

## **FACTORS AFFECTING STAFFS' SERVICE MOTIVATION OF COMMERCIAL BANKS IN HO CHI MINH CITY**

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**ABSTRACT:** *Human resource is considered the most valuable asset of a bank and different factors affect its performance and efficiency. In today's world of non-stop change, in which banks are competing with all their capabilities, a big portion of bank's energy is put into the attention given to staff. The purpose of this study was to examine the impact of the factors affecting the service motivation of the staffs of commercial banks. This is a quantitative research study and data were collected through questionnaire containing a 5-point Likert scale. The findings of this study revealed that five factors enhance the motivation whereas administrative policies improve the motivation of bank staffs. The study results showed that there were 300 staffs related to bank sector in Ho Chi Minh City who interviewed and answered about 22 questions. The Data collected from June 2016 to July 2017. This study had been analyzed Cronbach's Alpha testing, KMO testing and the result of KMO testing used for the multiple regression. Persons' responses measured through an adapted questionnaire for staffs. The Data processed by SPSS 20.0. In addition, five components affecting staffs' service motivation of commercial banks in Ho Chi Minh City with significance level 5 percent and then the researcher has recommendations improving the staffs' service motivation in the future.*

**KEYWORDS:** Motivation, Service, Banks' Staff, Commercial Bank and Hutech

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### **INTRODUCTION**

The commercial banks have possessing an abundant human resource and willingness to accomplish well the assigned tasks is always the expectation of the business owner. But in every organization, in every field there are still many individuals who work with quality lower than their true capacity. Although the commercial banks have been trying to convince and create the best conditions to boost their productivity, many executives still do not succeed. The cause is that from the beginning, they do not delete all the wrong ideas below in stimulating the excitement of subordinates. Moreover, the commercial banks need to solve the problem of increasing labor productivity; each organization or enterprise has different measures. The commercial banks derive from how to motivate employees by motivation as the source of labor productivity. The commercial banks have implements the compensation mechanism, competitive welfare policy, fairness and transparency to meet the needs of employees in both material and spiritual. The commercial banks associate wage policy with labor management policy. Since then, employees are paid according to the performance and level of contribution at each job position. In addition, the commercial banks have also paid attention to policies for the treatment of highly skilled technicians and timely emulation and rewards to encourage the employees. Forms of welfare for employees are diversified such as annual visitation; organizing cultural and sports activities; supporting the purchase of health insurance packages in the prestigious hospitals of Vietnam. So far, when it comes to bank staff, everyone seems to think of office work, air-conditioned, leisurely income, few It is difficult, stressful and totally opposed to good prospects, leading to the increasing number of bank employees who are no

longer motivated, willing to work or even ready to jump. The above mentioned things, the researcher had chosen topic “*Factors affecting staffs’ service motivation of commercial banks in Ho Chi Minh City*” as a paper for finding out key factors affecting the staffs’ service motivation of commercial banks in Ho Chi Minh City.

## LITERATURE REVIEW

**Motivation:** Alan C.B. Tse. (2001) studied a desire to perform an action is usually defined as having two parts, directional such as directed towards a positive stimulus or away from a negative one, as well as the activated "seeking phase" and consummators "liking phase". This type of motivation has neurobiological roots in the basal ganglia, and mesolimbic dopaminergic pathways. Activated "seeking" behavior, such as locomotor activity is influenced by dopaminergic drugs, and in micro dialysis reveals dopamine release during anticipation of a reward. The "wanting behavior" associated with a rewarding stimulus can be increased by microinjections of dopamine and dopaminergic drugs. Opioid injections in this area produce pleasure; however outside of these hedonic hotspots they create an increased desire. Furthermore, depletion or inhibition of DA in neurons of the nucleus accumbens decreases appetitive but not consummator behavior. Dopamine is further implicated in motivation as administration of amphetamine increased the break point in a progressive ratio self-reinforcement schedule. That is, subjects were willing to go to greater lengths (e.g. press a lever more times) to obtain a reward.

**Motivation:** It describes a reason or reasons for acting or behaving in a particular way. Typically a desire and willingness or enthusiasm is implied. It is these positive attributes that energize, direct and sustain the relevant behavior. People are motivated by many different considerations to work for and in government. As noted by Brewster, L. Carey & S. Warnich (2003), the public sector has traditionally offered some strong extrinsic motivators that might attract people, such as security of tenure, career and development opportunities and the pension system. Latham, G. P. (2006) has also identified ‘quality of life’ as an attraction of public sector work, with people having the impression that the public sector affords better flexibilities for those combining work with family or other commitments.

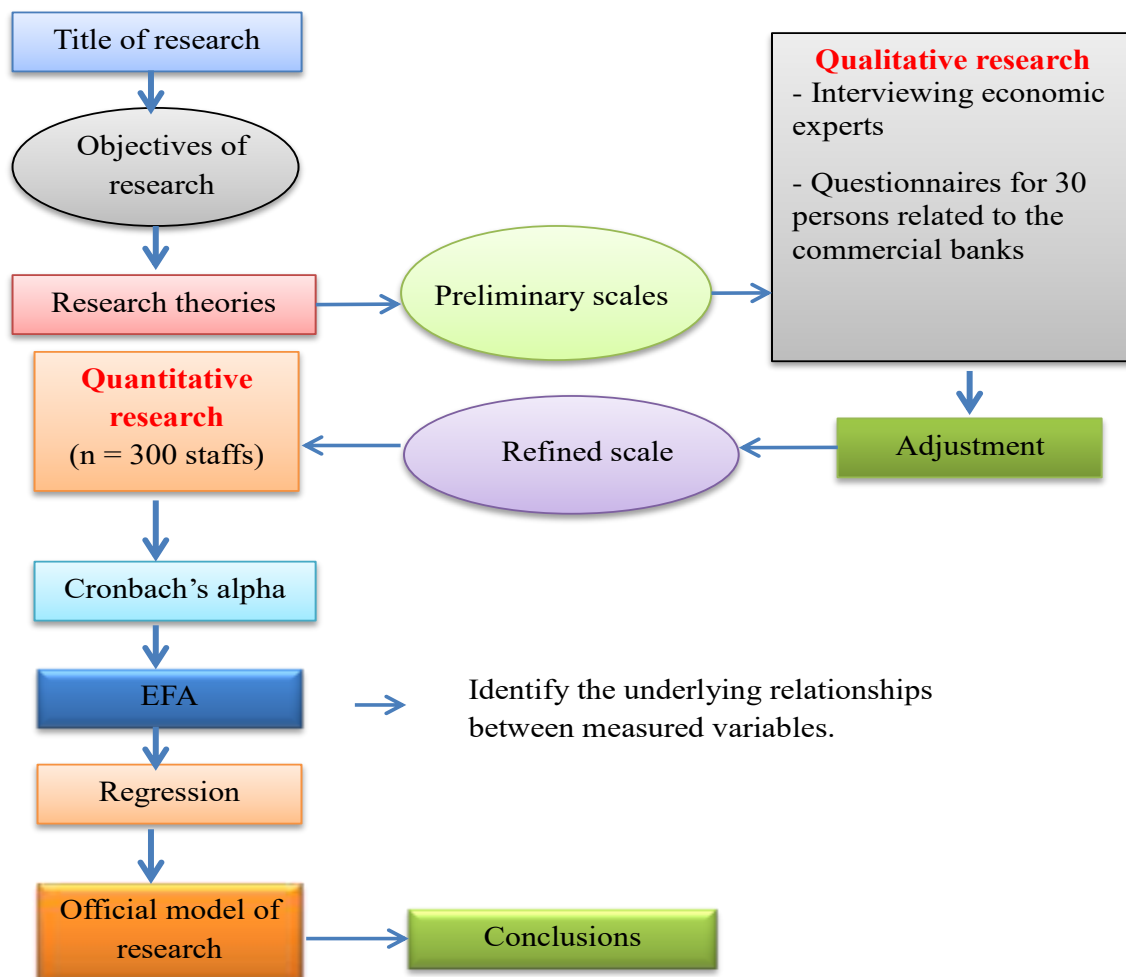
However, these extrinsic or rational considerations, which might lead a person to seek public sector employment lie outside what is widely understood by the terms ‘public service motivation’ (PSM). Rather PSM relates only to the notion that ‘individuals are oriented to act in the public domain for the purpose of doing good for others and society’ Anna Salanova (2010). A further important distinction in the literature is between public service motivations as compared to public sector motivation. Imrab Shaheen (2013) suggests that in part this reflects governments seeking to ‘break with the tradition of bureaucracy towards one of customer oriented service’. Secondly, the substitution of service for sector is in recognition that values traditionally upheld by those in public sector employment can also be found among those delivering a public service but employed by private organizations.

**Service motivation:** Andrea R. Drake (2007) studied that service motivation is not the only or even the most important criterion of individuals choosing to take up, or remain in, public service employment. Recent research cites the superseding importance of good, or at least market-rate, levels of pay and security of tenure. The prevailing economic situation in the country and longstanding cultural issues which impact on the prestige and social standing of

public officials are likewise relevant. However, service motivation does matter, and among the intrinsic reasons that come into play when individuals chose where to work it is highly significant. Against a backdrop of global recession, many governments are increasingly seeking to reform their public service, reducing cost and increasing efficiency and effectiveness in the delivery of services. These changes are necessary. However, this report cautions against ignoring or minimising the negative impact on employee motivation and engagement of changes to terms and conditions and ways of working. In circumstances where extrinsic motivations are significantly constrained or even reduced, as is the case currently in the Irish public service, it is critical that managers are very aware of the importance of fostering and supporting the intrinsic motivations of employees.

## METHODS OF RESEARCH

### Data analysis processing for staffs' service motivation of commercial banks in Ho Chi Minh City

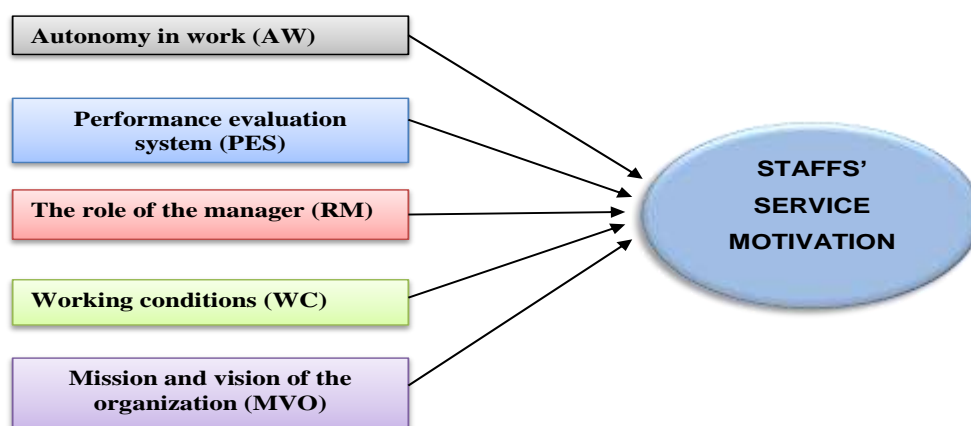


**Figure 1: Data analysis processing for staffs' service motivation of commercial banks in Ho Chi Minh City**

In this research paper, the researcher investigates factors of staffs' service motivation of commercial banks in Ho Chi Minh City. After preliminary investigations, formal research is done by using quantitative methods questionnaire survey of 300 persons related to the commercial banks who interviewed and answered about 22 questions. Based on literature review the Data collected from June 2016 to July 2017. The reason tested measurement models, model and test research hypotheses. Data collected were tested by the reliability index (excluding variables with correlation coefficients lower  $< 0.30$  and variable coefficient Cronbach's alpha  $< 0.60$ ), factor analysis explored (remove the variable low load factor  $< 0.50$ ). The hypothesis was tested through multiple regression analysis with linear Enter method. Conventions: 1: Completely disagree, 2: Disagree, 3: Normal; 4: Agree; 5: completely agree. Data collected were tested by the reliability index (excluding variables with correlation coefficients lower  $< 0.30$  and variable coefficient Cronbach's alpha  $< 0.60$ ), factor analysis explored (remove the variable low load factor  $< 0.50$ ). The data collected by the researcher and be analyzed by SPSS 20.0. Before having analyzed, the data screened to delete outliers to secure reliability.

This model used by regression method continued to be an area of active research. In this research, the methods have been developed for robust regression, regression involving correlated responses such as time series and growth curves, regression in which the predictor (independent variable) or response variables are curves, images, graphs, or other complex data objects, regression methods accommodating various types of missing data, nonparametric regression, Bayesian methods for regression, regression in which the predictor variables are measured with error, regression with more predictor variables than observations, and causal inference with regression.

**Research model for factors affecting staffs' service motivation of commercial banks in Ho Chi Minh City**



**Figure 2: Research model for factors affecting staffs' service motivation of commercial banks in Ho Chi Minh City**

Figure 2 showed that staffs' service motivation of commercial banks is the dependent variable but we had five various factors: Autonomy in work (AW); Performance evaluation system (PES); the role of the manager (RM); Working conditions (WC) and Mission and vision of the

organization (MVO) that are independent variables. There are positive relationships between five above mentioned factors and the staffs' service motivation of commercial banks.

## RESEARCH RESULTS

**Table 1: Descriptive Statistics and Cronbach's Alpha for factors affecting staffs' service motivation of commercial banks in Ho Chi Minh City**

Code	<b>Autonomy in work (AW)</b>	<b>Mean</b>	<b>S.D</b>
AW1	Your organization has carried out a policy of decentralization to subordinates to improve work autonomy	2.7789	.95511
AW2	Your organization has implement decentralization policy in decision making	2.8246	.89054
AW3	You are facilitated by the organization to promote new ideas and solutions to solve the problems	2.7895	.86270
	<b>Cronbach's Alpha</b>	<b>0.942</b>	
Code	<b>Performance evaluation system (PES)</b>	<b>Mean</b>	<b>S.D</b>
PES1	Criteria for evaluating work results at organizations has reflected the results of work	2.6807	1.27537
PES2	Your results are evaluated by the authorities	2.6526	1.27629
PES3	Your organization always has comments on the performance of ineffective work	2.8456	1.30978
	<b>Cronbach's Alpha</b>	<b>0.870</b>	
Code	<b>The role of the manager (RM)</b>	<b>Mean</b>	<b>S.D</b>
RM1	You are assigned by the organization and attached to it is the responsibility to perform the work	4.0877	.90150
RM2	Your current workload has assigned by the manager is just enough	3.3614	1.10022
RM3	The manager is always listening to and acknowledging your contribution	3.6912	1.27659
RM4	In the past months, the manager has discussed the effectiveness of your work	3.4386	1.32178
	<b>Cronbach's Alpha</b>	0.922	
Code	<b>Working conditions (WC)</b>	<b>Mean</b>	<b>S.D</b>
WC1	You have the authority to ensure safety in occupational health and safety	3.0667	1.01352
WC2	You are provided with sufficient information to complete the assignment and working	3.1123	1.06877
WC3	You always get collaborations from colleagues to get things done	3.2211	1.00540
WC4	The training programs of the organization help you improve the quality of service delivery	3.0667	.94148
WC5	Your training needs are addressed by the organization concerned	3.1298	.97540
	<b>Cronbach's Alpha</b>	<b>0.931</b>	

MVO1	The organizational and operational regulations at your institution are increasingly simplified	2.8386	1.46145
MVO2	You understand the connection between what you are doing and your organization's vision and goals	2.9754	1.34901
MVO3	You are always leading the organization to communicate the goals and vision of the organization	2.7228	1.35717
	<b>Cronbach's Alpha</b>	<b>0.910</b>	
Code	<b>Service Motivation (SM)</b>	<b>Mean</b>	<b>S.D</b>
SM1	You will be willing to devote personal benefits for the benefit of the people	3.2456	.60749
SM2	You do believe in putting your civil servant's obligations above your personal interests	3.2281	.75567
SM3	You are willing to take personal risks to help people and organizations	3.3965	.64512
SM4	You will support a program that will help disadvantaged people to live a better life, even if it affects their personal interests	3.2175	.85273
	<b>Cronbach's Alpha</b>	<b>0.693</b>	

(Source: The researcher's collecting data and SPSS)

Table 1 showed that there were 285 samples processed and answered about 22 questions and 15 samples lack of information. Data collected from June 2016 to July 2017. Mean value is around 3.00; and Std. Deviation (S.D) is around 1.00. Six of Cronbach's Alpha test is high 6.0; this showed that data was suitable and reliability for researching. The researcher has KMO and Bartlett's Test following:

**Table 2: KMO and Bartlett's Test for factors affecting staffs' service motivation of commercial banks in Ho Chi Minh City**

<b>KMO and Bartlett's Test</b>		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.745
Bartlett's Test of Sphericity	Approx. Chi-Square	4600.328
	df	153
	Sig.	.000

Table 2 showed that Kaiser-Meyer-Olkin Measure of Sampling Adequacy was statistically significant and high data reliability (KMO = 0.745 > 0.6). This result was very good for data analysis. Table 2 showed that Cumulative percent was statistically significant and high data reliability was 83.810 % (> 60 %). There are 18 items for the factors that affecting the staffs' service motivation of commercial banks in Ho Chi Minh City.

Com	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings <sup>a</sup>
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	4.459	24.770	24.770	4.459	24.770	24.770	4.202
2	4.421	24.559	49.329	4.421	24.559	49.329	3.776
3	2.635	14.638	63.967	2.635	14.638	63.967	2.950
4	2.046	11.367	75.334	2.046	11.367	75.334	3.171
5	1.526	8.476	83.810	1.526	8.476	83.810	2.969
6	.436	2.421	86.230				
7	.399	2.217	88.448				
8	.386	2.147	90.595				
9	.345	1.919	92.514				
10	.251	1.395	93.908				
11	.239	1.328	95.237				
12	.183	1.017	96.253				
13	.159	.884	97.137				
14	.135	.753	97.890				
15	.121	.675	98.565				
16	.115	.639	99.204				
17	.084	.468	99.673				
18	.059	.327	100.000				

(Source: The researcher's collecting data and SPSS)

Table 2 showed that Cumulative percent was statistically significant and high data reliability was 83.810 % (> 60 %). There are 18 items for the factors that affecting the staffs' service motivation of commercial banks in Ho Chi Minh City.

**Table 3: Structure Matrix for factors affecting the staffs' service motivation of commercial banks in Ho Chi Minh City**

Code	Component				
	X1	X2	X3	X4	X5
WC3	.924				
WC4	.924				
WC2	.867				
WC1	.858				
WC5	.854				
RM1		.975			
RM4		.914			
RM2		.893			
RM3		.835			
AW3			.970		
AW1			.961		
AW2			.909		
MVO1				.974	
MVO2				.905	
MVO3				.878	
PES2					.923
PES3					.900
PES1					.827

(Source: The researcher's collecting data and SPSS)

Table 3 showed that Structure Matrix had five Components. Component 1 was “**Working conditions**” (X1), Component 2 was “**The role of the manager**” (X2), Component 3 was “**Autonomy in work**” (X3); Component 4 is “**Mission and vision of the organization**” (X4) and Component 5 is “**Performance evaluation system**” (X5). There are five factors that affecting the staffs' service motivation of commercial banks. Five factors include: X1, X2, X3; X4 and X5 are independent variables.

**Table 4: KMO and Bartlett's Test for the staffs' service motivation of commercial banks in Ho Chi Minh City**

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.587
Bartlett's Test of Sphericity	Approx. Chi-Square	298.730
	df	6
	Sig.	.000

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.161	54.030	54.030	2.161	54.030	54.030
2	.955	23.871	77.901			
3	.608	15.191	93.092			
4	.276	6.908	100.000			

Extraction Method: Principal Component Analysis.



(Source: The researcher's collecting data and SPSS)

Table 4 showed that the KMO and Bartlett's Test was statistically significant and high data reliability (KMO = 0.587 > 0.5); total of Initial Eigenvalues is 2.161 (> 1.0). Besides, the staffs' service motivation of commercial banks showed that cumulative percent was statistically significant and high data reliability was 54.030 % (> 50 %). The result was very good for data analysis. Y: the staffs' service motivation of commercial banks. Y is dependent variable.

**Table 5: Factors affecting the staffs' service motivation of commercial banks****Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.749 <sup>a</sup>	.560	.553	.34843	2.040

a. Predictors: (Constant), X5, X1, X3, X2, X4

b. Dependent Variable: Y

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	43.179	5	8.636	71.131	.000 <sup>b</sup>
	Residual	33.872	279	.121		
	Total	77.050	284			

a. Dependent Variable: Y

b. Predictors: (Constant), X5, X1, X3, X2, X4

Table 5 showed that Adjusted R Square is 0.553. It was statistically significant and high data reliability. In addition, Adjusted R Square reached 55.3 %. The results showed that all of t value > 2 (Sig < 0.05) was statistically significant and high data reliability. Besides, the regression coefficients were positive. This showed that five above mentioned factors affecting the staffs' service motivation of commercial banks with Sig < 0.05.

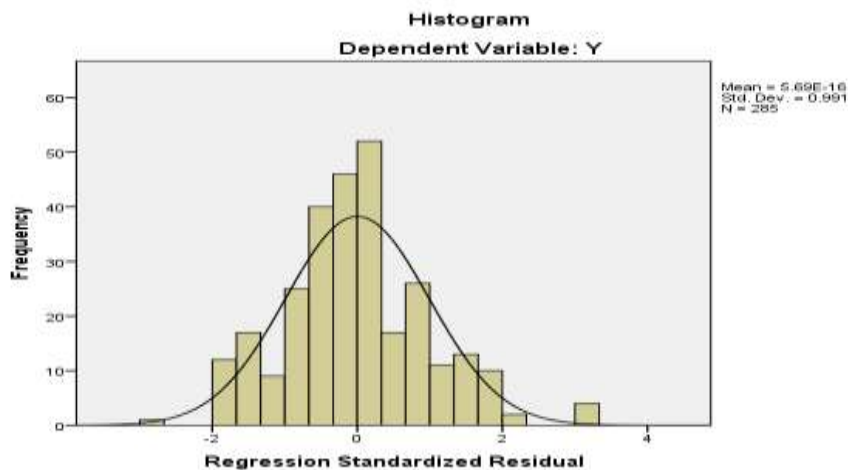
**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.096	.135		8.105	.000		
X1	.259	.025	.441	10.477	.000	.889	1.125
X2	.150	.021	.302	7.017	.000	.853	1.172
X3	.051	.025	.084	2.051	.041	.936	1.068
X4	.106	.018	.261	5.946	.000	.816	1.225
X5	.137	.020	.302	6.920	.000	.825	1.212

a. Dependent Variable: Y

(Source: The researcher's collecting data and SPSS)

Table 5 showed that the regression coefficients were positive. This showed that five above mentioned factors affecting the staffs' service motivation of commercial banks with Sig < 0.05.



**Figure 3: Normal P-P Plot of Regression Standardized Residual**

Figure 3 showed that the Standard deviation is 0.991, around 1.00.

## CONCLUSIONS AND RECOMMENDATIONS

### Conclusions

The most important internal factors are to increase the quality of the service is improving the motivation of commercial bank staffs. The main objectives of the research are determining the current levels of motivation of commercial bank staff, motivation levels based on their assessments, correlation between motivation levels, identifying the level of importance of the factors and affecting motivation. Moreover, the findings of this study revealed that five above mentioned factors enhanced the motivation whereas administrative policies improve the motivation of bank staffs. The study results showed that there were 300 staffs related to bank sector in Ho Chi Minh City who interviewed and answered about 22 questions. The Data collected from June 2016 to July 2017. This study had been analyzed Cronbach's Alpha testing, KMO testing and the result of KMO testing used for the multiple regression. Persons' responses measured through an adapted questionnaire for staffs of commercial banks. The Data processed by SPSS 20.0. In addition, five components affecting staffs' service motivation of commercial banks in Ho Chi Minh City with significance level 5 percent and then the researcher has recommendations improving the staffs' service motivation following.

### Recommendations

**Working conditions:** Commercial banks continue improving working conditions that are very important factor for motivation and good environment that will motivate long-term employees to return to the bad environment that will inhibit motivation and reduce work efficiency of employee. With the analysis results, the working environment factors strongly impact the motivation power. Employees in the financial sector are eager to be devoted but also concerned about the environment and working conditions, friendly colleagueship, higher level - sympathetic, motivational and policy support, training opportunities.

**Manager role:** Commercial banks continue improving the role of the manager that is the person closest to the employee, the facilitator, the job assignment, and the employee's ability

to handle the job. With the results of the analysis, the manager role of the employee occupies the highest score. Current practice shows that direct management staffs always pay attention to staff under the guidance, timely guidance to resolve common work. However, there is still a state of formal management, command-based management, unreasonable allocation of staff among employees (too many people to work, few jobs to do). For those who have been pressured by their work to lead to dissatisfaction with their jobs, they can not develop their professional capacities so they do not create high motivation.

**Mission and vision of the organization:** Commercial banks continue improving a long-term, clear and achievable vision that is very important to any organization; the statement will guide people from the general manager, department manager to the employee to achieve the organization's goals. The role of the leader in the financial and banking sector is ranked second, after the work environment, as the initiator, leading the employee to follow the mission and vision of the organization. Leaders must be pioneer, inspire employees to achieve common goals. To accomplish this, managers must be a role model for the employee to follow, "dare to think, dare to do and dare to take responsibility". There are his Assertive, looking at people, looking at assigning tasks, recording contributions facilitating the learning, promotion and appointment of talented employees to contribute to the common goal of the organization for the benefit of consumers.

**Performance evaluation system:** Commercial banks continue improving a system for evaluating the performance of employees based on the performance of their assigned work, the current public and democratic evaluation of staff performance in order to create awareness. There are the responsibility of the staff in performing the task and striving further to align with the organization. On the other hand, the employees themselves have to work hard to study, cultivate professional training, ethics, dare to think, dare to do and dare to take responsibility, always close to the realities of life, intimate relations with customers to resolve the work properly and the best job done best.

**Autonomy in work:** According to research findings, employee autonomy is influenced by the motivation of employees to contribute to the organization. This shows that employees are active at work but not high, self-consciousness, sense of responsibility is not high, and pushed to avoid responsibility, not able to promote the initiative. The solution is to solve the problem, the reason is not decentralized, the responsibility is overlapping and the contribution of individuals to the organization has not been recorded. Hence, in order to improve the autonomy of the work, it is necessary to implement the decentralization of the staff, to assign responsibility, to ensure the principle of efficiency, better than the requirements of the organization and decentralization, decentralization must be clear, clear address, clear responsibility, associated with the functions, duties and authority of each level. Finally, the next study surveys more than 300 staffs related to service motivation of commercial banks in other provinces and surveys more than 22 items of the service motivation of commercial banks in others provinces. There are many aspects related with staff's motivation like recruitment & selection procedure, training, promotion policies, working environment, co-worker attitude, corporate culture and some social factors which have not been given coverage in this study, these areas need to be investigated by researchers.

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