

## Investigating the factors affecting the job motivation of the employees the state banks of Afghanistan

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### ABSTRACT

In every organization or public and private institution, there are certain problems that not paying attention to them can be a factor in reducing the productivity of the organization, or paying attention to it can be the basis for success in affairs. But if these factors are categorized and prioritized, job dissatisfaction can be seen at the top of them.

The job satisfaction survey acts as a tool for collecting the main information in organizations and enables managers to firstly compare departments or work groups with each other and secondly to prioritize issues and problems and thirdly, to identify the perceptions and expectations of employees so that they can improve the gap between the current situation and the desired situation.

This research was conducted in three state banks (Melli, New Kabul Bank, and Pashtani), based on the existing limitations, the total population is unknown, and if the total population is unknown, using the Morgan formula, the sample population is 374 people, but due to increasing the degree 400 questionnaires were distributed and collected.

In this research, four hypotheses were designed, and all four hypotheses were confirmed after the test, which means that there is a significant relationship between job satisfaction and salary, productivity and service quality, and work speed. Services You should pay more attention to the job satisfaction of your employees.

**Keywords:** job satisfaction, effectiveness, productivity, service quality, motivation

### 1. Introduction

One of the most efficient resources in maintaining the survival of civilizations and governments is human power, which governments expand their dominance and economic

power in the region by effectively using this power. The availability of more human power may guide governments toward a developed economy, but increasing the effectiveness of this power is far more important than its abundance.

The subject of motivation has been the subject of researchers' attention for the past decades, and researchers using the content theories of scholars such as Maslow (hierarchy pyramid), Herzberg (motivational and health two-factor theory), McClelland (triple theories), Alderfer, Gust (general theory of needs) and Murray (theory of apparent needs), etc. and from the process theories of scholars such as Porter and Lauer (motivational model), Latham and Locke (goal determination theory), equality theory and strengthening theory at the levels of organizations and organizations different organizations have benefited and many types of research have been conducted by scientists and researchers regarding job satisfaction, motivational factors and how to increase the effectiveness of each factor in different organizations of different countries and they have benefited from the results of their research. If we want to define motivation theoretically and scientifically, motivation is the force that puts pressure on a person to do his job well and carefully, and with interest. In fact, motivation is a force that leads managers to perform their duties in a better way (Abtahi, 2018, p. 12).

The effectiveness of the use of human resources depends on the provision of conditions, career advancement, and a broad operating environment for the government's operational force. The pivotal role in the transformation of the organization and huge organizational transformations originates from the unlimited intellectual abilities of this agent. Governments encourage and encourage their workforce by using various motivational tools to achieve their goals. Increasing the motivation of human resources that follows the increase in efficiency is a very difficult task and research that can be achieved with systematic research in this direction. Different factors and factors have been presented regarding the increase in the workforce in different countries, each of which has different effects. In this regard, it provides.

In today's organizations, the existing economic conditions and insufficient salaries and wages, as well as the problems caused by external conditions, have made it difficult for managers to increase employee motivation and created a bottleneck in the way of employee job satisfaction factors. Using various measures, managers can identify hidden inadequacies and unknown motivational factors and implement ways out of this problem.

Motivation is a chain process that starts with a feeling of need, then brings the desire and causes tension and action, and as a result, action is taken to achieve the goal and finally, the desire is satisfied. Motivation in organizations is a collective and group issue. Managers without sufficient motivation cannot cultivate highly motivated employees, and low-motivated employees are not unaffected by the manager's behaviors and motivations.

One of the effective ways to motivate employees is to set specific and accessible goals for them. These goals should have motivational power and employees should be given the opportunity to get involved in issues and have a more active and effective role in decision-making through participatory methods.

The manager must align and coordinate the behavior of the employees with the goals of the organization by preserving the dignity and human dignity of the employees and honoring their efforts and improving their abilities and recognizing the different individual and organizational needs. Economists and most managers believe that money (salary) plays an important role in motivation and job satisfaction, while behavioral scientists consider its effect

on motivation and job satisfaction to be insignificant. Part of the motivation and productivity in the job depends on the coordination between the job characteristics and the abilities, needs, interests, and values of people (Akbari, 2013, p. 129).

Career motivation is one of the traditional pillars of human resource management studies, whose traces can be traced back to the famous studies of Hawthorne and Elton Mayo's research group. Undoubtedly, increasing the motivation of employees is a fundamental element in improving the productivity of the workforce and is the cornerstone of any progress in the organization. Motivation has a close relationship with other elements of human resource improvement, such as satisfaction or sustainability of human resources, so this element and its relationships with other elements and components of human resource improvement will be studied further (Khodayar, 2008, p. 25).

### **1.1. Research purposes**

1. Explaining the relationship between employee job satisfaction and motivation.
2. Explaining the relationship between employee job satisfaction and productivity.
3. Explaining the relationship between employee job satisfaction and service quality.
4. Explaining the relationship between the job satisfaction of employees and the work speed of organizations.

### **1.2. Research questions**

1. To what extent does job satisfaction increase motivation?
2. To what extent does job satisfaction increase productivity and efficiency?
3. To what extent does job satisfaction increase service quality?
4. To what extent does job satisfaction cause the work speed of employees?

### **1.3. Research hypotheses**

- It seems that there is a significant relationship between job satisfaction and motivation.
- It seems that there is a significant relationship between job satisfaction and productivity.
- It seems that there is a significant relationship between job satisfaction and service quality.
- It seems that there is a significant relationship between job satisfaction and work speed.

### **1.4. Research variables**

In this research, the findings are focused on the following variables:

#### **1.4.1. Dependent variable:** job satisfaction

#### **1.4.2. Independent variables:**

- Salaries and wages (matching with the needs of life, fairness, distribution method, responsibility, and rights)
- Productivity (supervision of officials, use of abilities, fair division of work, promotion, and progress)
- Quality of service (acceptance of ideas and suggestions, support of officials, competent supervisor)
- Work speed (tools and equipment, facilitating communication, access to officials)

## 2. Literature review

### Theoretical foundation of research

#### 1. Job satisfaction models

The researchers mainly presented two models to explain job satisfaction, which are the tendency explanation model and the situational explanation model.

Tendency model of job satisfaction

It is determined based on the needs, expectations, attitudes, and values of the employees. The socialization of people in different social groups is the source of producing their different wishes, expectations, values, and requests. He brings himself to his job and this is the set of personality factors that determine the level of job satisfaction a person (Ghiselli, 2001, 219).

#### 2. Situational explanation model

The work itself, the nature of the job, and the environmental factors surrounding it are considered regardless of the set of individual tendencies to determine job satisfaction. A little reflection on the structure of this model is enough to show that these two models are complementary to each other and both are effective in determining and explaining the job. (Armstrong, 1993, 33-34).

### 3. Motivational theories

1. Consistency Theory. These theories seek the consistency and internal adaptation of the organization and improve the motivation of employees along with group unity.
2. Self-Discrepancy Theory We always have beliefs in the organization that are different and distinct according to each person.
3. Reactance Theory Dissatisfaction always arises when people's freedom is threatened.
4. Extrinsic Motivation These motivations are often external, such as tangible rewards, salaries, and benefits, health, and social security, and housing.
5. Intrinsic Motivation These are internal motivations such as value rewards such as dignity, education, promotion, appointment, and personality (Amichaiy, 2008, 34).

### 4. Research findings

#### Analysis of econometric models

In this section, using the collected data, we analyze the data and the econometric model developed for this research.

In order to analyze the present research, we obtain data from the MANOVA model or multivariate analysis of variance using SPSS AMOS software as follows:

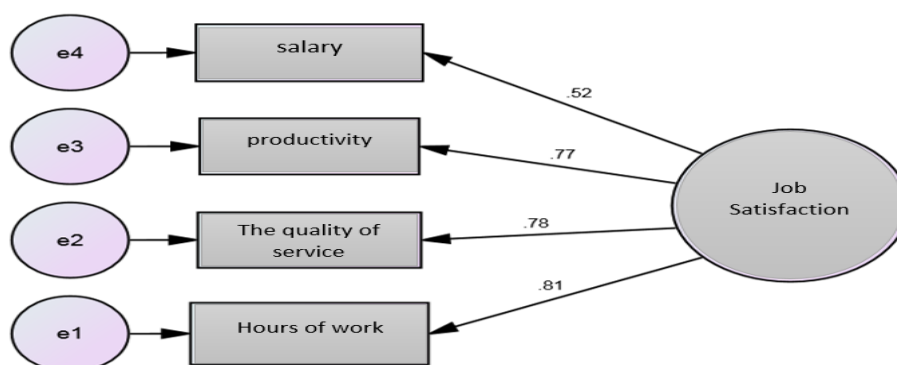


figure 1. Data results in AMOS SPSS software

The above graph shows that the intensity of the relationship between salary variables and job satisfaction is 0.52. The intensity of the relationship between productivity variables and job satisfaction is 0.77. The intensity of the relationship between service quality variables and job satisfaction is 0.78. The intensity of the relationship between the variables of working hours and job satisfaction is 0.81.

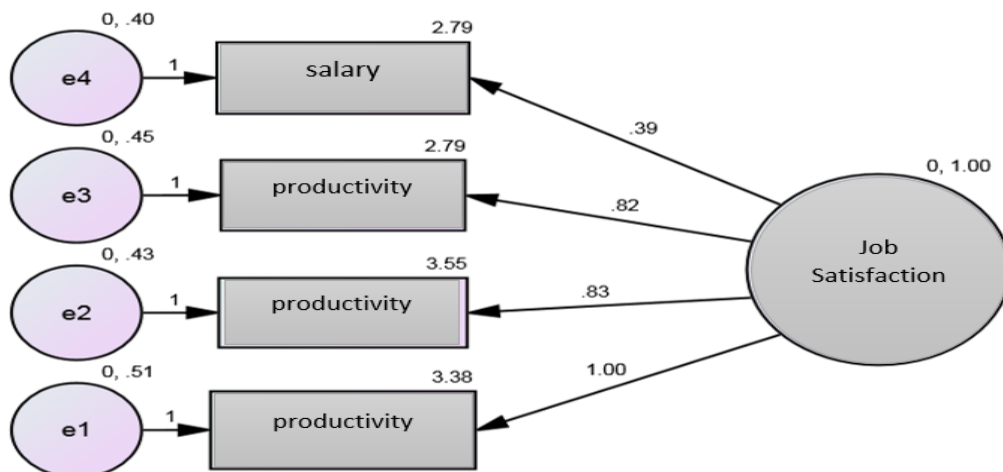


Figure 2. Data results in AMOS SPSS software

The above graph shows that the intensity of the relationship between salary variables and job satisfaction is 0.39 with a variance value of 0.40. The intensity of the relationship between productivity variables and job satisfaction is 0.82 with a variance value of 0.45. The intensity of the relationship between service quality variables and job satisfaction is 0.83 with a variance value of 0.43. The intensity of the relationship between the variables of working hours and job satisfaction is 1 with a variance value of 0.51.

**Regression Weights: (Group number 1 - Default model)**

	Estimate	S.E.	C.R.	P
V5 <--- F1	1.000			
V4 <--- F1	.825	.046	18.051	***
V3 <--- F1	.820	.046	17.792	***
V1 <--- F1	.387	.037	10.595	***

Table 1. Regression estimation chart and relevant data test

The above table shows the angle coefficients in which the intensity of job satisfaction and salary is 0.825 and it is significant at the alpha level of one percent. The intensity of the relationship between the productivity variable and job satisfaction is 0.820 and it is significant at the alpha level of one percent. The intensity of the relationship between the variable of service quality and the variable of job satisfaction is 0.387 and it is significant at the alpha level of one percent.

**Intercepts: (Group number 1 - Default model)**

	Estimate	S.E.	C.R.	P
V5	3.382	.061	55.008	***
V4	3.546	.053	67.067	***
V3	2.794	.053	52.617	***
V1	2.792	.037	75.294	***

Table 2. Diagram of regression estimation of the intersection of variables

As can be seen in the above diagram, the estimate of the intersection of the independent variable and the dependent variable in the field of wages is equal to 3.382, in the field of productivity it is equal to 3.546, in the field of service quality it is 2.794 and in the field of work speed it is equal to 2.792.

**Variances: (Group number 1 - Default model)**

	Estimate	S.E.	C.R.	P
F1	1.000			
e1	.508	.056	9.093	***
e2	.434	.045	9.734	***
e3	.453	.045	9.987	***
e4	.399	.030	13.127	***

Table 3. Regression estimation diagram of variables variance

The above table shows the angle coefficients in which the intensity of job satisfaction and salary is 0.508 and is significant at the alpha level of one percent. The intensity of the relationship between the productivity variable and job satisfaction is 0.434 and it is significant at the alpha level of one percent. The intensity of the relationship between the variable of service quality and the variable of job satisfaction is 0.453 and it is significant at the alpha level of one percent.

Based on the results of this test, regarding the determination of the average difference between motivational factors and job satisfaction, the average difference between job satisfaction and productivity, the average difference between job satisfaction and service quality, and the average difference between job satisfaction and work speed in the statistical population, according to The assumption of the equality of variances of the statistical population based on the data and the obtained P value.

For the indicators of salaries and wages, growth, progress and career development, job responsibility, job security, recognition and appreciation, supervision and supervision, communication with others and conditions and work environment at the  $\alpha=0.05$  level (type 1 error), the result can be found that motivational factors have an effect on job satisfaction, also based on the results of one-factor variance analysis to investigate the effect of motivational factors, job satisfaction, productivity, service quality and work speed and considering the assumption of equality of variances of the statistical population based on the data and value P obtained For the indicators of salaries and wages, growth, progress and career development, job responsibility, job security, recognition and appreciation, the way of supervision and supervision, communication with others and working conditions and environment at  $\alpha=0.05$

level, it can be concluded that motivational factors have an effect on satisfaction. It is an impressive job.

### Testing research hypotheses

In this section, we will first test the research hypotheses and then analyze the comparison of motivational factors and fields.

**First hypothesis:** Is there a significant relationship between job satisfaction and motivation?

In order to analyze, describe and confirm the formulated hypotheses of this research, we summarize the various tests that we conducted using SPSS software in the previous section:

### Correlation

The scope of job satisfaction	Salary area			
.83**	1.000	The correlation coefficient	Salary area	Spearman's rho
.000		Sig. (2-tailed)		
400	400	N		
1.000	.83**	The correlation coefficient	The scope of job satisfaction	
	.000	Sig. (2-tailed)		
400	400	N		

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 4. Correlation in SPSS software

- ✓ Using SPSS, we determined the reliability of the data, which is 79.1% and above 60% minimum.
- ✓ We used the serial autocorrelation test between the residuals to see if there is a correlation between the residuals or not.
- ✓ We used the test of equality of variances of the residuals to determine whether the residuals have the same variance or not.
- ✓ We used the Jarek-Beira test for the normal distribution of the residuals.
- ✓ Using the MANOVA (multivariate analysis of variance) method, we obtained the probable value (P-Value), probable value (F), coefficients of independent variables, and coefficient of determination.
- ✓ We obtained the correlation level for salary and job satisfaction areas using Spearman's correlation test.
- ✓ We analyze the results of the mentioned tests in order to confirm or reject the formulated hypotheses of this research as follows:
- ✓ As can be seen in the above graph, the probability value (F) of 0.0000 has been obtained for the salary area, which is smaller than 0.05, so it can be argued that there is a significant relationship between salary and job satisfaction. Also, Spearman's correlation between salary and job satisfaction is 0.83, which indicates a significant positive relationship between salary and job satisfaction. Based on this, the first hypothesis of this research, that there is a significant relationship between salary and job satisfaction, is confirmed and the opposite hypothesis is rejected.

**Second hypothesis: Is there a significant relationship between job satisfaction and productivity?****Correlation**

Productivity area	The scope of job satisfaction			
.569**	1.000	The correlation coefficient	The scope of job satisfaction	Spearman's rho
.000		Sig. (2-tailed)		
400	400	N		
1.000	.569**	The correlation coefficient	Productivity area	
	.000	Sig. (2-tailed)		
400	400	N		

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 5. Correlation in SPSS software

As can be seen in the above diagram, the probability value (F) of 0.0000 has been obtained for the area of productivity, which is smaller than 0.05, so it can be argued that there is a significant relationship between productivity and job satisfaction. Also, Spearman's correlation between productivity and job satisfaction is 0.569, which indicates a relatively strong and significant positive relationship between productivity and job satisfaction. Based on this, the second hypothesis of this research, that there is a significant relationship between productivity and job satisfaction, is confirmed and the opposite hypothesis is rejected.

**The third hypothesis:** Is there a significant relationship between job satisfaction and service quality?

**Correlation**

Service area	quality	The scope of job satisfaction		
.438**	1.000	The correlation coefficient	The scope of job satisfaction	Spearman's rho
.000		Sig. (2-tailed)		
400	400	N		
1.000	.438**	The correlation coefficient	Service quality area	
	.000	Sig. (2-tailed)		
400	400	N		

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 6. Correlation in SPSS software



As can be seen in the above graph, the probability value (F) of 0.0000 has been obtained for the service quality domain, which is smaller than 0.05, so it can be argued that there is a significant relationship between service quality and job satisfaction. Also, Spearman's correlation between service quality and job satisfaction is 0.438, which indicates a relatively strong and significant positive relationship between service quality and job satisfaction. Based on this, the third hypothesis of this research, that there is a significant relationship between service quality and job satisfaction, is confirmed and its opposite hypothesis is rejected.

**Fourth hypothesis:** Is there a significant relationship between job satisfaction and work speed?

**Correlation**

Working speed range	The scope of job satisfaction	The correlation coefficient	The scope of job satisfaction	Spearman's rho
.248**	1.000	Sig. (2-tailed)		
.000				
400	400	N		
1.000	.248**	The correlation coefficient	work speed	
	.000	Sig. (2-tailed)		
400	400	N		

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 7. Correlation in SPSS software

As can be seen in the above diagram, the possible value (F) of 0.0000 was obtained for work speed, which is smaller than 0.05, so it can be argued that there is a significant relationship between work speed and job satisfaction. Also, Spearman's correlation between service quality and job satisfaction is 0.248, which indicates a relatively weak significant positive relationship between work speed and job satisfaction. Based on this, the fourth hypothesis of this research, that there is a significant relationship between work speed and job satisfaction, is confirmed and the opposite hypothesis is rejected.

**5. Discussion and Conclusion**

Comparative analysis of theories and conclusions from hypothesis testing

There has been a lot of research on the effect of motivational factors among public and private employees, which shows its importance and effects on the economic mechanism in the current conditions, and it is concluded that managers and employers understand the importance of employee motivation and pay serious attention to it. Therefore, the review of the studies

conducted in this field and comparing it with the current research can add more importance to the role and impact of this research. Therefore, in this section, we analyze the comparison of the theory of this research with the most important research.

Of course, it should not be said that these factors are selected based on the job profile model of state bank employees, having independence in doing work and self-development interests of employees and have an impact on employee motivation.

**The main areas of motivation for state bank employees in terms of priority are:**

**Prioritizing motivational areas according to data**

standard deviation	Average	Areas
1.2	2.80	Salary
1.3	2.80	Productivity
1.3	3.14	Job Satisfaction
1.23	3.38	work speed
1.3	3.55	the quality of service

Table 8. Prioritizing motivational areas according to data

The results of this research showed that among the relevant motivational areas, the salary and wages area has the highest level of effectiveness and the areas of productivity, job satisfaction, work speed, and service quality are placed in the next ranks respectively. Disturbed theories of motivation, including Yatter’s and Lauer’s model, are consistent in motivation, which introduces the appropriateness of rights and privileges and job importance as effective motivational factors in creating job satisfaction as a key factor.

**The main background factors in motivating state bank employees in terms of priority are:**

**Prioritizing motivational factors according to data**

standard deviation	Average	Agents
1.3	2.13	Proportion of salaries and privileges with the needs of life
1.3	2.19	Use of talent and ability
1	2.21	Fairness of rights and privileges
1.4	2.51	Career importance
1.3	2.53	Supervision of officials
1.4	2.54	Facilitate communication
1.4	3.45	The fairness of promotion and organizational progress
1.3	3.45	Competent managers
1.2	3.47	Long-term work stability
1.2	3.48	Official support
1.4	3.56	Tools and equipment
1.3	3.66	Fair division of labor
1.4	3.71	Accepting ideas and suggestions
1	4.05	Responsibility for work
1.3	4.05	Timely access of officials

Table 9. Prioritization of motivational factors according to the data

The results of this research showed that the motivational factors related to salaries and privileges (proportionality of salaries with the needs of life) create the most motivation among employees. While in the field of job satisfaction (job importance), in the field of productivity (utilizing the talent and ability of employees), in the field of service quality (capable and skilled managers), and finally in the field of work speed (facilitation in communication), it plays a significant role in motivation. Employees create in addition, the field of salaries and privileges was one of the most motivating among the existing areas, and the factors of proportionality of salaries and privileges, the use of people's ability to increase productivity, and the fairness of salaries and privileges in the organization, respectively, are effective factors in increasing motivation among employees. It is calculated. These findings are consistent with the results of Neale's research (1373), which introduces salary suitability and job importance as motivational factors in creating job satisfaction.

According to the comparison of factors affecting the motivation of state bank employees, it is observed that the employees of state banks have significant differences in functional background factors, such as the existence of a fair standard in the payment of benefits, the fairness of promotion and career advancement, the effective use of abilities to increase productivity and job importance, employees have been the competent and skillful comparison factors of the manager.

The findings of the research showed that the average job satisfaction of state bank employees is lower than the standard level. In some limited research such as Ashrafi (2012) also shows relatively little job satisfaction among government employees compared to private sector employees. Comparing these results with the findings of Hariri's research (1381) in the community of university libraries in the centers of the provinces of Iran, in which the job satisfaction of librarians was very close to the average level, it is possible to reach the conclusion that the librarians of public libraries in Iran They have even less job satisfaction than the employees of state banks. Of course, this conclusion is not improbable considering the different management conditions of the country's state banks compared to Iran's university libraries. In addition, some researchers such as "Poorz" (2003) have pointed to more job satisfaction among public employees than among private sector employees.

As mentioned in the findings section, the average result from the analysis of the general question at the end of the questionnaire, which examines the motivational factors and job satisfaction together and in a general index, was 3.13, which is slightly above the average. According to the findings of previous research, it also shows that job satisfaction when measured with the general index is usually a little more than the detailed index, which can be the reason that people pay less attention to unsatisfactory details in the general view of their occupation. they do.

In this article, an attempt has been made to identify the effective factors of lack of motivation among employees and to determine the effectiveness of these factors, which play a significant role in increasing productivity, service quality, and work speed, and eliminating deficiencies and implementing health factors (and motivational) we may be able to increase the effectiveness of existing human resources and maximize the efficiency of this workforce in government departments.

In general, it can be concluded that the motivation and job satisfaction of the employees were the most vulnerable from the perspective of the salary matching their life needs and the fairness of promotion and career advancement, and they demanded an all-

around and all-inclusive measure in their banks. In addition, they agreed with the idea of minimal use of their abilities for the sake of increasing productivity.

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