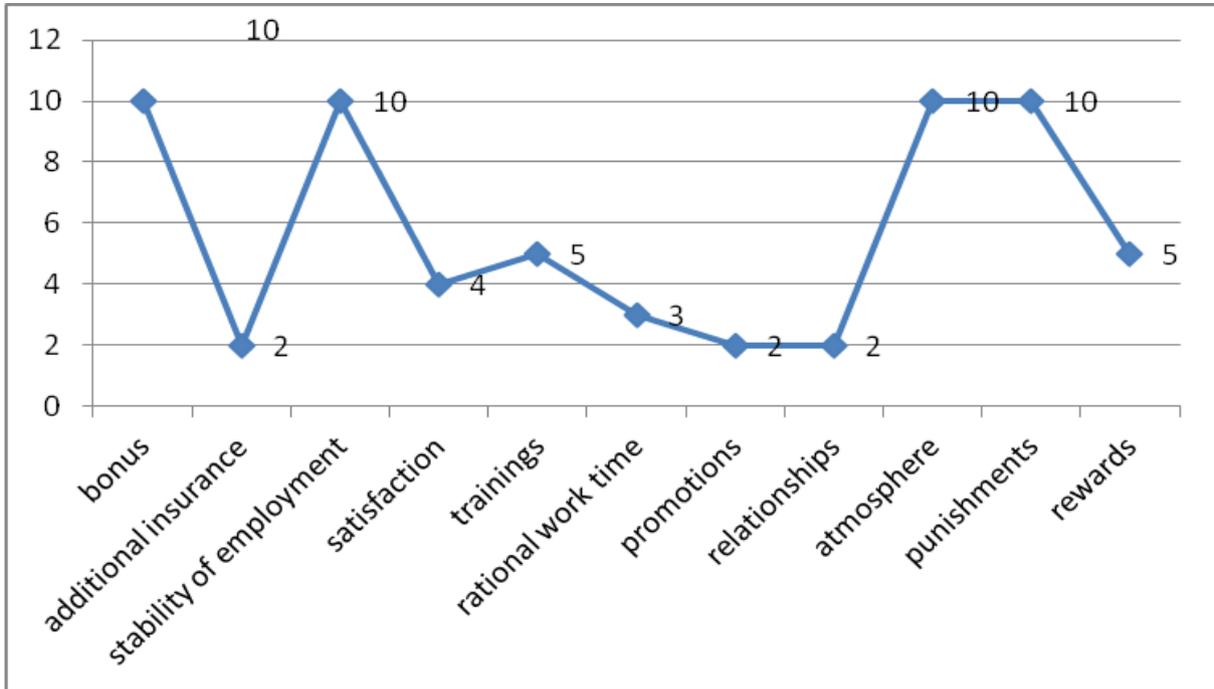


Figure 4. Tools that motivate employees
Source: the author's own work

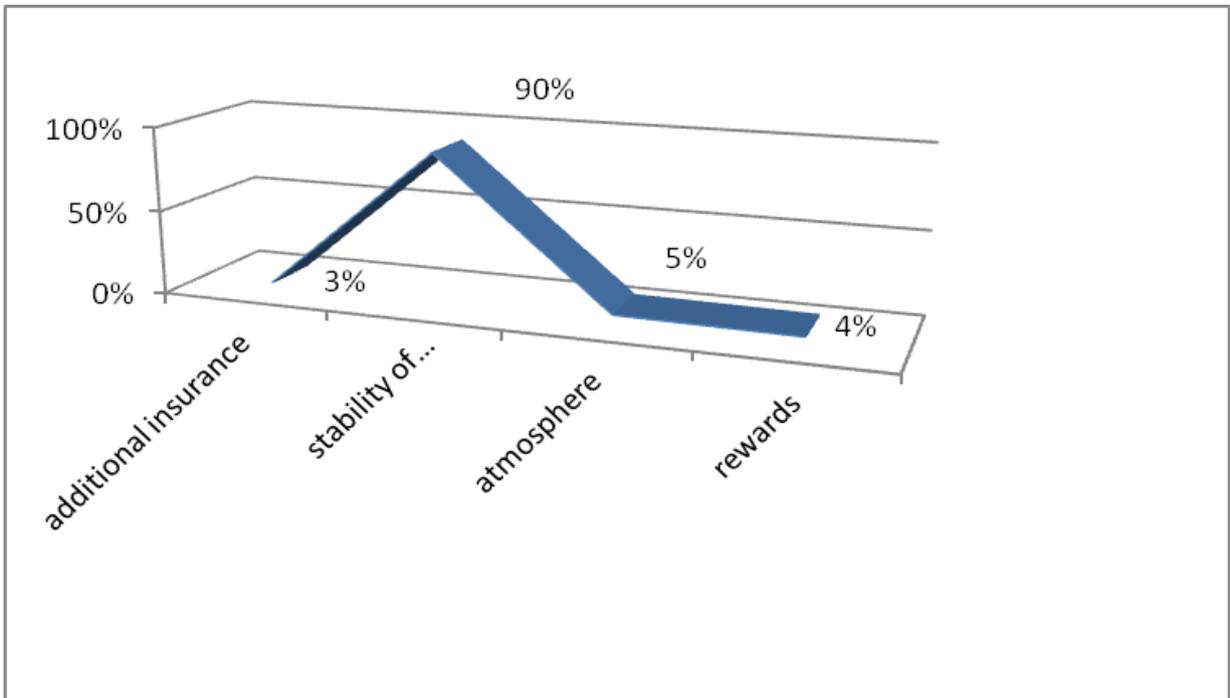


Figure 5. Structure of the examined motivation tools
Source: the author's own work

Among the presented tools such as additional insurance, stability of employment, atmosphere and rewards, the dominating one proved to be stability of employment (90% of indications), with the least significant being rewards – only 3%.

3. CONCLUSIONS

The analysis conducted in a commercial bank in November 2013 based on a questionnaire, aimed at obtaining information about the motivation tool used in the institution, has shown that the majority of employees are between 25 and 45 years old. It has been concluded that the division of responsibilities is correct.

The management of the banking organization uses bonuses as the most common motivation tool, the following motivating factor is the stability of employment. As shown, the banking organization does not use punishments or promotions. Bank employees thought that they were motivated by the stability of employment, additional insurance and workplace atmosphere. On the level of motivation process stability of employment is a motivation tool both offered by the bank and expected by the employees, which is the result of a properly functioning motivation system. However, the bank should pay attention to the fact that the employees are motivated also by such tools as additional insurance, workplace atmosphere and rewards. In the light of the conducted study, it has become apparent that the most important tool of the motivation process is the stability of employment, therefore it can be concluded that the motivation system in the studied bank is properly constructed.

Stability of employment is important in the turbulent environment of bank employees nowadays. It is a motivating tool with the highest level of effectiveness. It would be worth to create a set of standards that would allow to categorize a given banking institution as an organization that guarantees the stability of employment. Currently, there is a possibility of being denoted as one of „the best places of work”, which in reality does not mean that those places offer stability of employment, quite the opposite – they have a high Staff turnover rates, frequently not related to employees shortcomings. It is recommended that an assessment be introduced having reliable character in the banking sector.

Despite the fact that the subject of motivation is very popular, every organization has a different character and each of them should be approached individually and analyzed in terms of the applied motivation tools.

Biography

Henryk Wojtaszek – PhD student at the Institute of Logistics and International Management University of Czestochowa. Author of numerous scientific articles on various subjects falling within the aspects of management. Lecturer in the University of Social Sciences in Lodz, Poland.

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