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**THE BASIC FACTORS MOTIVATING EMPLOYEES IN THE BANKING
SECTOR OF NORTHERN CYPRUS: CASE OF THREE BANKS**

GRADUATION THESIS

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LEFKOŞA *Nicosia*

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ABSTRACT

Motivation is very important for bank personnel with an unmotivated personnel, it is really hard to achieve a profit and customer satisfaction. As pointed out above the main aim of the research is to determine the most effective factors Banker's Motivation in Northern Cyprus and make recommendations accordingly so as to increase to efficiency and productivity of the banks. The research is directed to all staff employing in the headquarters located at the township of Nicosia was conducted during the period of May 2007, completing 200 valid questionnaires.

100 bankers from the Kıbrıs Türk Kooperatif Merkez Bank, 30 bankers from the Limasol Kooperatif Bank Ltd., 70 bankers from the Yakın Doğu Bank Ltd. personnels are interviewed so our research. In 41 questions we found to way which factor important and how to give higher motivation for workers.

According to our survey, a company needs to consider these ten factors to increase workers motivation. In order to a worker do their work effectively and bring some new customers to the bank, executive should take the motivation factors in consideration. Most motivation factor from results of our survey ;

First factor, determining specific objectives , according to these results we can conclude that workers needs to be promoted or recognized by their good work.

Second factor prestige inside the organization at work, this is called prestige inside the organization. Therefore to increase motivation within the organization or company, we should encourage workers to get to know other co-workers better.

Third factor , job performance, organization need to clearly define the job description, provide an opportunity for self improvement and most importantly organization

should consider their complaints and find a suitable solutions for workers problems.

Fourth factor salary and promotion ,workers want their work to be recognized .

By recognizing a good work, companies need to show a compliment by rising their salary or provide them a promotion. Fifth factor, work atmosphere, company needs to provide a healthy and comfortable environment for their workers. Sixth factor , management policy, a successful management policy should be consist of a good work planning , planning workers holiday make sure the working environment makes workers, happy and a successful career planning for its workers. Seventh factor , prestige and respect outside the organization ,workers need to feel important. People needs to feel that their jobs are important for the community and they like to see some respect from the community. Eight factor fringe benefits ,besides workers salary, it is also a good motivation when a worker gets special aid for home rental, child support or heating supplies or partial help for their bill payments. Ninth factor, social benefits besides pay , company should provide health care. They should make sure the workers take a necessary time of from work and take a vocation so that they get out of their work stress to improve their rent of the work. Tenth factor , social services and opportunities, during their free times, workers can have some special training so that they also improve their social relation with their executives and also improve their knowledge.

These ten factor very important for higher motivation.

1. INTRODUCTION

1.1 Statement of Topic

Researchers showed us that it is in direct relationship between one company's performance and workers motivation. Therefore, key to success is to successful motivation among their workers. We can mention several motivation factors however these factors can change according to the type of company. The subject of this is how to increase motivations for the bank workers in Northern Cyprus.

1.2 Purpose of the Study

In our study, we concentrate on the banks established in Turkish Republic of Northern Cyprus. We tried to establish motivation factors to increase these workers motivation in order to increase bank's profit and working environment. According to these motivation factors, our goal is to implement new executive strategies to improve workers motivation, performance and therefore to increase company's productivity and profit.

1.3 Research Questions

In the light of the topic of the purpose of the study , the following questions hypothesized in the methodology section will be answered :

*Are motivational variables effective on the personal motivation in the banking sector of northern Cyprus ?

* Are the motivational factors effective on the personal motivation in the banking sector of northern Cyprus ?

1.4 Research Hypothesis

The basic analysis and tests utilized in the study include frequency and percentage analysis, "one-sample t test", "reliability analysis", "factor analysis".

T test : T test is a procedure used for comparing sample means to see if there is sufficient evidence to infer that the means of the corresponding population distributions also differ.

One-sample t test: The third type of test is a one-sample t test. It is designed to test mean of a distribution differs significantly from some present value.

(George, D. and Mallery, P. (2001)_p:122)

Reliability analysis: Many constructs are measured in which a subset of relevant items is selected, administered to subject, and scored- and then inferences are made about the true population values. (George, D. and Mallery, P. (2001) p:208)

Factor analysis: Factor analysis is most frequently used to identify a small number of factors that may be used to represent relationships among sets of interrelated variables. (George, D. and Mallery, P. (2001). p:232)

Luis R.Gomes- Mejia, David B.Balkin, Robert L.Cardv 2004

1.5 Methodology

As pointed out above the main aim of the research is to determine the most effective factors Bankers' Motivation in Northern Cyprus and make recommendations accordingly so as to increase the efficiency and productivity of the banks. The research is directed to all staff employing in the headquarters located at the township of Nicosia was conducted during the period of May 2007, completing 200 valid questionnaires. The response rate is_The questionnaire used in the study is comprised of four parts. Part 1 contains demographic profile of respondents including gender, age group, marital statues, education. Part 2 includes perceptions of respondents using a five-point Likert scale ranging from "not important at all = 1" to "most important =5" so as to measure the impact of each 41 variable on the motivation of staff. The data was analyzed with the Statistical Package Program for Social Sciences (SPSS 12 for Windows). According to the research objectives, the following null hypothesis are tested:

H1. Motivation variables for commercial banks are not effective on employee motivation

H2. Motivational factors are not effective on employee motivation

"One-Sample t-test" will be applied to test H1 while factor analysis will be conducted to test H2.

2. LITERATURE REVIEW

2.1 Concept of motivation

The following definitions can be given to the concept of motivation ;

- Motivation In psychology, **motivation** refers to the initiation, direction, intensity and persistence of behavior (Geen, 1995). Motivation is a temporal and dynamic state that should not be confused with personality or emotion. Motivation is having the desire and willingness to do something. A motivated person can be reaching for a long-term goal such as becoming a professional writer or a more short-term goal like learning how to spell a particular word.
- **Motivation** is a human psychological characteristic that contributes to a person's degree of commitment. It includes the factors that cause, channel, and sustain human behavior in a particular committed direction. Motivating is the management process of influencing people's behavior based on this knowledge of "what makes people tick".(James A. F. Stoner, R. Edward Freeman & Daniel R. Gilbert)
- **Motivation** is a temporal and dynamic state that should not be confused with personality or emotion. Motivation is having the desire and willingness to do something. A motivated person can be reaching for a long-term goal such as becoming a professional writer or a more short-term goal like learning how to spell a particular word. Personality invariably refers to more or less permanent characteristics of an individual's state of being (e.g., shy, extrovert, conscientious. As opposed to motivation, emotion refers to temporal states that do not immediately link to behavior (e.g., anger, grief, happiness) (Geen, 1995).
- **Motivation** refers to the process that cause people to behave as they do. It occurs when a need is aroused that the consumer wishes to satisfy (Solomon, 1996) .
- **Motivation** is the reason for behavior. A motive is a construct representing an unobservable inner force that stimulates and compels a behavioral response and provides and specific direction to that response (Hawkins , 2007) .

• **Motivation** is any influence that causes, channels, and sustains people's behavior. As a manager, you will be responsible for helping subordinates perform efficiently and effectively (Hellriegel and Slocum,1989 p,425).

The factors that cause, channel , and sustain an individual's behavior. Motivation is a human psychological characteristics that contributes to a person's degree of commitment (Stoner at all,1995,p,442).

In the light of the definitions above, the main motivating factors for people at work may be grouped into financial and nonfinancial.

* The financial factors include;

- basic rate of pay
- overtime rate
- other bonuses such as productivity schemes
- profit sharing.

*Nonfinancial factors include;

- job title
- supervisor's attitude
- working conditions
- praise
- sense of achievement
- job security
- promotional opportunities
- colleagues, degree of initiative required and responsibility.

2.2 Change the Employee or Change the Organization

The employees who work for your company are naturally motivated. All you need to do is to utilize their natural ability, which you can do without spending a dime. That's right! No money. In fact, money can actually decrease an employee's motivation and performance. The first step in utilizing your employees' natural abilities is to eliminate your organization's negative practices that zap away their natural motivation. The second step your organization can take is to develop true motivators which can spark all your employees into being motivated. By decreasing negative zapping demotivators and by adding true motivators, you will tap into your employees' natural motivation. Your employees' natural motivation relies on the fact that all people have human desires for affiliation, achievement, and for control and power over their work. In addition, they have desires for ownership, competence, recognition, and meaning in their work. (Statistics are from the book *Super Motivation* by Dean Spitzer, 1995.) Employee Motivation; Employees are also known as the internal customer of an organization. If they are satisfied and enjoy their work environment then your organizations growth will be phenomenal. The problem is that more often, we miss out on our employees and focus more in business development. The end result is that we have a database of customers but employees with low morale who do more harm than good.

The bottom-line is that employee motivation is integral to the success of any organization. In the last couple of years, organizations have started to treat the issue of employee motivation with more respect and seriousness. There has been an introduction of new in-house employee targeted programs, rewards & recognition programs and many more. Here are some tips that will help you in employee motivation and provide them with a healthy working environment.

2.3 General principles of motivation

Basic principles of motivation exist that are applicable to learning in any situation.

- **The environment can be used to focus the student's attention on what needs to be learned.** Teachers who create warm and accepting yet business-like atmospheres will promote persistent effort and favorable attitudes toward learning. This strategy will be successful in children and in adults. Interesting visual aids, such as booklets, posters, or practice equipment, motivate learners by capturing their attention and curiosity.
- **Incentives motivate learning.** Incentives include privileges and receiving praise from the instructor. The instructor determines an incentive that is likely to motivate an individual at a particular time. In a general learning situation, self-motivation without rewards will not succeed. Students must find satisfaction in learning based on the understanding that the goals are useful to them or, less commonly, based on the pure enjoyment of exploring new things.
- **Internal motivation is longer lasting and more self-directive than is external motivation, which must be repeatedly reinforced by praise or concrete rewards.** Some individuals -- particularly children of certain ages and some adults -- have little capacity for internal motivation and must be guided and reinforced constantly. The use of incentives is based on the principle that learning occurs more effectively when the student experiences feelings of satisfaction. Caution should be exercised in using external rewards when they are not absolutely necessary. Their use may be followed by a decline in internal motivation.

- **Learning is most effective when an individual is ready to learn, that is, when one wants to know something.** Sometimes the student's readiness to learn comes with time, and the instructor's role is to encourage its development. If a desired change in behavior is urgent, the instructor may need to supervise directly to ensure that the desired behavior occurs. If a student is not *ready to learn*, he or she may not be reliable in following instructions and therefore must be supervised and have the instructions repeated again and again.
- **Motivation is enhanced by the way in which the instructional material is organized.** In general, the best organized material makes the information meaningful to the individual. One method of organization includes relating new tasks to those already known.

None of the techniques will produce sustained motivation unless the goals are realistic for the learner. The basic learning principle involved is that *success is more predictably motivating than is failure*. Ordinarily, people will choose activities of intermediate uncertainty rather than those that are difficult (little likelihood of success) or easy (high probability of success). For goals of high value there is less tendency to choose more difficult conditions. Having learners assist in defining goals increases the probability that they will understand them and want to reach them. However, students sometimes have unrealistic notions about what they can accomplish. Possibly they do not understand the precision with which a skill must be carried out or have the depth of knowledge to master some material. To identify realistic goals, instructors must be skilled in assessing a student's readiness or a student's progress toward goals.

- **Because learning requires changed in beliefs and behavior, it normally produces a mild level of anxiety.** This is useful in motivating the individual. However, severe anxiety is incapacitating. A high degree of stress is inherent in some educational situations. If anxiety is severe, the individual's perception of what is going on around him or her is limited. Instructors must be able to identify anxiety and understand its effect on learning. They also have a responsibility to avoid causing severe anxiety in learners by setting ambiguous or unrealistically high goals for them.
- **It is important to help each student set goals and to provide informative feedback regarding progress toward the goals.** Setting a goal demonstrates an intention to achieve and activates learning from one day to the next. It also directs the student's activities toward the goal and offers an opportunity to experience success.
- **Both affiliation and approval are strong motivators.** People seek others with whom to compare their abilities, opinions, and emotions. Affiliation can also result in direct anxiety reduction by the social acceptance and the mere presence of others. However, these motivators can also lead to conformity, competition, and other behaviors that may seem as negative.
- **Many behaviors result from a combination of motives.** It is recognized that no grand theory of motivation exists. However, motivation is so necessary for learning that strategies should be planned to organize a continuous and interactive motivational dynamic for maximum effectiveness. The general principles of motivation are interrelated. A single teaching action can use many of them simultaneously.

Finally, it should be said that an enormous gap exists between knowing that learning must be motivated and identifying the specific motivational components of any particular act. Instructors must focus on learning patterns of motivation for an individual or group, with the realization that errors will be common.

2.4 Motivation factors and strategies, by time period ; Beginning ,during and ending

TIME

BEGINNING: When learner enters and starts learning

MOTIVATIONAL FACTORS

ATTITUDES: Toward the environment, teacher, subject matter, and self

NEEDS: The basic need within the learner at the time of learning

MOTIVATIONAL STRATEGIES

- Make the conditions that surround the subject positive.
- Positively confront the possibly erroneous beliefs, expectations, and assumptions that may underlie a negative learner attitude.
- Reduce or remove components of the learning environment that lead to failure or fear.
- Plan activities to allow learners to meet esteem needs.

TIME

During: When learner is involved in the body or main content of the learning process.

MOTIVATIONAL FACTORS

STIMULATION: The stimulation processes affecting learner during the learning experience.

AFFECT: The emotional experience of the learner while learning.

MOTIVATIONAL STRATEGIES

- Change style and content of the learning activity.
- Make learner reaction and involvement essential parts of the learning process, that is, problem solving, role playing, stimulation.

TIME

ENDING: When learner is completing the learning process.

MOTIVATIONAL FACTORS

COMPETENCE: The competence value for the learner that is a result of the learning behaviors.

REINFORCEMENT: The reinforcement value attached to the learning experience, for the learner.

MOTIVATIONAL STRATEGIES

- Provide consistent feedback regarding mastery of learning.
- Acknowledge and affirm the learners' responsibility in completing the learning task.
- When learning has natural consequences, allow them to be congruently evident.
- Provide artificial reinforcement when it contributes to successful learning, and provide closure with a positive ending.

2.5 Basic assumptions about of motivation and motivating

You need to understand several basic assumptions as we delve into theories of motivation and motivational practices by managers.

- **First, motivation is commonly assumed to be a good thing** Do you ever hear people praised for being unmotivated? We are taught in a variety of settings (including school, family, work and organized sports) that you can't feel very good about yourself if you are unmotivated.
- **Second, motivation is one of several factors that goes into a person's performance** Important, too, are such factors as ability, resources, and conditions under which one performs. You can be highly motivated to pursue a career helping people as a medical professional. But to that motivation must be added, your scientific ability, learning resources (such as up-to-date laboratories), and such conditions as regular access to your professors.
- **Third, managers and researchers alike assume that motivation is in short supply and in need of periodic replenishment** Motivation is like the heat in a house during winter months. Because heat gradually escapes, the Heater must cycle on frequently to maintain the warmth of the house. Motivation theory and motivational practices deal with processes that never really end, based on the assumption that motivation can "escape" over time
- **Fourth, motivation is a tool with which managers can arrange job relationships in organizations** If managers know what drives the people working for them, they can tailor job assignments and rewards to what makes these people "tick".

2.6 Challenge of motivation

The challenge of motivation

Managers and management researchers have long believed that organizational goals are unattainable without the enduring commitment of members of the organization. **Motivation** is a human psychological characteristic that contributes to a person's degree of commitment. It includes the factors that cause, channel, and sustain human behavior in a particular committed direction. Motivating is the management process of influencing people's behavior based on this knowledge of "what makes people tick". Motivation and motivating both deal with the range of conscious human behavior somewhere between two extremes:

- (1) Reflex actions ex: such as a sneeze or flutter of the eyelids
- (2) Learned habits, such as brushing one's teeth or handwriting style.

2.7 Sources of motivational needs

Sources of Motivational Needs	
<u>behavioral/external</u>	<ul style="list-style-type: none"> elicited by stimulus associated/connected to innately connected stimulus obtain desired, pleasant consequences (rewards) or escape/avoid undesired, unpleasant consequences
<u>social</u>	<ul style="list-style-type: none"> imitate positive models be a part of a group or a valued member
<u>biological</u>	<ul style="list-style-type: none"> increase/decrease stimulation (arousal) activate senses (taste, touch, smell, etc. decrease hunger, thirst, discomfort, etc. maintain homeostasis, balance
<u>cognitive</u>	<ul style="list-style-type: none"> maintain attention to something interesting or threatening develop meaning or understanding increase/decrease cognitive disequilibrium; uncertainty solve a problem or make a decision figure something out eliminate threat or risk
<u>affective</u>	<ul style="list-style-type: none"> increase/decrease affective dissonance increase feeling good decrease feeling bad increase security of or decrease threats to self-esteem maintain levels of optimism and enthusiasm
<u>co native</u>	<ul style="list-style-type: none"> meet individually developed/selected goal obtain personal dream develop or maintain self-efficacy take control of one's life eliminate threats to meeting goal, obtaining dream reduce others' control of one's life
<u>spiritual</u>	<ul style="list-style-type: none"> understand purpose of one's life connect self to ultimate unknowns

2.2 Theories of motivation

2.2.1 Early Views of Motivation

Motivation was one of the earliest concepts with which managers and management researchers wrestled.

A so called *traditional model* is often associated with Frederick Taylor and scientific management. Managers determined the most efficient way to perform repetitive tasks and then motivated workers a system of wages incentives-the more workers produced, the more they earned.

A so called *human relations model* is often associated with Elton Mayo and his contemporaries. Mayo and other human relations researchers found that the boredom and repetitiveness of many tasks actually reduced motivation, while social contacts helped create and sustain motivation.

A so called *human resources model* is often associated with Douglas McGregor. McGregor and other theorists criticized the human relations model is simply a more sophisticated approach to the manipulation of employees. They also charged that ,like the traditional model oversimplified motivation by focusing on just one factor, such as money and social relations.

(Stoner at all,1995,p:445)

2.2.2 Contemporary views of motivation

2.2.2.1 Need Theory

Need theory has a long-standing tradition in motivation research and practice. As the term suggest, need theory focuses on what people require to live fulfilling lives. In practice, need theory deals with the part work plays in meeting such needs. According to need theory, a person is motivated when he or she has not yet attained certain levels of satisfaction with his or her life (Stoner at all, 1995 p,447).

McClelland's Need Theory

- Need for achievement: the drive to excel, to set a higher goal, to seek higher responsibility, and to strive to succeed.

The characteristics of a higher achiever:

- Seek personal responsibility
- Seek feedback on their performance
- Seek moderate risks and goals
- Need for power: the desire to have impact on, to influence and control the behavior of others.
 - Socialized power: used for social benefits
 - Personalized power: used for personal gain
- Need for affiliation: the desire to be liked and accepted by others

According to Mc. Clelland's Needs Theory, our sixteen survey questions social service and opportunities.

Maslow's Need Hierarchy of Needs

(1) A hierarchy of five basic needs

- Physiological needs: hunger, thirst, shelter, sex, and other bodily needs
- Safety needs: security and protection from physical and emotional harm
- Social needs: affection, belongingness, love, acceptance, and friendship.
- Esteem needs: internal esteem (self-respect, autonomy, achievement), and external esteem (status, recognition, attention, power, and face)
- Needs for self-actualization: the drive to best realize one's potential, including potential in personal growth, achievements, and self-fulfillment.

Low-order needs: physiological and safety needs, they are satisfied externally (payment, unions)

High-order needs: social, esteem, and self-actualization needs, they are satisfied internally.

(2) Basic assumptions:

- A substantially satisfied need no longer motivates
- It is the lowest level of ungratified need in the hierarchy that motivates behavior
- As a lower level of need is met, a person moves up to the next level of needs as a source of motivation

(3). The socio-cultural construction of need hierarchy

*The most widely used model of studying motivation within organizations is Abraham Maslow's hierarchy-of-needs. A psychologist, Maslow's suggested that people have a complex set of needs.

Four basic assumptions underlie Maslow's needs hierarchy;

- A satisfied need is not a motivator. Once a need is satisfied ,another emerges to take its place. Thus people are always striving to satisfy some need.
- The needs network for most people is very complex, with a number of needs affecting a person's behavior at any one time.
- In general, lower level needs must be satisfied before higher level needs are sufficiently activated to stimulate behavior.

There are many more ways to satisfy higher level needs than there are to satisfy lower level needs.(Hellriegel and Slocum,1989 p:428)

*Theory of motivation that people are motivated to meet five types of needs, which can be ranked in a hierarchy. (Stoner at all,1995 p:447)

Maslow placed needs on a HIERARCHY of importance:

- **PHYSIOLOGICAL NEEDS:** Basic survival needs including the need to drink, eat, and be sheltered from heat and cold.
- **SAFETY NEEDS:** The need to feel secure at work and at home.
- **SOCIAL NEEDS:** The need to feel loved, accepted, and part of the group.
- **ESTEEM NEEDS:** The need for recognition and acknowledgment from others, as well as self-respect and a sense of status.
- **SELF-ACTUALIZATION NEEDS:** The need to develop to your fullest potential.

When one need is satisfied, another, higher-level need emerges to be satisfied.

- A SATISFIED NEED is no longer a motivator.

- Lower-level needs, however, can pop up at any time and take attention away from higher-level needs.

A. H. Maslow's hierarchy of needs theory_definition needs hierarchy theory is widely accepted and referred to by practicing managers, It does not provide a complete understanding of human motivation or means to motivate people, However it does provide a excellent starting point for understanding motivation, Most organizations in USA, Canada, Japan and West Germany have been extremely successful in satisfying lower level needs. A. H. Maslow's hierarchy of needs theory stressed two fundamental premises :Man is a wanting animal whose needs depend on what he already has. Only needs not yet satisfied can influence behavior . In other words a satisfied need is not a motivator, Man's needs are arranged in hierarchy of importance. Once one need is satisfied, another need emerges and demands satisfaction. A. H. Maslow's hierarchy of needs theory is based on human needs, Its a study of human needs, based on human needs he explained his theory of motivation.

According to Maslow's Hierarchy Needs Theory, first one physiological needs our twelfth survey questions is physiclogical conditions. Second one safety needs, our twenty third survey questions is legal job for security and its continuation and question thirty eighth work atmosphere based on trust and co-operation. Third one social needs, our fifteenth survey questions success in personal life, twenty sixth question is working with symphatic co-workers and seventeenth question is prestige outside of the organization and respects from outsides. Fourth one esteem needs, our seventeenth question is prestige outside of the organization and respects from outsides and ninth survey questions prestige inside of organizations and respect from insides. Fifth one self-actualization needs , our seventh question is opportunity for self-improvement.

Alderfer's ERG theories



* Basic assumptions:

- Satisfied low-order needs lead to the desire to satisfy higher-order needs.
- Multiple needs can be operating as motivators at the same time.
- Frustration in attempting to satisfy a higher-level need can result in regression to a lower need.

Theory of motivation that says people strive to meet a hierarchy of existence, relatedness, and growth needs; if efforts to reach one level of needs are frustrated, individuals will regress to a lower level. Clayton Alderfer agreed with Maslow that worker motivation could be gauged according to hierarchy of needs.

However, his ERG Theory differs from Maslow's theory in two basic ways.

First, Alderfer broke needs down into just three categories :

- Existence needs
- Relatedness needs
- Growth needs

Second, and more important, Alderfer stressed that when higher needs are frustrated, lower needs will return, even though they were already satisfied. (Stoner et al, 1995 p:450)

Three needs

John W. Atkinson has proposed three basic drives in motivated persons: the need for achievement, the need for power, and the need for affiliation or close association with others. The balance between drives varies from person to person.(Stoner at all,1995 p:450)

According to Three Needs Theory(John W. Atkinson), our twenty first survey question is sense of achievement and pride, twenty sixth question is working with symphatice co-workers and twenty seventh question is group work.

Belongingness Needs

Workplace amenties such a game room can contribute to employees social needs and feelings of belonging. According to Maslow, this type of motivator can be effective once more basic physical and security needs have been met.(Stoner at all,1995 p:450)

Two Factor Theory

- Defined is another content explanation of motivation was advanced by Frederick Herzberg in 1959,he based his theory on a study of need satisfactions and on the reported motivational effects of these satisfactions on 200 engineers and accountants.(Wickremasinghe,1996)Herzberg categorized factors into satisfiers(motivators) and demotivators (dissatisfiers/hygiene/maintenance factors).

- Frederick Herzberg was among the first behavioral scientist to attempt a different approach to motivating employees. Herzberg's initial major study examined the relationship between job satisfaction and productivity for 200 accountants engineers. In carrying out their research, Herzberg and his associates asked participations to name different job experiences that produce good or bad feelings about their job. Herzberg found that while the presence of a particular characteristics, such as responsibility, might increase job satisfaction, lack of that some characteristics did not necessarily produce dissatisfaction. (Hellriegel and Slocum, 1989, p. 436).

Herzberg's theory that work dissatisfaction and satisfaction arise from the different sets of factors.

- Dissatisfiers included salary, working conditions, and company policy—all of the which affected the context in which work was conducted. The most important of these factors is company policy, which any individual's judge to be a major cause of inefficiency and ineffectiveness.
- Satisfiers include achievement, recognition, responsibility, and advancement—related to job content and the reward of work performance (Stoner et al., 1995, p. 452).

According to Two Factor Theory (Frederick Herzberg), our sixth survey question is level of pay and salary, twenty ninth question is earning according to performance, thirty sixth question is suitability of working hours and thirteenth question is company policy and style of administration

Equity Theory

A theory of job motivation that emphasizes that role played by an individual's belief in equity or fairness or rewards and punishments in determining his or her performance and satisfaction. (Stoner et al., 1995, p. 453).

treating employees fairly: equity theory.

- The basic principle of EQUITY THEORY is that workers try to maintain equity between inputs and outputs compared to people in similar positions.
- When workers do perceive inequity, they will try to reestablish equitable exchanges.
- They can reduce or increase their efforts or rationalize the situation.
- In the workplace, inequity leads to lower productivity leads to lower productivity,

Expectancy Theory

The most widely accepted approach to explaining how people make such decisions is Victor Vroom's expectancy theory. This theory argues that people choose among alternative behaviors according to their expectations that a particular behavior will lead to one or more desired outcomes (Hellriegel and Slocum 1989, p. 445).

A theory of motivation that says that people choose how to behave from among alternative courses of behavior based on their expectations of what there is to gain from each behavior (Stoner et al., 1995, p. 456).

According to Expectancy Theory (Victor Vroom), our nineteenth survey question is achievement of aspirations.

Porter- Lawler Expectancy Model

Lyman Porter and Edward Lawler have extended the basic expectancy theory model to test the validity of this belief. The Porter-Lawler model states that satisfaction is the result rather than a cause of performance.

Different level of performance lead to different rewards. The rewards in turn produce different levels of the job satisfaction.

- Value of Rewards
- Perceived Afford Reward
- Effort
- Abilities and Traits
- Role Perceptions
- Performance
- Rewards

The Porter-Lawler model presents several specific steps that managers can take to motivate employees:

- Determine the rewards that each employee values.
- Clearly identify the desired level of performance.
- Make sure that performance levels are attainable.
- Link rewards and performance.
- Make sure that rewards are adequate (Hellriegel and Slocum 1989,p,447).

According to Porter-Lawler Expectancy Theory (Lyman Porter and Edward Lawler) , our first survey question is clearly defining to jobs to be done.

Reinforcement Theory

An approach to motivation based on the “law of effect” –the idea that behavior with positive consequences tends to be repeated, while behavior with negative consequences tends not to be repeated.

Reinforcement Theory, associated with the psychologist B.F. Skinner and others, shows how the consequences of past behavior affect future actions in a cyclical learning process.

This process may be expressed as follows:

Stimulus → Response → Consequences → Future Response

.(Hellriegel and Slocum 1989,p,458).

Goal- Settings Theory

A process theory of motivation that focuses on the process of settings goals. According to psychologist Edwin Locke, the natural human inclination to set and strive for goals is useful only if the individual both understands and accepts a particular goals.

Christopher Earley and Christine Shalley describe the goal-settings process in terms of four phases of a person’s reasoning.

- Establishment of a standard to be attained.
- Evaluation of whether the standard can be achieved.
- Evaluation of whether the standard matches personal goals.
- To standard is accepted, the goal is thereby set, and behavior proceeds toward to goal
(Stoner at all,1995 p,460).

McGregor's Theory X and Theory Y

- Definition is ;_Theory X (Traditional_assumption) The typical person dislikes work and will avoid it if possible, the typical person lacks responsibility and has little ambition and seek security above all, way as a result of experience, Most people must be coerced, controlled and threatened with punishment to get them work. Theory X (The traditional view), holds that people have an inherent dislike of work.

Although workers may view it as a necessity, they will avoid it whenever possible. In this view, most people prefer to be directed and to avoid responsibility. As a result, the work is of secondary importance, and managers must push employees to work. The employee is inherently lazy, requires coercion and control, avoids responsibility and seeks security.(Douglas McGragor)

- Theory X: the assumption that employees dislike work, are lazy, dislike responsibility, and much be coerced to perform.

Theory X: assumes that lower-order needs motivate individual behavior

The ASSUMPTIONS of Theory X management are:

- The average person DISLIKES WORK and will avoid it if possible.
- Because of this dislike, the average person must be FORCED, CONTROLLED, DIRECTED, OR THREATENED WITH PUNISHMENT TO BE MOTIVATED to put forth the effort to achieve the organization's goals.
- The average worker prefers to be directed, wishes TO AVOID RESPONSIBILITY, has relatively LITTLE AMBITION, and wants SECURITY.
- Primary motivators are FEAR and MONEY.

According to Theory X, our twenty second survey question is job accepting degree, thirty ninth question is about at work given and twenty third question is legal job security and its continuation.

THEORY Y

- Definition is; Theory Y (Potential assumption) work is natural as play or rest, people are not inherently lazy, they have become that way as a result of experience, people will exercise self direction & self control in the service of objectives, people have potential under proper conditions, they learn to accept and seek responsibility, they have the imagination, ingenuity and creativity that can apply to work. Theory Y is more optimistic. It assumes that work is an natural as play or rest, In Theory Y, people want to work and can derive a great deal of satisfaction from work. In this view, people have the capacity to accept-even seek-responsibility and to apply imagination, ingenuity, and creativity to organizational problems. The problem, according to Theory Y, is that modern industrial life does not fully tap the potential of human beings. To take advantage of their employees innate willingness and ability to work, managers using Theory Y should provide a climate that gives employees scope for personal improvement. Participative management is one way to do this.

Theory Y: the assumptions that employees like work, are creative, seek responsibilities, and can excise self-direction.

Theory Y: assumes that higher-order needs motivate individual behavior

According to Theory Y, our fourth question is authority and responsibility, third question is working of your own accord and twenty eighth question is mediator boss.

3)DISCUSSION OF FINDINGS AND HYPOTHESIS TESTING

100 bankers from the Kıbrıs Türk Kooperatif Merkez Bankası,

30 bankers from the Limasol Türk Kooperatif Bank Ltd. and

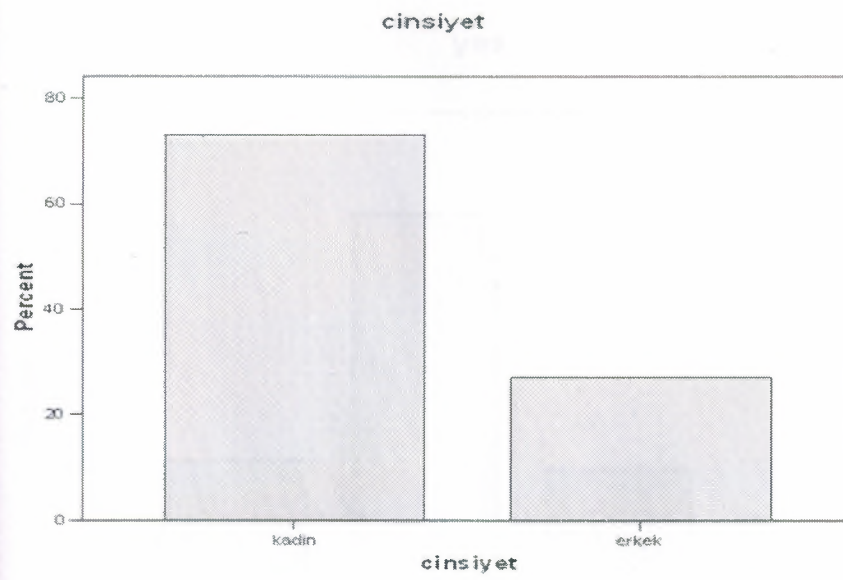
70 bankers from the Yakın Doğu Bank Ltd. personnels are interviewed so our research.

3.1 : Demographic Findings

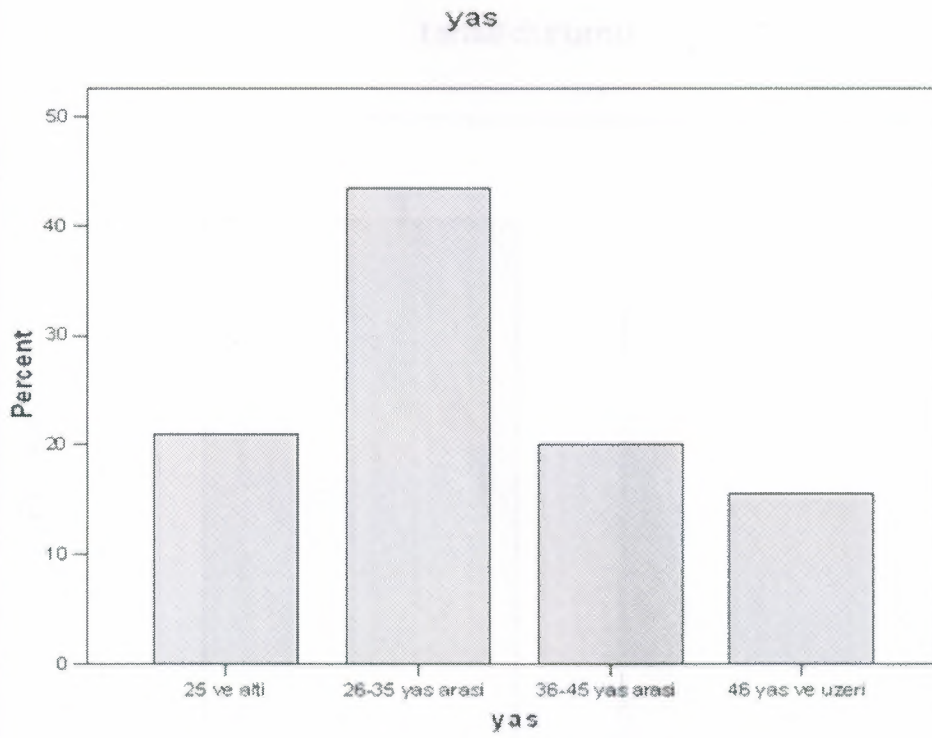
Table 1: Demographic Findings

Factor	Category	Percentage
Gender	Male	27
	Female	73
Age Group	25 and below	21
	26 - 35	43.5
	36 – 45	20
	46 and above	15.5
Marital status	Single	20.5
	Married	77
	Widow	2.5
Education	Primary school	0
	Secondary school	0
	High school	54
	University and Master Degree	46
	Doctorate	0

As can be seen in the table 1, bank included more females (73 percent) than males, more 26-35 ages group (43.5 percent) than other categories, more married (77 percent) than other categories, and more high school education (54 percent) than other categories.

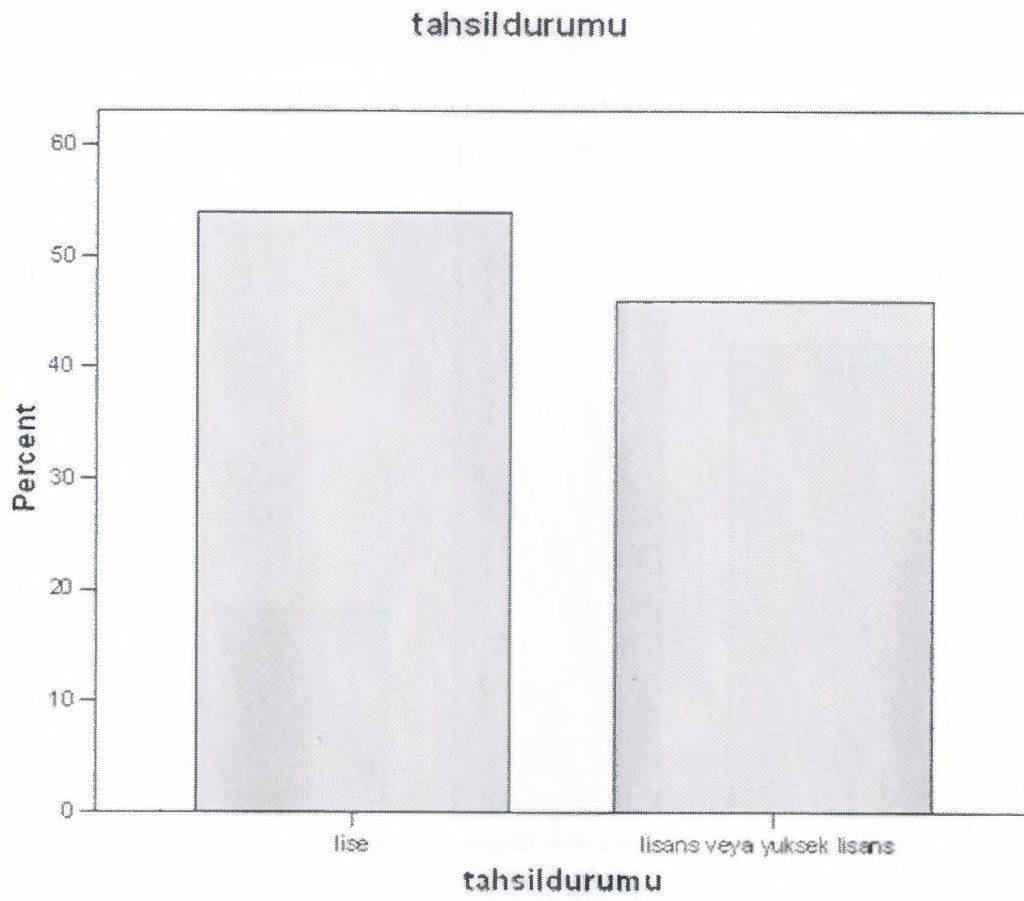


Survey participant was consists of 27% male and 73% female.



Survey partisipants age distribution

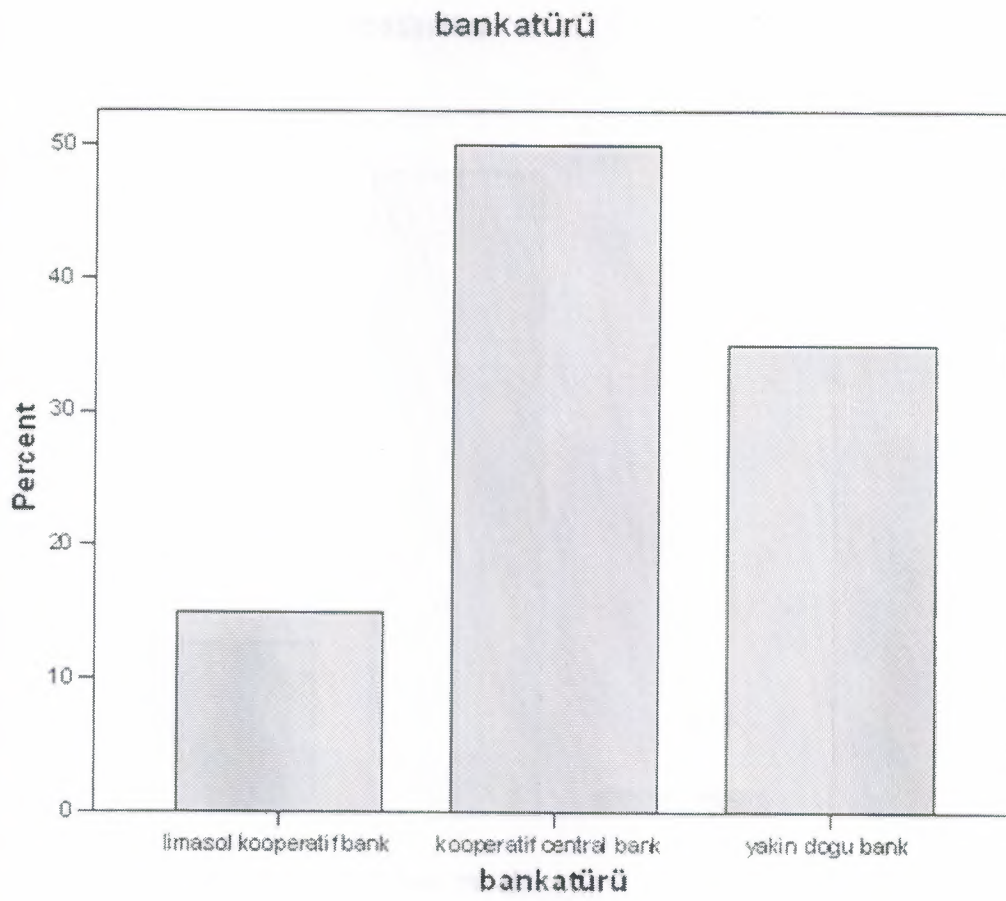
%21	00 –25	age group
%43.5	26 – 35	age group
%20	36 – 45	age group
%15.5	46 --	age group



Survey participants education distribution

%54 High School Graduate

%46 Undergraduate or Graduate Degree

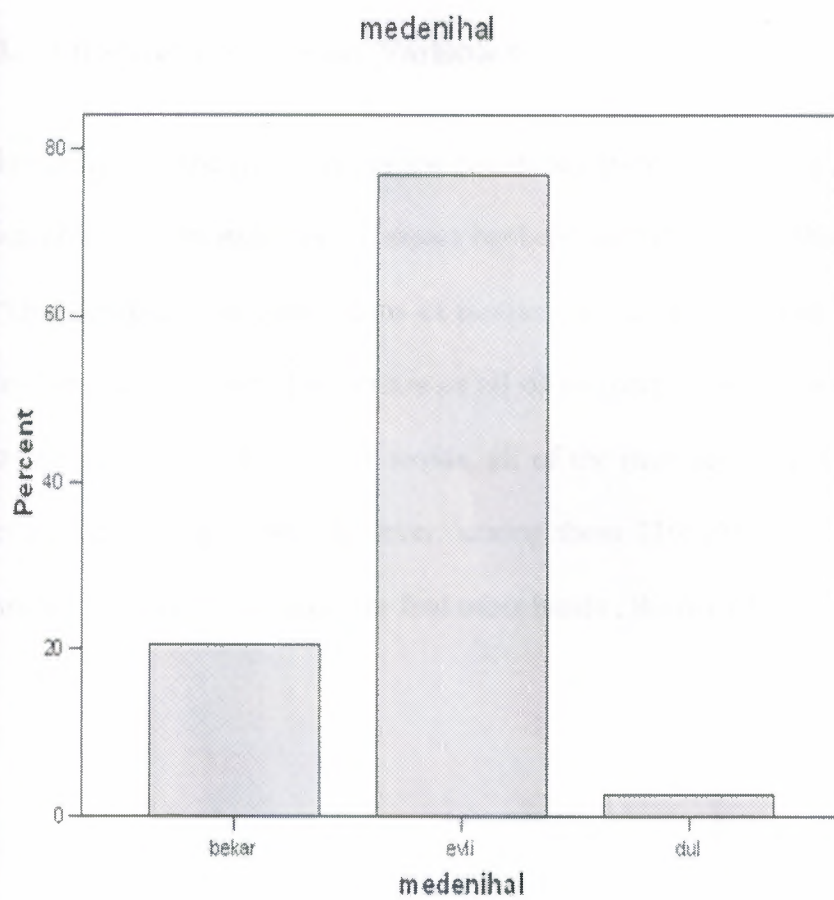


Survey participants work place

%15 Limasol Kooperatif Bankası

%50 Kooperatif Merkez Bankası

%35 Yakın Doğu Bankası



Survey participants marital status

%20.5	Single
%77	Married
%2.5	Divorced

3.2 Effective Motivational Variable s

In the light of the literature review conducted above and similar studies, the most important variables that are expected to impact bankers' motivation are shown in Table 2. According to "One-Sample t-test", the means of motivation factor have been tested if they one-sample t-test analysis indicates that means of all of motivation factors are significantly higher at the $p < 0.05$ level than 3. In other words, all of the motivating effective have been found to be effective on employees. However, among these 21(4.68), m41(4.66), m39(4.60), m40(4.60) are the most effective ones. On find other hands , the least effective one is m16(3.27).

Table 2: One-Sample Statistics and Test for Bankers' Motivation in Northern Cyprus

Variables	Mean	Std.Devi ation	Sig.(2-tailed) Test Value=3 (p)
Clearly defining the jobs to be done	4.56	.590	.000
Consideration of complaints and solutions	4.51	.549	.000
Working of your own accord	3.86	.993	.000
Authority and responsibility	4.46	.861	.000
Possibility of promotion	4.34	.779	.000
Level of pay and salary	4.32	.691	.000
Opportunity for self-improvement	4.35	.640	.000
Interpersonal relationship between supervisors & peers	4.10	1.068	.000
Prestige inside of the organization and respect from insides	3.85	1.074	.000
State of equipment	4.37	.579	.000
Relationship between you and your co-workers	4.43	.754	.000
Physical conditions	4.41	.594	.000
Company policy and style of administration	4.43	.754	.000
Health and doctor services	3.81	1.039	.000
Success in your personal life	3.90	1.167	.000
Social services and opportunities	3.27	1.384	.006
Prestige outside of the organization and respect from outsides	4.45	.855	.000
Appreciation for the job you do	4.54	.756	.000
Achievement of aspirations	4.45	.761	.000
Variety of work	4.11	.932	.000
Sense of achievement and pride	4.68	.609	.000
Job accepting degree	4.51	.750	.000
Legal job security and its continuation	4.61	.583	.000
Participating in decisions about work	4.25	.794	.000
Importance and attractiveness of the job	4.14	.817	.000
Working with symphatice co-workers	4.39	.707	.000
Group work	4.31	.958	.000
Mediator boss	4.11	.788	.000
Earning according to performance	4.39	.787	.000
Fringe benefits such as lodging and food	3.92	1.058	.000
Travel opportunities	3.62	1.040	.000
Auditing	3.94	1.137	.000
Holiday and leaveday opportunities	4.29	.761	.000
Efficiency and capability of first level manager	4.42	.644	.000
Music being played in the work area	4.14	1.003	.000
Suitability of working hours	4.42	.645	.000
Proximity and suitability at the work place	4.43	.841	.000
Work atmosphere based on trust and co-operation	4.20	.924	.000
About at work given	4.60	.635	.000
Fairness of the administration towards workers	4.60	.627	.000
Determining specific objectives	4.66	.581	.000

Results of Factor Analysis on 28 Variables and its ten dimensions

Regarding the pre-analysis testing for the suitability of the entire sample for factor analysis, the Kaiser-Meyer-Olkin measure of sampling adequacy was 0.565 and the Bartlett tests of sphericity (3400.762) was significant at $p < 0.01$, thus, indicating that sample was suitable for factor analytic procedures. According to analysis, factors with eigenvalues greater than 1.0 and factor loadings that are equal to or greater than 0.50 were retained. 28 items, loading under 10 dimensions were extracted from the analysis except 13 items and these 28 items explained 77.791 percent of the overall variance. As it is understood, along with the pre-reliability and factor analysis, the variables whose averages do not significantly differ from 3 are taken out of the consideration.

3.3 Factor Analysis of Motivational Variables

Table 3: Results of Factor Analysis on 28 Variables and its ten dimensions

Factors and Variables	Eigenvalue	Factor loadings	Variance (%)	Cronbach alpha
Factor 1-Salary and promotion	5.734		12.743	0.836
Appreciation for the job you do		.728		
Relationship between you and your co-workers		.728		
Possibility and promotion		.707		
Level of pay and salary		.707		
Earning according to performance		.654		
Achievement of aspirations		.584		
Factor 2- Social benefits besides pay	2.991		10.542	0.773
Working of your own accord		.808		
Holiday and leaveday opportunities		.807		
Health and doctor services		.700		
Travel opportunities		.614		
Factor 3- Work atmosphere	2.652		8.397	0.712
Efficiency and capability of first level manager		.857		
Group work		.767		
Work atmosphere based on trust and co-operation		.650		
Working with sympathetic co-workers		.609		
Factor 4- Job performance	2.186		8.036	0.683
Clearly defining the jobs to be done		.806		
Opportunity for self-improvement		.697		
Consideration of complaints and solutions		.643		
Factor 5-Prestige and respect outside the organization	1.705		7.507	0.622
Job accepting degree		.759		
Prestige outside of the organization and respect from outsiders		.689		
Success in your personal life		.687		
Factor 6- Prestige inside the organization and at work	1.531		6.974	0.622
Prestige inside the organization and respect from others		.734		
Physical conditions		.640		
Amount at work given		.508		
Factor 7- Management policy	1.491		6.813	0.504
Company policy and style of administration		.721		

Interpersonal relationship between supervisors and peers		.669		
Factor 8- Fringe Benefits	1.236		6.529	
Fringe benefits such as lodging and food		.880		
Factor 9- Social Services and Opportunities	1.150		5.375	
Social services and opportunities		.890		
Factor 10- Determining specific objectives	1.105		4.875	
Determining specific objectives		.921		

Overall alpha coefficient as the reliability analysis is 0.814. Items for each subscale were also subjected to reliability analysis. The alpha coefficients for the total scale were 0.836, 0.773, 0.712, 0.683, 0.622, 0.622 and 0.504 respectively for the 10 dimensions.

It shows us that Cronbach Alpha value is greater than 0,7 , we can trust the factors. However sometimes 0,5 value is acceptable for the social sciences.(B. Green at all, Using SPSS for windows and Macintosh Analyzing and understand data. P: 327)

According to Alfa research value, the scale of trust is shown below ;

- $0.00 < \alpha < 0.40$ scale not reliable.
- $0.40 < \alpha < 0.60$ scale less reliable.
- $0.60 < \alpha < 0.80$ scale medium reliable.
- $0.80 < \alpha < 1.00$ scale reliable.

Factor 1 : Salary and promotion ; Cronbach Alpha value is 0.836.

$0.80 < 0.836 < 1.00$ scale reliable.

Factor 2 : Social benefits besides pay ; Cronbach Alpha value is 0.773.

$0.60 < 0.773 < 0.80$ scale medium reliable.

Factor 3 : Work Atmosphere ; Cronbach Alpha value is 0.712.

$0.60 < 0.712 < 0.80$ scale is medium reliable.

Factor 4 : Job Performance ; Cronbach Alpha value is 0.683.

$0.60 < 0.683 < 0.80$ scale is medium reliable.

Factor 5 : Prestige and respect outside organization ; 0.622.

$0.60 < 0.622 < 0.80$ scale is medium reliable.

Factor 6 : Prestige outside organization at work ; 0.622

$0.60 < 0.622 < 0.80$ scale is medium reliable.

Factor 7 : Management policy ; 0.504.

$0.40 < 0.504 < 0.60$ scale less reliable.

3.3 Effective Motivational Factor

Table 4 : One- Sample Statistics and Test for Motivational Factors

Factors	Mean	Std. Deviation	Sig.(2-tailed) Test Value = 3 (p)
Salary and promotion (Factor 1)	4.4092	.56037	.000
Social Benefits besides pay (Factor 2)	3.8938	.74451	.000
Work Atmosphere (Factor 3)	4.3275	.60014	.000
Job Performance (Factor 4)	4.4733	.46468	.000
Prestige and respect outside the organization (Factor 5)	4.0867	.76439	.000
Prestige inside the organization and at work (Factor 6)	4.4833	.53127	.000
Management Policy (Factor 7)	4.2600	.78612	.000
Fringe Benefits (Factor 8)	3.9200	1.05792	.000
Social Services and Opportunities (Factor 9)	3.2700	1.38444	.006
Determining Specific Objectives (Factor 10)	4.6550	.58109	.000

Factor 1 : Salary And Promotion

After successful factor analysis, we found out that salary and promotion is the main factor which effects the motivation. Workers want their work to be recognized . By recognizing a good work, companies need to show a compliment by rising their salary or provide them a promotion.

Factor 2: Social Benefits Besides Pay

This is the second factor after our analysis for social benefits besides pay. Company should provide health care. They should make sure the workers take a necessary time off from work and take a vacation so that they get out of their work stress to improve their rent of the work.

Factor 3 : Work Atmosphere

This is the third factor after our analysis for work atmosphere. Company needs to provide a healthy and comfortable environment for their workers.

Factor 4 : Job Performance

This is the fourth factor after our analysis for job performance, organization need to clearly define the job description, provide an opportunity for self improvement and most importantly organization should consider their complaints and find a suitable solutions for workers problems.

Factor 5 : Prestige And Respect Outside The Organization

This is the fifth factor our analysis for prestige and respect outside the organization . Workers need to feel important. People needs to feel that their jobs are important for the community and they like to see some respect from the community.

Factor 6 : Prestige Inside The Organization And At Work

Other factor analysis results shows us that it is also important to provide good relations between co-workers and the right prestige that a workers seeks. This is called prestige inside the organization. Therefore to increase motivation within the organization or company, we *should encourage workers to get to know other co-workers better.*

Factor 7 : Management Policy

This is the seventh factor analysis for management policy. A successful management policy should be consist of a good work planning , planning workers holiday make sure the working environment makes workers happy and a successful career planning for its workers.

Factor 8 : Fringe Benefits

This is the eight factor analysis for fringe benefits. Besides workers salary, it is also a good motivation when a worker gets special aid for home rental, child support or heating supplies or partial help for their bill payments.

Factor 9 : Social Services and Opportunities

This is the ninth factor analysis for social services and opportunities . During their free times, workers can have some special training so that they also improve their social relation with their executives and also improve their knowledge.

Factor 10 : Determining Specific Objectives

This is last factor analysis for determining specific objectives are main factor which effects the motivation. According to these results we can conclude that workers needs to be promoted or recognized by their good work.

Inorder to a worker do their work effectively and bring some new customers to the bank, executive should take the motivation factors in consideration.

- **For the bank executives, these are the most motivation factors :**

1) Factor 10 : Determining specific objectives is mean value = 4.6550

According to these results we can conclude that workers needs to be promoted or recognized by their good work.

2) Factor 6 : Prestige inside the organization at work is mean value 4.4833

This is called prestige inside the organization. Therefore to increase motivation within the organization or company, we should encourage workers to get to know other co-workers better.

3) Factor 4: Job performance is mean value 4.4733

Organization need to clearly define the job description, provide an opportunity for self improvement and most importantly organization should consider their complaints and find a suitable solutions for workers problems.

4) Factor 1 : Salary and promotion is mean value 4.4092

Workers want their work to be recognized . By recognizing a good work, companies need to show a compliment by rising their salary or provide them a promotion.

5) Factor 3 : Work Atmosphere is mean value 4.3275

Company needs to provide a healthy and comfortable environment for their workers.

- **For the bank executives, these are the motivation factors :**

6) Factor 7 : Management Policy is mean value 4.2600

A successful management policy should be consist of a good work planning , planning workers holiday make sure the working environment makes workers happy and a successful career planning for its workers.

7) Factor 5: Prestige and respect outside the organization is mean value 4.0867

Workers need to feel important. People needs to feel that their jobs are important for the community and they like to see some respect from the community.

8) Factor 8 : Fringe Benefits is mean value 3.9200

Besides workers salary, it is also a good motivation when a worker gets special aid for home rental, child support or heating supplies or partial help for their bill payments.

9) Factor 2 : Social benefits besides pay is mean value 3.8938

Company should provide health care. They should make sure the workers take a necessary time off from work and take a vocation so that they get out of their work stress to improve their rest of the work.

10) Factor 9 : Social services and opportunities is mean value 3.2700

During their free times, workers can have some special training so that they also improve their social relation with their executives and also improve their knowledge.

CONCLUTION AND RECOMMENDATIONS

100 bankers from the Kıbrıs Türk Kooperatif Merkez Bankası, 30 bankers from the Limasol Türk Kooperatif Bank Ltd. and 70 bankers from the Yakın Doğu Bank Ltd. personnels are interviewed so our research. When customers choose their bank to work with, they ask for a smiling face and a fast transaction. Motivation is very important for a bank personnel with an unmotivated personnel, it is really hard to achieve a profit and a customer satisfaction. According to our survey, a company needs to consider these ten factors to increase workers motivation.

Inorder to a worker do their work effectively and bring some new customers to the bank, executive should take the motivation factors in consideration. . Most motivation factor from results of our survey ;

First factor, determining specific objectives , according to these results we can conclude that workers needs to be promoted or recognized by their good work.

Second factor prestige inside the organization at work, this is called prestige inside the organization. Therefore to increase motivation within the organization or company, we should encourage workers to get to know other co-workers better.

Third factor , job performance, organization need to clearly define the job description, provide an opportunity for self improvement and most importantly organization should consider their complaints and find a suitable solutions for workers problems.

Fourth factor salary and promotion ,workers want their work to be recognized . By recognizing a good work, companies need to show a compliment by rising their salary or provide them a promotion.

Fifth factor, work atmosphere, company needs to provide a healthy and comfortable environment for their workers. Sixth factor, management policy, a successful management policy should be consist of a good work planning, planning workers holiday make sure the working environment makes workers, happy and a successful career planning for its workers. Seventh factor, prestige and respect outside the organization, workers need to feel important. People needs to feel that their jobs are important for the community and they like to see some respect from the community. Eight factor fringe benefits, besides workers salary, it is also a good motivation when a worker gets special aid for home rental, child support or heating supplies or partial help for their bill payments. Ninth factor, social benefits besides pay, company should provide health care. They should make sure the workers take a necessary time off from work and take a vacation so that they get out of their work stress to improve their rent of the work. Tenth factor, social services and opportunities, during their free times, workers can have some special training so that they also improve their social relation with their executives and also improve their knowledge.

These ten factor very important for higher motivation.

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APPENDIX

There are 24 registered bank in TRNC with 2198 workers in total. (October 2007)

These Banks ;

- **Public State Saving Bank**

Kıbrıs Vakıflar Bank Ltd.

- **Private Banks**

Kıbrıs Türk Kooperatif Merkez Bank Ltd.

Türk Bankası Ltd.

Limasol Türk Kooperatif Bank Ltd.

Asbank Ltd.

Kıbrıs İktisat Bank Ltd.

Artam Bank Ltd.

Creditwest Bank Ltd.

Denizbank Ltd.

Yakın Doğu Bank Ltd.

Şekerbank (Kıbrıs) Ltd.

Akfinans Bank Ltd.

Yeşilada Bank Ltd.

Universal Bank Ltd.

Kıbrıs Continental Bank Ltd.

Viyabank Ltd.

Kıbrıs Faisal İslam Bank Ltd.

- **For in Branch Banks**

T.C. Ziraat Bankası

Türkiye Halk Bankası A.Ş.

HSBC Bank A.Ş.

Türkiye İş Bank A.Ş.

Oyak Bank A.Ş.

Türkiye Garanti Bankası A.Ş.

Türkiye Ekonomi Bankası A.Ş.

KKTC'DE BANKA ÇALIŞANLARINI MOTİVE EDEN FAKTÖRLER ÜZERİNE ANKET

Bu araştırma tamamen akademik araştırma maksatlı olup, başka hiçbir amaç için kullanılmayacaktır. Araştırmada, genel olarak banka çalışanlarını motive eden faktörleri belirlemeye yöneliktir. Aşağıda, beş bölümden oluşan soruların hepsini yanıtlamaya çalışmanız rica olunur. Yanıtlarınız, kesinlikle gizli kalacaktır.

Gösterdiğiniz yakın işbirliğine teşekkürlerimi sunarım.

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Yakın Doğu Üniversitesi
2006-2007 Bahar Dönemi (Mart 2007)

BÖLÜM 1. BANKA ÇALIŞANLARININ DEMOGRAFİK YAPISI İLE İLGİLİ SORULAR

1. Cinsiyetiniz ? ☐ Kadın ☐ Erkek
2. Yaşınız ? ☐ 25 ve altı ☐ 26-35 yaş arası ☐ 36-45 yaş arası ☐ 46 yaş ve üzeri
3. Medeni haliniz? ☐ Bekar ☐ Evli ☐ Dul
4. Tahsil durumunuz? ☐ İlkokul ☐ Ortaokul ☐ Lise ☐ Lisans veya Yüksek Lisans ☐ Doktora

BÖLÜM 2: BANKA ÇALIŞANLARINI MOTİVE EDEN(GÜDEN) ARAÇLAR

Lütfen Aşağıdaki değerlendirme çizelgesini kullanarak belirtilen araçların önemini işaretleyiniz

Hiç önemli değil	Önemli değil	kararsız	Önemli	Çok Önemli
1	2	3	4	5

Sıra No	İşini yaparken banka çalışanlarının mutlu ve başarılı olmalarını sağlayan (motive eden) araçlar	1	2	3	4	5
1	İşyerinizde yapılacak işlerin açık bir şekilde tanımlanması çalışma başarınızda sizin için ne kadar önemlidir?					
2	İşyerinizde şikayetlerin dikkate alınması-çözümü çalışma başarınızda sizin için ne kadar önemlidir?					
3	İşyerinizde kendi halinize çalışma başarınızda sizin için ne kadar önemlidir?					
4	İşyerinizdeki çalışma başarısını etkileyecek yetki ve sorumluluk sizin için ne kadar önemlidir?					
5	İşyerinizde terfi (yükselme) edebilme imkanı çalışma başarınızda sizin için ne kadar önemlidir?					
6	İşyerinizdeki ücret ve maaş seviyesi çalışma başarınızda sizin için ne kadar önemlidir?					
7	İşyerinizde kenidinizi geliştirme olanağı çalışma başarınızda sizin için ne kadar önemlidir?					
8	İşyerinizde kişilerarası ast-üst ilişkisi çalışma başarınızda sizin için ne kadar önemlidir?					
9	Kurum dışındaki prestij ve kurum dışındakilerden görülen saygı çalışma başarınızda sizin için ne kadar önemlidir?					
10	İşyerinizde çalışma veriminizi etkileyecek araç gereçlerin durumu çalışma başarınızda sizin için ne kadar önemlidir?					
11	İşyerinizde iş arkadaşlarınızla aranızdaki kişilerarası ilişkiler çalışma başarınızda sizin için ne kadar önemlidir?					
12	İşyerinin fiziksel şartları (havalandırma, ısıtma, aydınlatma vb.) çalışma başarınızda sizin için ne kadar önemlidir?					
13	İşyerinizdeki işletme politikası ve yönetim tarzı çalışma başarınızda sizin için ne kadar önemlidir?					
14	İşyerinizin sağlık ve doktor hizmetleri çalışma başarınızda sizin için ne kadar önemlidir?					
15	Özel hayatınızdaki başarı işyerinizdeki çalışma başarınızda sizin için ne kadar önemlidir?					
16	İşyerinizde sağlanan sosyal imkanlar ve hizmetler (spor, eğlence, piknik vb.) çalışma başarınızda sizin için ne kadar önemlidir?					
17	Kurum içindeki prestij ve kurumdaki diğer insanlardan görülen saygı sizin için ne kadar önemlidir?					
18	İşyerinizde yaptığınız işin takdir edilme durumu çalışma başarınızda sizin için ne kadar önemlidir?					
19	Bu işyerine katılırken umit ettiğiniz hususların gerçekleşme durumu çalışma başarınızda sizin için ne kadar önemlidir?					
20	İşyerinizdeki iş çeşitliliği çalışma başarınızda sizin için ne kadar önemlidir?					
21	Yaptığınız işten duyduğunuz başarı ve gurur duygusu çalışma başarınızda sizin için ne kadar önemlidir?					

Sıra No	İşini yaparken banka çalışanlarının mutlu ve başarılı olmalarını sağlayan (motive eden) araçlar	1	2	3	4	5
22	Yaptığınız işi benimseme dereceniz çalışma başarınızda sizin için ne kadar önemlidir?					
23	İşyerinizdeki hukuki iş güvenceniz ve devamlılık derecesi çalışma başarınızda sizin için ne kadar önemlidir?					
24	İşyerinizde yaptığınız iş ile ilgili kararlara katılma çalışma başarınızda sizin için ne kadar önemlidir?					
25	İşyerinizde işin önemi ve çekiciliği çalışma başarınızda sizin için ne kadar önemlidir?					
26	İşyerinizde sempatik iş arkadaşları çalışma başarınızda sizin için ne kadar önemlidir?					
27	İşyerinizde ekip çalışması çalışma başarınızda sizin için ne kadar önemlidir?					
28	İşyerinizde arabulucu (uzlaştırıcı) patron bulunması çalışma başarınızda sizin için ne kadar önemlidir?					
29	İşyerinizde performansla göre ücret uygulaması çalışma başarınızda sizin için ne kadar önemlidir?					
30	İşyerinizde ücret ve maaş dışı yapılan yardımlar (giyecek, lojman vb. imkanlar) çalışma başarınızda sizin için ne kadar önemlidir?					
31	İşyerinizde sağlanan seyahat olanakları çalışma başarınızda sizin için ne kadar önemlidir?					
32	İşyerinizdeki iş teftişleri (yoklamaları) çalışma başarınızda sizin için ne kadar önemlidir?					
33	İşyerinizde tatil/izin imkanları çalışma başarınızda sizin için ne kadar önemlidir?					
34	İşyerinizde amirin yeterliliği çalışma başarınızda sizin için ne kadar önemlidir?					
35	İşyerinizde müzik çalınması çalışma başarınızda sizin için ne kadar önemlidir?					
36	İşyerinizde çalışma saatlerinin uygunluğu çalışma başarınızda sizin için ne kadar önemlidir?					
37	Çalışma yerinin yakınlığı ve uygunluğu çalışma başarınızda sizin için ne kadar önemlidir?					
38	İşyerinizde güvene ve işbirliğine dayalı iş ortamı çalışma başarınızda sizin için ne kadar önemlidir?					
39	İşyerinizdeki iş yükünüz çalışma başarınızda sizin için ne kadar önemlidir?					
40	İşyerinizde yönetimin çalışanlara adil davranması (takdir/ödül adeleti) çalışma başarınızda sizin için ne kadar önemlidir?					
41	İşyerinizde açık ve belli hedeflerin tayini çalışma başarınızda sizin için ne kadar önemlidir?					

BÖLÜM 3: İŞ GÜVENLİĞİ

İstedğim sürece burada çalışabileceğime güveniyorum.

Kesinlikle katılmıyorum	Katılmıyorum	Kararsız	Katılıyorum	Kesinlikle katılıyorum
1	2	3	4	5

BÖLÜM 4: İŞ MEMNUNİYETİ (GENEL TATMİN)

Genel olarak söylemek gerekirse, işimden çok memnunum.

Kesinlikle katılmıyorum	Katılmıyorum	Kararsız	Katılıyorum	Kesinlikle katılıyorum
1	2	3	4	5

BÖLÜM 5: MOTİVASYON

İşimi iyi yaptığım zaman çok mutlu oluyorum.

Kesinlikle katılmıyorum	Katılmıyorum	Kararsız	Katılıyorum	Kesinlikle katılıyorum
1	2	3	4	5