

**THE NEED FOR ADEQUATE REMUNERATION AS MOTIVATING FACTOR  
TOWARDS ORGANISATIONS PERFORMANCE  
(A CASE STUDY OF HABIB NIGERIA BANK PLC, ABUJA)**

**BY**

**JONAH TSONATU SOLOMON  
NSU/MBA/GEN/0175/16/17**

**SUBMITTED TO THE DEPARTMENT OF BUSINESS ADMINISTRATION, FACULTY  
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BUSINESS ADMINISTRATION (MBA) GENERAL**

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## **DECLARATION**

I hereby declare that, the need for adequate remuneration as motivating factor towards organizations performance has been written and certified in Partial fulfillment of the requirements for the award of Masters in Business Administration under the Guidance and supervision of Dr. (Mrs) Ruth Andah, during the 2016/2017 academic session

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**Jonah Tsonatu Solomon**

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**Date**

## CERTIFICAION

This Research Project, THE NEED FOR ADEQUATE REMUNERATION AS MOTIVATING FACTOR TOWARDS ORGANISATIONS PERFORMAN has been approved and accepted in partial fulfillment of the requirement for the award Masters in Business Administration, Nasarawa State University, Keffi.

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**Dr. (Mrs) Ruth Andah**  
**Supervisor**

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Date

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**Prof. B.E Barde**  
**Head of Department**

---

Date

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**Internal Examiner**

---

Date

---

**Prof. B.E Barde**  
**Dean Faculty of Administration**

---

Date

---

**External Examiner**

---

Date

---

**Prof. J.M. Ayuba**  
**Dean, School of Postgraduate Studies**

---

Date

## **DEDICATION**

I dedicated this project work to God Almighty.

## **ACKNOWLEDGEMENT**

Gratitude goes to the Almighty Allah for his guidance and protection throughout the course of my study.

My appreciation goes to my supervisor Dr. (Mrs) Ruth Andah for her guidance, She subsequently make constructive criticism and offered creative suggestion concerning both the structure and the substance of the manuscript. She examination of the entire work was not only systematic and through but also imaginative and encouraging.

I therefore, register my immense gratitude for her valuable assistance.

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Thank you all.

## ABSTRACT

*Over the years, many countries of the world including Nigeria has experienced an era of disagreements between the employers and employees. This was characterized by a series of frauds, strikes and negotiations, indicating the level of dissatisfaction of the workers in relation to their reward and general working condition.*

*It was in the light of the above that this study was undertaken to determine how adequate remuneration can motivate staff. The method used in collecting data includes observation, questionnaire and interview.*

*It was however established that adequate remuneration can motivate the employees to a limit but poor pay package will certainly have an adverse effect on performance. As such, there is the need for an improved welfare package for the employees.*

*This can also be done by providing all the necessary tools needed to work with. This will in no little means motivate the employee's allot by putting their best in the job.*

*Secondly there is need for adequate compensation to be giving to employees by way of enhancing their pay package. All this will be successful if both the employers and employees are seriously committed to both the objectives and goals of the organization. But whereby the employer is not committed to the objectives and goals of the organization, you will discover that the necessary tools with which to work with are not provided and this will definitely affect output. The situation where employers of Labour both in the private and public sector are not committed to the goals of the organization can be found in many countries today including Nigeria. Workers on the other hand are not seriously committed either because they have not been provided with the necessary tools to work with or poor conditions of service. In the nascent democratic setting in Nigeria there was an improvement in the pay package of public workers to enhance their standard of living and high productivity.*

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## CHAPTER ONE

### 1.0 INTRODUCTION

Remuneration as a concept has been variously defined by different scholars who have stake hold in the concept.

According to March A (1979), he defined remuneration as the payment for service rendered. It is also often used generally to describe different types of take home pay, wages, salaries, earnings etc.

Remuneration as a motivation factor in the history of Nigeria can be traced back to the pre-colonial era when European explorers employed the service of tour guides in advancing the exploration and trade activities for a price (Barter system). The era of exchange of services for services or goods for goods, had been negotiated or established by that time. Services were reciprocated with gifts. By then financial remuneration was not in existence. In a nutshell commercial transaction during this period was though trade by barter.

The advent of colonial rule brought about full consciousness of employment and remuneration. The colonial economy, which was capitalist oriented brought about the emergence of trade unions to take care of the interest of workers. It was during this period that economic transactions began to be conducted on monetary basis. As a result wages and salaries were introduced as a reward for those whose services were required for the advancement of colonial economic interest.

Due to colonial rule and wage employment, institutions like the trade unions emerged to protect their members from exploitations by their employers and also to negotiate for the improved conditions of service. During this period many strikes were recorded and were purely on remuneration and conditions of service.

With the integration of the colonial economy into the capitalist system the issue of remuneration becomes a major factor in boosting the morale of workers in any organization.

Remuneration today is regard as a prime motivating factor in job certification and performance, and since this is the extent to which an employee is happy with his job, he comes to work and performs it to the best of his ability when he is motivated, if a poor system of remuneration is operational in an organization, the willingness of workers to stay on the job or join it becomes unlikely. A number of factors have motivated me to write on this topic.

Firstly, this paper wish to debunk the idea that remuneration determines a workers satisfaction and commitment to his job. The researcher intends to validate the fact that the love of a profession should really come first before the package that goes with it. For instance, lecturers should be proud to be lecturers not because of the material gain but because of desire to help develop the society by impacting knowledge to others. It is the wish of the researcher, therefore to examine whether or not remuneration alone can really make a worker to be satisfied on his job.

Secondly the other reason that led me into writing of this research topic is to see whether workers on highly paid jobs are really committed to their jobs and have contributed to the

growth of their organizations. Experience in the past has shown that the culture of hard work is not there in an average Nigerian and unless this attitude is changed, job satisfaction will not be achieved even if a worker is maximally taken care of in terms of pay package and other conditions of service. Some organization and Banking institutions in Nigeria have collapsed not because the workers are not well paid but because the commitment to the growth and development of this organizations and institutions is not there.

Lastly, another reason that prompted me in writing on this topic is to try and see whether or not, remuneration has not stagnated the promotion of workers in certain organizations. Experience also in the past has shown that the management of some organizations in Nigeria have often deceived their workers with fat remuneration at the expenses of developing and promoting them at short intervals. It is the wish of this paper to look at this anomaly in my case study, i.e to see whether or not despite high remuneration workers are well developed, trained and promoted at short intervals and at as when due.

### **A BRIEF OVER VIEW OF BANKING INDUSTRY IN NIGERIA**

In Nigeria, as in many parts of the world, modern banking emerged around the eighteenth century. Before that time, the traditional financial institutions serviced the need of the society relatively well and performed some of the functions modern banks do perform today, but in an unrefined and limited manner.

The emergence of modern banking in Nigeria was significant by the establishment of “African Banking Corporative”. The first commercial bank to be established was made to survive teething problem. Between 1893 and 1933, many banks were established and

most of them failed due to the mismanagement and lack of favour from the colonial masters. Most of the banks that were established were by the colonial masters while few were by the indigenes. Despite's these problems few were able to survive to date and prominent among them are First Bank Nig Plc, United Bank for Africa and Union Bank Plc.

In order to checkmate decolonialisation and the problems that might arise among banks, the Central Bank of Nigeria was established in 1958. And immediately, the Central Bank set up a committee to investigate and recommend to the board.

A legislation which was known as 'Banking ordinance was recommended. It was amended in 1958 and 1962. It was again replaced in 1969 by Banking Act with some minor amendment in 1970, 1972 and 1978, This Banking Act is the only enactment governing banking practice in Nigerian economy.

It will be out of place to say that the banking industry has not witnessed series of changes and problem. But the existing problem are not based on mismanagement or lack of favour as was the case when it stated but due to their orthodox nature. Some problems can also be traced to the enactment governing the Nigerian banking services.

## **1.2 HISTORICAL BACKGROUND OF HABIB NIGERIA BANK LIMITED**

Habib Nigeria Bank Limited was incorporated as a private limited company in November 1982. It was granted Banking license of the 7th of March 1983 and commenced operation on the 16th of May of the same year.

## **OWNERSHIP**

The share holding ratio is 40 percent to Habib Bank Limited Pakistan and 60 percent to Nigerian investors. In 1985 with compliance to the Nigerian

Enterprises Promotion Act of 1977, the Nigerian partners of the ventures relinquished 10 percent of their shares to the Nigerian Employees for acquisition under Staff Equity Participation scheme.

## **OBJECTIVES**

The objectives of the Bank include;

1. To introduce and maintain a banking style with a difference in Nigeria and also to develop a sound bank with good branch network in all the states of the Federation and the Federal Capital Territory Abuja.
2. To provide financial and technical assistance to the public and private sector organizations within the frame work of the Nigerian governments plan and policies.
3. To mobilize deposits by encouraging savings through the introduction of effective banking service and effective advertisement programme.

With these background, Habib Nigeria Bank Limited went into full range of retail banking services tailored to needs of all categories of customers emphasizing services and professionalism with a difference.

The main trust of the philosophy is the provision of quality services with emphasis not only on the enhancement of social morals, but also on the need to be responsive to the requirements and aspirations of the communities to which they serve.

## **BOARD OF DIRECTORS**

The board is comprised of six (6) Nigerians and four(4) Pakistanians, with a Nigerian as the Chairman and another Nigerian as the Managing Director/Chief Executive. The board is also made up of six Directors, a Managing Director and a Deputy Managing Director.

## **MEMBERS OF MANAGEMENT COMMITTEE**

The Bank has six members of Management Committee that holds the following positions,

MD/CEO

Deputy Managing Director

General Manager (C/S)

General Manager (B/S)

General Manager (Credits)

DGM (Audit/Inspection)

### **1.3 STATEMENT OF PROBLEM**

Since the establishment of the First Bank in 1 894, and particularly the Merchant Bank in early 1960's, more Banks are being opened every year until in the recent time, government placed an embargo on the licensing of new banks which has now been lifted.

With this rapid growth there was huge profit accruing to the banks annually. This led to improvement in the welfare of the employees in the banking sector than other public, private sectors and other industries.

People look at the banking jobs as very lucrative and this made more people scramble for jobs in the banking industry. One begins to wonder, if remuneration is really the basis for job satisfaction in the banking Sector, and whether the influx and desire of people to work in the banking sector is attributed to good remuneration obtainable in this sector.

Job satisfaction may be a major problem to bankers. Even though a lot of fringe benefits are offered, many bank employees complained of lack of time for themselves due to the usual tight schedules associated with banking jobs hence the question on whether remuneration has much bearing on employee job satisfaction in the banking sector is a thing of interest.

#### **1.4 STATEMENT OF OBJECTIVE**

Can adequate remuneration be the determining factor for job satisfaction in the banking industry?

For this objective to be achieved, the following specific objectives will be addressed.

1. To Examine wages and salaries administration and its impact on employee job satisfaction and performance.
2. Performance of employees, thus determining whether a good pay package motivate the employee to perform well on his job.

3. To identify the effect of poor pay on the performance of employee with a view of ascertaining whether poor salary structure affects the performance of employees and consequently job satisfaction.
4. To recommend ways of improving a pay system to enhance job satisfaction.

This study at the end of the research hopes to find out how an organisation can adopt a structure which will be an improvement on existing system or recommend the adoption of a new structure completely to enhance job satisfaction.

## **1.5 RESEARCH QUESTION**

In order to carry out or conduct this research work, the following research question will serve as guides:

1. To what extent does the degree of remuneration affect job performance?
2. What are the factors that motivate employee to seek for Banking jobs?
3. How does the condition of service affect job performance?
4. Does the increment in wages serve as a wheeling force towards increased productivity?

## **1.6 SIGNIFICANCE OF THE STUDY**

The overall intention of remuneration is to motivate workers and get reward for their labour. It can be seen obviously that remuneration can make employees to perform their jobs satisfactorily when they are fairly motivated. Similarly when they are poorly motivated, their morale falls and subsequently leads to less productivity.

The study also confirmed the fact that was discovered by behavioral scientist like Abraham Maslow and Fredrick Herzberg, that money or pay brings motivation to theoretical zero level and does not really motivate workers to perform, thus creating satisfaction but if absent, can bring dissatisfaction.

Remuneration does not serve as a major factor in job satisfaction, but is a factor that makes workers to stay on the job. It is quite obvious that remuneration serves as a motivating factor for employees taking up appointment, but once on the job, it becomes a secondary factor.

The benefactors in the long run of a fair pay structure is the employers, because it can improve the morale of the employees and subsequently serve as a starter for their performance.

This research work will be beneficial to both employer and employees alike in the banking industry. Government on the other hand would find the recommendation itself very useful.

## **1.7 SCOPE AND LIMITATION**

The study intends to cover the banking sector in the federation with particular reference to Habib Nigeria Bank Ltd and to look into impact of good remuneration if it really brings jobs satisfaction

The project work will be limited to the scope covered because the implication Of remuneration on job satisfaction and productivity particularly in the banking sector are very board.

The researcher may be constrained to cover all aspects of this research work because of those to be interviewed, transportation and time in various branches of the bank.

Because of the belief of an average Nigerian worker, information on some aspect of remuneration may not be covered, due to their take home pay which is personal to them and therefore should be kept secret, Capital to carry out work on this research is a major obstacle in the execution of the project.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 JOB EVALUATION AND EMUNERATION**

According to Burk S.L.H (1963), job evaluation is the determination of wages and salary rate, specific combination of that are called “job’ or “positions” in business organizations. He asserts that where ever two or more paid individuals are employed by any organization, job evaluation of some kinds takes place”.

Burk however provided three (3) types or system of job evaluation namely;

1. Ranking System
2. Point Plans
3. Factor Comparison

Hudson W.K (1964) equally defined job evaluation. According to him, job evaluation is “a procedure of measuring the relative worth of job through the weighing of relative importance of certain job characteristics.

He further highlighted that job evaluation plans may be developed to salary or hourly employees not only in manufacturing enterprises but in any type of organization including commercial, government and non-profit groups of all kinds. He also emphasized that “job evaluation begins with job analysis to obtain job description which includes relating descriptions by some system to determine the relative value of the jobs”. He said that, it also involves the pricing of these values by establishing minimum and

maximum salaries for each group of jobs based on their relative values and the operation and with the final checking of the resulting system.

Baurder gave two types of evaluation that can be applied to determine wages. He classified them as follows;

(a) Banking and job classification

(b) Factor comparison and point methods.

Stile M. (1988) defined job evaluation as the systematic process by which the work of one job is compared with that of another in order to attach fair wages”.

He postulated four (4) systems as follows;

1. Ranking system

2. Job grading system

3. Factor comparison system

4. Weighted point system.

Bearch D. (1980) on the other hand defined job evaluation as “a formalized system for determining the relative money value of jobs within an organization, it involves the analysis of jobs for the purpose of writing job description and specifications, rating of these jobs through use of job valuation plan and comparison of relative values to definite wage rates’.

## 2.2 REMUNERATION AND JOB SATISFACTION

Job satisfaction must be considered a major concern underlying most other workers expectations today.

Since the job itself has been shown to be of such fundamental importance in fulfilling the worker's higher order needs, job satisfactions is crucial to harmonize relationship between business and the worker.

Workers today have a high expectation of job satisfaction, and indeed often feel it is their right. They view it as one of business responsibilities to provide them with meaningful, challenging work. As this idea has spread, - business has suddenly realized that job satisfaction is not just a motivation- productivity issues, but one that transcend previous business. Thus, in order merely to survive, business must respond to the growing belief by many employees that job satisfaction is owed them.

Miner, J.B and Miner, M.G (1977) conducted a two group study relating remuneration to job satisfaction. The first study was based on the expectancy theory and the second on equity. The first group involves the expectancy theory, which indicates that pay is considered a means of satisfying some motives, not all motives such as physiological, security, gratification, esteem and recognition. Miner further asserted that "the implication is that pay policies will have greater impact on performance of lower level employees with need for money, compared to higher level employee who value the esteem and status that money represent.

The second theory is Equality theory. According to Miner, “Employees are concerned not only with maximizing the amount of pay, but with the fairness of the pay as they perceive it.

He emphasized that this perception is based on the comparison an individual makes between his own input into the job and what he is paid, with the input into and outcome of the other person on comparable work.

In both theories of expectancy and equity, it is the employee’s perception of his pay that relates to his satisfaction or dissatisfaction and ultimately to his motivation.

According to Herzberg. F. (1968) in his article “How do you motivate an employees”? He viewed motivation in two perspectives which are the hygiene and motivators.

To Herzberg, the cases of job satisfaction are different from the cases of dissatisfaction. Job satisfaction results from the use of ability in the work itself (intrinsic reward), whereas job dissatisfaction result from failure to get fair treatment from the work environment (extrinsic rewards)”. He further classified dissatisfies (hygiene factors) and satisfiers motivators in the following way.

**HYGIENE FACTORS (DISSATISFIES)    MOTIVATORS (SATISFIES)**

- |                   |                   |
|-------------------|-------------------|
| 1. Company policy | 1. Achievement    |
| 2. Administration | 2. Work itself    |
| 3. Supervision    | 3. Responsibility |
| 4. Status         | 4. Advancement    |

5. Security

5. Growth

6. Working condition

6. Recognition for Achievement

7. Inter personal relation with other workers.

Herzberg Motivation/Hygiene theory and supporting research evidence from the survey of 200 Pittsburg engineers and accountants, was first published in 1959. The idea stems from the findings that when men were asked to remember the times when they felt exceptionally good about their jobs, they seem to be referring to quite different event and activities from those they described when asked to remember time when they felt exceptionally bad about their jobs.

The major factor that emerged as a major factor or determinants of job satisfaction and which have relatively unimportant in connection with dissatisfaction were achievements, advancements, recognition, responsibility and work itself.

Dissatisfaction itself seems to be associated with company policy and administration, supervision, salary, interpersonal relations and working conditions. From these findings, it was concluded that satisfaction and dissatisfaction were not opposites but represented two different dimensions of man's nature. One was concerned with seeking to avoid unpleasantness and the other was concerned with seeking personal growth.

According to Herzberg, satisfaction is to be found in job aspect that brings contentment like achievement, advancement and so on. These factors bring opportunity for growth. He called them motivators and said that their absence will not bring dissatisfaction but lack of satisfaction. Avoidance of no dissatisfaction is to be found in aspect of the job context

like company policy and administration working condition etc which he called hygiene factors.

### **2.3 MANAGERIAL IMPLICATION**

The manager who wants to motivate his employees should focus his attention on the job itself and attempt to manipulate the motivators while putting right the hygiene factors too.

Vrooms Valence and Expectancy theory as being too dependent on the content and the context of the work roles of the people being questioned, Vroom suggested that a person's motivation towards an action at any time would be determined by his or her anticipated values of all values of all the outcomes (both negative and positive) of the action multiplies by the strength of that person's expectancy that the outcome would yield the desired goal. In other words he argued that motivation was a product of anticipated worth to a person of an action and the perceived probability that the person's goal would be achieved.

Vroom states his theory in the following mathematical form:

Force = Valence x Expectancy. Where force is the strength of a person's motivations, valence is the strength of an individual's performance for an outcome, and expectancy is the probability that a particular action will lead to the desired outcome.

A valence of zero occurs when an individual is indifferent about achieving a certain goal and there is a negative valence when a person would rather not achieve the goal.

## **2.4 WORK AND MOTIVATION**

Motivation and directing involves inducing subordinates to role prescription as closely as possible. It focuses on motivation of work and leadership and attempts to obtain maximum contribution to organized objects.

Work itself is an extremely important consideration in motivation. Work has been viewed as a provider of opportunity to share in the task of developing and sustaining the universe and its inhabitants. It influences cultural values and determines the circumstances under which we live. Work is regarded differently by people. Some revere for its own sake, but the vast majority perform its essentially for what they believe they are getting from it. That is doing the work is in the ultimate related to the personal goals of the individual. A person tends to work with zeal if the satisfaction from the work is high and in keeping with what the person wants.

In essence, the reason one gives much of oneself to work is that the work gives to that person much of what is sought. It therefore appears that work must provide psychic income to a person. A person wants work that is personally meaningful and when this is lacking, motivational efforts are extremely difficult to attain.

## **2.5 THEORETICAL FRAMEWORK**

Motivation as a concept has been variously defined by different scholars who have stake hold in the concept.

Vroom (1964) in his book on work and motivation, defined motivation as a process governing choices made by persons or lower organiser among alternative forms of voluntary activities

P.N. Ejiofor (1977) defined motivation as “a driving force that stimulates an individual to action”.

Vroom (1964) had provided a theory which states that ‘performance can be thought of as a multiplicative function of motivation and ability. For instance,  $P = F$  (motivation x ability). To him every human being has ability for instance  $A = 0$  (Ability is not equal to zero). Since motivation is the determinant variable, there is a great need to regulate motivation to determine performance.

In recognition of the importance of motivation, a lot of management practitioner and theorists have conducted researches into the subject. However, modern theories on motivation are based on the researches of Abraham Maslow, Douglas McGregor, Fredrick Herzberg, David McClelland, Victor Vroom, Edward Locke, J. S. Adams just to mention a few.

According to Essien-Obot (1991) “the theory of motivation concerns itself with management behavior, action environment or incentive which enables the worker to willingly seek responsibility and carry out his task satisfactorily.

He further explains that the prime motive of the worker is seen to be economic. He works because he wants to obtain wherewithal of life for his needs”.

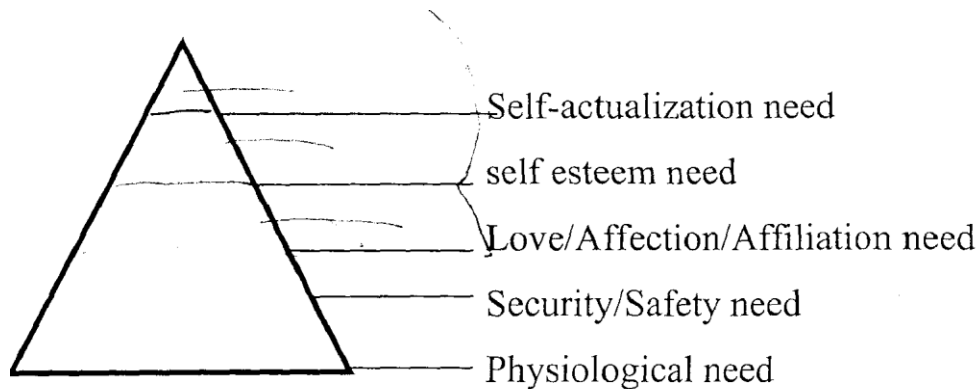
Maslow. A. (1943) in his article, “ a theory of human motivation postulated five (5) basic needs which he says are organized into successive levels. For example, hunger is basic physiological need, but when there is plenty of food, higher needs emerge, then the higher needs becomes the force and so on. It follows that gratification becomes as

important as a concept in motivation as depreciation. A want that is satisfied, Maslow points out, is no longer a want.

Below are given the levels of basic needs starting with the lowest.

1. The Physiological Needs: These are hunger for food, sexual gratification and shelter.
2. Safety Needs: If the physiological needs are relatively satisfied a set of needs emerge for protection against danger and threats.
3. Love Needs and Social Needs: If the physiological and safety needs are fairly well taken care of, the need for love and affection and “belongings” will emerge and the cycle will repeat itself with this new center. The person now seeks affectionate relation with people in general and a place in his group. If he is deprived of these, he will want to attain them more than anything else in the world and as Maslow put it, “he may even forget that once, when he was hungry, he sneered at home.
4. Esteem Needs: Maslow says, “practically” everyone need for self respect and for esteem from other”. This results in the desire for strength adequacy, confidence independence, reputation, attention and appreciation. These “egoistic needs are rarely completely satisfied.
5. The Need for Self-actualization: For self fulfillment, Maslow asserts that “even if all the needs mentioned above are satisfied, you can still expect that a new discontent and irrelevantness is developed, unless the individual is doing what is fitted for him”. Maslow writes “a musician must make music an artist must paint, a poet must write if he is to be ultimately happy, what a man can be he must be. This need, you may call self-actualization. Maslow’s theory is represented by a diagram in hierarchical form to portray the nature of human needs.

## ABRAHAM MASLOW'S THEORY OF NEEDS



These needs are averaged in order of prepotency.

The primary goal for developing different types of payment programs for employment is to maximize motivation (satisfaction and contribute to the achievement of self goal).

McClelland restricted his theory to three (3) needs; achievement, power and affiliation.

He defined achievement as “behavior towards” competition with a standard of excellence”. He maintained that there are two basic grouping of people.

- i. Those challenged by opportunity and are willing to work hard to achieve a goal and;
- ii. Those who do not really care

According to Miner, J.B (1969), “it is clear that money has reward value in purely economic in economic sense and can directly influence job behavior. Its impact can also be largely symbolised. I-Ic believes that, “ people can work harder in a manner more consistent with roll perception not only to paint things money can buy, but to obtain the esteem and status the money presents”. In other words, Miner believes that money

motivates but to a limit and that people work not only because they want money but alongside it esteem and status.

Arikpo M.O.C (1984) gave the basic assumption of managerial practice that workers can be motivated to be highly productive by satisfying their needs. This assumption make it clear that every worker has some internal urge which leads him to specific direction towards self fulfillment not only for job satisfaction in the work place but towards the realization of his own ambition.

In his search, he concluded that “despite fair wages and amenities are not enough to get workers satisfied with their job even though in the past, employers satisfy their workers with money. Nowadays, the situation has improved. Workers themselves now question the value of money as a motivating factor.

According to him, Nigerian workers can be motivated towards higher performance only by satisfying their higher order needs, which have been identified to include opportunity for promotion, responsibility, participation in decision making, participation in setting goal goals for growth and achievement on the job.

The above mentioned need are very important and recognition of it will no doubt yield satisfaction to workers who may in turn become highly productive.

More as motivating factor can be effective depending on the type of organization and the roles personnel play in performing their functions in the organization. In other words while money will be an effective motivator in a coal or gold mining industry, the same may not be in an accounting firm.

According to Kau. O. (1986) "the attitude of an employee towards his job has a direct effect on productivity. Employees that are not motivated often become lousy and carefree in the execution of duties assigned to them when this destructive attitudes is allowed to take root, it has potentials or running down the organization especially in the area of the morale of productive manpower.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.0 INTRODUCTION**

These are the various ways by which research could be conducted. The way and manner in which it is conducted depends entirely on the research question and what the research is all about, the way and means of data collection and when the research is carried out i.e the period of the research.

The approach adopted in analyzing data when a research is carried out is referred to as research method. The choice of research depends on knowledge which is ascertained by researcher, may be classified in terms of time or period. In this particular study the researcher is using the survey method.

#### **3.1 SURVEY METHOD**

This research studies both large and small population by selecting and studying samples chosen from the populations to discover the relative incidence, distribution and interpretation of sociological and psychological variables. Surveys covered by this definition are often called sample surveys. This is because they developed as a separate research activity, along with the development and improvement of sampling procedures.

A survey research differs from a historical research as the basis of time, while survey research deals with the present, historical research deals with the past. Survey research also differs from experimental research in purpose.

It is oriented towards the determination of terms of a given phenomenon rather than towards isolation conceptive factors. Though it is based on large cross sectional samples and the studies are oriented to mere intensive and longitudinal study observation of smaller sample.

Survey research is particularly versatile and practical, especially for administrations. This is so because the point had identity, the present conditions and it does not make decision for the administrators but provide them with the information on which to base round decisions.

As a research method, it represents step of intermediate scientific sophistication by which the relationship amongst phenomenon are explored. It constitutes a primitive type of research in the investigations of any problem, it must begin with a survey of its nature before any researcher can go into the more rigorous intensive and structure places. It is often referred to as been realistic because it investigates in their natural state or settings. Features and limitations of the various research methods.

### **3.2 SURVEY**

Survey constitutes a primitive type of research simply because the investigation of any problem must begin with it. It seeks to establish abuse and effects, as it is oriented towards the determination of the phenomenon status it deals with present perspective. Orientated towards studying of fraction of a population generally called a sample. This method is believed to be more realistic than the other because it attempts any sociological and psychological variables. This method is not capable of testing hypothesis, it is usually non feasible, uneconomical and time consuming.

### **3.3 RESEARCH DESIGN AND METHODOLOGY**

#### **3.4 SOURCE OF DATA**

In order to obtain adequate information on remuneration and job satisfaction in the banking sector, the study used primary sources of data collection through a survey of the staff by focusing attention on Habib Nigeria Bank Limited Abuja Branch.

To supplement the data collected from interviews, questionnaire, magazines and other related journals will be in available in gathering information necessary for this work.

In order to analyze the data collected, the researcher will use explanatory and other relevant analytical method such as Queuing theory and Markov Chain to determine if there is a significant relationship between the degree of remuneration and the extent of job satisfaction enjoyed by workers and if the degree of remuneration is a motivating factor for workers in a bid to improve production.

#### **3.6 METHOD OF DATA COLLECTION**

The researcher made use of a combination of three different methods to obtain the relevant data viz ; questionnaire, observation and interviewing.

#### **3.7 SAMPLING TECHNIQUE**

Simple sampling technique was used in getting the required sample.

#### **3.8 POPULATION**

Data were obtained from both the senior and junior staff of the bank so as to have a balanced and reliable information.

### **3.9 SAMPLE SIZE**

The sample size was chosen on the basis of the choice of respondents given the questionnaire. These questionnaire were distributed to the sample population which include the Branch Manager, Heads of Sections

Supervisors, Clerks, Messengers and Cleaners. In this vain, twenty five (25) members of staff were selected to represent the branch.

### **3.10 QUESTIONNAIRE FORMULATION AND DESIGN**

Questionnaire was used to obtain and collect data from the management and other employees of the bank. A single set of questionnaire was used in the survey to gather information. In the questionnaire, the researcher used mostly multiple choice question because the “yes” or “no” answer are not satisfactory in most cases.

The researcher distributed the set of questionnaire to all the sample members by hand at the bank during opening hours. The respondents were encouraged to answer the question within the premises. The questionnaire were then collected from the respondents the same day.

### **OBSERVATION**

It was also observed that the process in the organization was, first to determine the conduciveness of the atmosphere and working environments for employees, then observation was carried out on most of the activities commonly noticeable, especially the way and manner in which the employees carryout their responsibility and functions. The researcher also tried to observe the level of satisfaction of employees on their job.

## **INTERVIEW**

The researcher used the interview method as it afford the opportunity of observing the respondents closely as they answered the questions.

In this case the interviewer was present to observe non-verbal behaviors and to assess the validity of the respondent answers. But the interviewer recorded only the answers given by the respondents and tried as much as possible not to influence the respondents answers.

**CHAPTER FOUR**  
**DATA PRESENTATION AND ANALYSIS**

**4.1 INTRODUCTION**

In the preceding chapter, the researcher discussed in detail the methods used in data collection. Based on this, the researcher will in this chapter analyse the data collected.

The actual data collected was tabulated by the researcher, diagrams were drawn where necessary and provided a rough analysis of the tables and diagrams of the collected data.

Table 1; Distribution of Questionnaire;

**GENERAL RESPONSES**

Places served with Questionnaire	Total no of staff	Responses	
Received	Percentage (%)		
Operational Department	10	8	32
Treasury and Money Mkt Dept.	7	6	24
Credit and Marketing Dept.	8	6	24
Total	28	20	80

The table above represents the departments questionnaires were distributed to and their corresponding responses.

Also from above a total number 28 questionnaires were distributed to the three (3) main department of the bank, viz.

(1) The Operations Department, which were served with ten (10) questionnaires and a responses of eight (8) which represent thirty two (32%).

(2) Another department that was served the questionnaires was the Treasury and Money Market Department. It was served with same (7) questionnaires and a response of six (6) representing a percentage of twenty four (24%) percent.

(3) Finally, the Credit and Marketing Department was given eight (8) questionnaires and a total of six (6) responses representing twenty four percent (24%)

From the table, the general responses of employees to the questionnaire are illustrated in it. It can be noticed that eighty percent (80%) responded to the questionnaires distributed. This can be attributed to the co-operation received from the management concerning this research project.

#### **4.2 REMUNERATION AND WORK MOTIVATION**

The first research question herein asked whether the degree of remuneration is a motivating factor for workers in a bid to improve productivity. In order to test this question, the following questions were asked in question four (4), “what is the major factor that motivates you to work in the Bank?” The responses received are tabulated as follows;

<b>RESPONSES</b>	<b>TOTAL NO OF STAFF</b>	<b>PERCENTAGES (%)</b>
The Remuneration Involved	4	20
The challenges of Banking Profession	12	60
Lack of Employment	4	20

Opportunity		
Other Factors	0	0
Total	20	100

The table above illustrates factors motivating individuals to work in a bank. In all twelve (12) responses representing sixty percent (60%) are of the opinion that they joined the bank because of their love for banking profession and its challenges. However, four (4) of the respondents, representing twenty percent (20%) are of the view that their joining the bank is as a result of the remuneration involved. While the remaining four (4) which also constitute twenty percent (20%) of the responses said they joined the bank because they could not find a job elsewhere.

From the above analysis, we can infer that majority of the people take up appointment in the bank because of the love for and challenges of banking profession.

Question seven (7) explains the responses of the respondent on what makes them satisfied with their jobs. Responses are tabulated below.

<b>RESPONSES</b>	<b>TOTAL NO OF STAFF</b>	<b>PERCENTAGES( %)</b>
Professional Challenges	13	65
Greater Responsibilities	4	20
Greater Pay Package	3	15
Other Factors	0	0
Total	20	100

An illustration of what makes employees to be satisfied on their job. From the table, twenty responses to the question were received. Thirteen (13) of them representing sixty five percent (65%) are of the opinion that the challenges of the banking profession makes them to be satisfied on their job, four (4) responses constituting twenty percent (20%)

revealed that their source of jobs satisfaction is greater responsibilities. While the remaining three (3) responses which represents fifteen percent (15%) are of the view that they derive satisfaction from greater pay package. No responses were received in respect of other factors.

We can infer from the above analysis that employee job satisfaction hinges more on professional challenges than on greater impossibilities or greater pay.

Question eight (8) asked the respondents view about their condition of service. The responses received are tabulated below.

<b>RESPONSES</b>	<b>TOTAL NO OF STAFF</b>	<b>PERCENTAGES (%)</b>
Very Favorable Condition of Service	4	20
Favorable condition of Service	16	80
Poor condition of service	0	0
Total	100	100

Illustration of conditions of services of Employees. The table above that majority of the responses, precisely sixteen (16) representing (80%) opined that their condition of services are favorable. However, four (4) others representing twenty percent (20%) described their conditions of service as very favorable. Non of the respondent is of the view that their conditions of service are poor. An inference could be drawn based on the service of employee in the bank is favorable.

Question nine (9) asked for the opinion of the employees on the influence of pay on their performance.

Responses received are tabulated below. Table 5; Pay and Employee Performance shows eighty

RESPONSES	TOTAL NO OF STAFF	PERCENTAGES (%)
Greater Influence	3	15
Little Influence	12	60
Does not influence my performance	5	25
Total	20	100

An illustration of pay and employee performance as shown on the above table, twelve (12) representing sixty (60%) are of the opinion that pay has little influence on their performance while five (5) respondents opined that pay has no influence on their performance at all, a view that represents twenty five percent (25%) of the responses. While the remaining three (3) consisting fifteen percent (15%) viewed that pay has great influence on their performance. The researcher inferred from the above analysis that pay has little influence on majority of employees in the banking sector.

Question ten (10) asked for the perceived performance of employees at an increased pay as viewed by them.. The responses are tabulated below.

Table 6; Effect of Pay

RESPONSES	TOTAL NO OF STAFF	PERCENTAGES (%)
Great Change	4	20
Little Change	12	60
Stable / No of Change	4	20
Total	20	100

An illustration of the effect of pay for employee performance, From the above table, the majority of twelve (12) responses, representing sixty percent (60%) are of the opinion

that an increase in pay will make little change in their performance. Four (4) of the responses which constitutes twenty percent (20%) are of the opinion that an increase in their pay will greatly change their performance. The remaining four (4) responses which constitutes twenty percent (20%) opined that increase in their pay will not change their performance at all.

It can be inferred from above analysis that increase in pay has partial influence on the increased performance of workers on their jobs.

On the other hand question eleven (11) asked of the attributes that motivates the employee to perform effectively on his job. Responses to his question are established below.

Table 7; Employee Performance

<b>RESPONSES</b>	<b>TOTAL NO OF STAFF</b>	<b>PERCENTAGES (%)</b>
Remuneration	7	35
Working environment	11	55
Loan facilities (housing, vehicle etc)	2	10
Total	20	100

Illustration of employee performance

The responses to question eleven (11) as tabulated above illustrates that eleven (11) being in majority attributes their performance to a good working environment , and it represents fifty five percent (55%) of the responses received. However, seven (7) responses which accounts for thirty five percent (35%) attributed their performance to remuneration.

While the remaining two (2) responses which constitute ten percent (10%) opined that fringe benefits such as loan facilities are responsible for their performance.

A conclusion can be drawn from above that employees are mostly motivated to perform well on their job by a good conducive working environment rather than remuneration or fringe benefits. Question twelve (12) asked employees their views concerning whether their pay are commensurate with the work they do. Responses to this question are tabulated below.

Table 8 Commensuration of Pay of Work

<b>RESPONSE</b>	<b>TOTAL NO OF STAFF</b>	<b>PERCENTAGES (%)</b>
Adequate rewarding	5	25
Fairly rewarding	12	60
Poorly rewarding	3	15
Total	20	100

An illustration of the responses of employees about their pay as commensurate with their work.

According to the above illustration twelve (12) responses are of the opinion that they are fairly rewarded, commensurate with the work they do. This view represents sixty percent (60%) of responses received. Five (5) of the responses, however opined that they are adequately rewarded for the work they do, which represents twenty five percent (25%) of responses. While the remaining three (3) representing fifteen percent (15%) revealed that they are poorly rewarded for the job they perform.

The researcher also inferred from above analysis that majority of employees rewards is commensurate with the work they perform.

From the analysis, the inferences of question four (4) to question twelve (12), drawn to test hypothesis, one question four (4) inferred that people take up appointment in banks because of their love for and the challenges of the banking profession. Question seven (7) inferred that the employee job satisfaction hinges more on professional challenges than greater responsibilities or greater pay. Question five (5) inferred that the cooperation of supervisor and colleagues influence that performance of the employee on his job.

Question six (6) inferred that the proper placement of employees on his job has greater effect on his satisfactory performance. Question eight (8) inferred that the conditions of service of employee in the banking sector is favourable, while question (9) inferred that pay has little influence on majority of employee in the banking sector.

Question ten (10) inferred that increase in pay has partial influence on the increased performance of workers on their jobs. Question eleven (11) in ferred that employees are mostly motivated to perform well on their jobs by a good and conducive working environment rather than remuneration or fringe benefits. And question twelve (12) in inferred that commensurate with work, majority of employees are fairly rewarded.

From the above analysis and inferences the researcher here by accept the null hypothesis (IHO) which says “ the degree of remuneration is not a motivating factor for workers in a bid to improve productivity” while rejecting the substantive hypothesis (IHI) which says “the degree of remuneration is a motivating factor for workers in a bid to improve productivity”.

### 4.3 REMUNERATION AND JOB SATISFACTION

The second research question seeks to know if, ‘ there is any significant relationship between the degree of remuneration and the extent of job satisfaction. Question thirteen (13), fourteen (14) and fifteen (15) of the research questionnaire were drawn to test this hypothesis.

Question thirteen (13) asked the opinion of employees to show their level of satisfaction on their jobs.

Responses to this question are tabulated below. Table 9; Level of Job Satisfaction

<b>RESPONSES</b>	<b>TOTAL NO OF STAFF</b>	<b>PERCENTANS (%)</b>
Very Satisfied	8	40
Poorly Satisfied	12	60
Poor	0	0
<b>TOTAL</b>	<b>20</b>	<b>100</b>

An illustration of employees level of jobs satisfaction responses on the table indicates that majority of the employees of twelve (12) who constitute sixty percent (60%) are fairly satisfied with their jobs eight (8) others opined that they are very satisfied with their jobs. This view constitute the remaining forty percent (40%) which there was no responses indicating total dissatisfaction with their jobs.

It can be inferred from the above analysis that the bank employees are not very satisfied, but they are fairly satisfied.

Question fourteen (14) asked for the opinion of the employees on how they visualize their performance and satisfaction on the jobs should be, if pay is reviewed downwards.

Responses to this question are tabulated below.

Table 10; The Review of Pay

<b>RESPONSES</b>	<b>TOTAL NO OF STAFF</b>	<b>PERCENTS (%)</b>
Very high	0	0
Stable	7	35
Poor	13	65
<b>TOTAL</b>	<b>20</b>	<b>100</b>

Responses of employees if their pay is reviewed downwards.

It is clear from the above that majority of employees performance will change negatively if their pay is reviewed downwards. This view is opined by thirteen (13) responses representing sixty- five percent (65%). Seven (7) responses representing the remaining thirty-five percent(35%) opined that their performance will not be affected either positively or negatively when pay is reviewed downwards.

We can therefore infer from the above analysis that most employees will perform poorly when their pay is reviewed downwards.

Question fifteen (15) asked for the opinion of employees on how they view their pay compared with those of employees of similar organization. Responses to this question are tabulated below as follows

Table 11; Comparism of Employees Pay with Similar Organization;

<b>RESPONSES</b>	<b>TOTAL NO OF STAFF</b>	<b>PERCENTAGES (%)</b>
Better	12	60
Fair	7	35
Poor	1	5
<b>TOTAL</b>	<b>20</b>	<b>100</b>

An illustration of employees pay compared with other in similar organization.

The table above illustrates the responses of employees on how they view their pay, compared with that of similar organization.

Also from the table, twelve (12) response, representing sixty percent (60%) opined that their pay is better than what obtains in similar organization. Seven (7) responses, constituting thirty-five percent (35%) however opined that their pay is fair compared to similar organization. While the remaining one (1) response constituting five (5%) percent say their pay is poor compared to what obtains in similar organization.

The researcher inferred from the above analysis that the pay of employees in the banking sector is better than what obtains in similar organization.

From the above also, the analysis and inferences drawn from question thirteen (13), fourteen (14) and fifteen (15) to test the second hypothesis, questions thirteen (13) inferred that employees of banks are fairly satisfied on their jobs. Question (14) inferred that downward review of employees pay will result in poor performance. Question fifteen (15) inferred that the pay package of employees in the banking sector is better than what obtains in other organizations.

Therefore, since employees are partially satisfied on their jobs, a review downwards in pay could bring about poor performance and that comparatively, the pay of employees in the banking sector is better than what obtains in similar organization. The researcher concludes that there is a significant relationship between the degree of remuneration and the extent of jobs satisfaction in the banking sector, thus rejecting the null hypothesis ( $H_0$ ) which says “there is no scientific relationship between the degree of remuneration and the extent of jobs satisfaction while accepting substantive hypothesis ( $H_1$ ) Which states that “ there is a significant relationship between the degree of remuneration and the extent of jobs satisfaction in the banking sector”.

## **CHAPTER FIVE**

### **SUMMARY CONCLUSION AND RECOMMENDATIONS**

#### **5.0 GENERAL OVERVIEW**

Throughout this research project, attempts were made to critically examine remuneration and its impact on employee's jobs satisfaction and performance with emphasis on the banking sector of the economy. For the sole purpose of this study, the Habib Nigeria Bank Limited, Abuja branch was used as a surrogate for reference and case study.

To this end the researcher explored the in story of Habib Nigeria Bank Limited. Various literatures relating to the research topic were reviewed in depth and information was collected about the impact of remuneration of employees on jobs satisfactions. A number of testable hypothesis were drafted to elicit data.

The researcher analyzed the data collected from respondent on topic of study. In this chapter the researcher made a summary of the finding, drew conclusions and gave relevant and appropriate recommendations.

#### **5.1 SUMMARY**

In the course of this research project, a lot of discoveries were made which are within the scope of this paper. For this purpose, the researcher focused on the objectives of the study. It is on this basis that he enumerated his summary of findings.

The first research objective of the study is stated thus:

To examine the impact of a good remuneration system on the performance of employees, thus determining whether a good package motivates the employee to perform well on his jobs.

With regard to this objective, he discovered that a good remuneration fairly influence the performance of employees on their jobs. It was discovered that remuneration is not the only factor that motivate employees to work hard, but the challenges of the banking profession and working environment in the banking sector.

The second objective of the study is to enable the researcher discoverer the effects of poor pay on the performance of employees and ascertaining whether poor salary structure affects the performance of employees negatively, that is it results in poor performance and also lower the moral of the employees.

The third objective of the study was to recommend ways of improving the pay system to enhance jobs satisfaction in employees. This was dealt with in the next section of this chapter.

### **5.3 RECOMMENDATION**

The following measures are recommended by the researcher with a view to strengthening the relation between remuneration and jobs satisfaction in the banking and other sectors.

1. The organization should operate a pay structure that competes favourably with similar organization in order to avoid employees leaving for other organization especially the banking industry.

2. Fringe benefits and facilities like loans should be improved in order to boost the moral of employees.
3. A fair pay structure should be operated to commensurate with job performance.
4. Opportunities for the growth of employees should be created in order to boost their moral and their security on the jobs.
5. Staff should be exposed to on the jobs and off the jobs training exercises to equip them professionally on their jobs.
6. From the observation and interviews, staff at the junior level are motivated mostly by remuneration, so an increase in their pay will improve their moral and also performance.
7. On the jobs challenges, the level of specialty should be provided relative to the profession.
8. Employees should be properly placed on their jobs in line with their qualifications and experiences in order to bring out the best in them.
9. Jobs security should be guaranteed for the employees. They should not be unnecessarily by fired from their jobs without been given fair hearing.
10. A conducive working environment should be created for all categories of employees. Necessary and appropriate working tolls should be provided so that employees can put in their very best.
11. Conditions of service should be worked out which help employees solve personal problems like owning houses, a good pension scheme good medical and recreational facilities and so on.

12. Job enrichment and rotation should be a considered by managers as a potential environment variables. Under the arrangement of managing a motivational environment, an employees is rotated from one jobs assignment to another periodically jobs switch minimizes boredom and disinterest.

#### **5.4 CONCLUSION**

Based on the summary in the preceding section of this chapter, the researcher therefore concluded that:

Adequate remuneration even though not only the motivating factor behind employee, influence the performance of employees on the job. Without adequate remuneration, the rnora of employees will decrease which leads to poor performance and dissatisfaction on the jobs.

We can say that adequate remuneration motivate employees to a limit that brings satisfaction to the theoretical zero level, but poor pay will certainly have an adverse effect on morale, thus making him unproductive and in efficient in his work.

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