CERTIFICATION

The undersigned certify that have read and hereby recommend for acceptance by the UNILAK the thesis effect of organization culture on employees’ motivation case study: UNGUKA BANK LTD. in fulfillment of the requirements for the degree of Master of Business Administration, Option of finance from the Coordination of MBA, Faculty of Economic Sciences and Management.

Supervisor: Dr. BUTERA Edison

Date…………………………………………………………

Signature………………………………………………….
DECLARATION

I, BAMURANGE Josiane hereby declare that this thesis is my own original work. To the best of my knowledge it contains no materials previously published or written by another person, nor material which to a substantial extent has been accepted for the award of any other degree or diploma at the UNILAK or any other institution, except where due acknowledgement is made in the thesis. Any contribution made to the research by others, with whom I have worked at UNILAK or elsewhere is explicitly acknowledged in the thesis.

I also declare that the intellectual content of this thesis is the product of my own work, except to the extent that assistance from others in the thesis’s design and conceptions or in style, presentation and linguistic expression is acknowledged.

Signature: ………………………………….

Date……………………………………

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ACKNOWLEDGEMENT

The success and completion of this project would not have been possible without the help, direction, encouragement and prayers of a number of people.
First and foremost, I would like to thank God Almighty for providing with this unique opportunity, clear direction and success in my project work.

I want to thank in a special way my supervisor Dr. BUTERA Edison for his tireless effort he committed to critically read through this research and guiding me to the completion of this research.

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Finally, I would like to convey my special thanks the UNGUKA BANK LTD employees, for their warmth and hospitality, and for providing me with all required information patiently.

May the Almighty God bless you.

BAMURANGE Josiane
DEDICATION

To my beloved husband and our quadruplet
   To my beloved parents,

   To my sisters and brothers,
ABSTRACT

In current years it is being commented that companies were changing their organisational culture and placing greater emphasis on flexibility and efficiency, as they were now expected to adapt to changing conditions cut costs in order to be competitive. Organisational culture is a social control mechanism and at the same time frames people's interpretations of organisational events and basic assumptions about organisational processes. If there is widespread agreement about these basic assumptions and values, in an organisation, behavioural consistency should increase and lead to enhance organisational motivation and performance. All the employees want to work in the company with high profile. Employees agreed that the reputation of the company plays an important role in working within a company. However, some of the employees made it clear that they were interested in earning money only, but that does not mean that the employees who were interested in reputation/profile of the company had no interest in money. It is clear that people are interested in good relationship within the workplace. The overall observation of this research revealed that the most dominant factors for the motivation of employees were high salary, employee relationships, and staff development. All the employees gave importance to organizational facilities. Employees believe that good relationship with peers/subordinates makes their task easier and interesting. Training has been the issue with most of the employees of the bank. However, employees believe that company should provide training to its employees in order to develop their careers and in turn achieve increased literature discussed performance from them. In Unguka surveyed there must be a greater emphasis on allowing employees to participate fully in the operation of the organisation. Such a participative management style is the opposite of autocratic management and can be defined as a system engaging employees as willing coproducers of, valuable contributors to-, as well as co-owners of a better future. It involves much more than sharing authority and decision making, for it actively seeks employee inputs, allowing the employees to contribute to the resolution of work-related issues. The basic idea of participation improved incentive, salary recognition, a shift toward sharing control and power, founded on the assumptions that providing employees with more control, information, and responsibility improves worker satisfaction and increases productivity.

Key words: Organization Culture, Employees Motivation
# TABLE OF CONTENTS

CERTIFICATION .............................................................................................................. i

DECLARATION .................................................................................................................. ii

ACKNOWLEDGEMENT ................................................................................................. iii

DEDICATION ...................................................................................................................... iv

ABSTRACT ......................................................................................................................... v

TABLE OF CONTENTS ...................................................................................................... vi

LIST OF FIGURES ........................................................................................................... xi

LIST OF ABBREVIATION AND ACRONYMS ................................................................... xii

CHAPTER ONE: GENERAL INTRODUCTION ................................................................. 1

1.0 Introduction ............................................................................................................... 1

1.1 Background of the study .......................................................................................... 1

1.2 Statement of the problem ........................................................................................ 4

1.3 Objectives of the Study ............................................................................................ 5

1.3.1 General Objective .............................................................................................. 5

1.3.2 Specific Objectives ............................................................................................. 5

1.4 Research questions .................................................................................................. 5

1.5 Research Hypothesis ................................................................................................. 5

1.6 Significance of the study .......................................................................................... 6

1.7 Scope of the study .................................................................................................... 7

1.8 Justification of the study .......................................................................................... 7

1.9 Limitations of Study ............................................................................................... 8
CHAPTER TWO: REVIEW OF LITERATURE ................................................................. 9

2.1 Theoretical framework .................................................................................. 9
2.1.1 Organizational culture ........................................................................... 9
2.1.2 Organizational culture guiding employee behaviours ......................... 12
2.2 Motivation ..................................................................................................... 13
2.2.1 Motivational theories .......................................................................... 14
2.2.2 Factors of motivation .......................................................................... 16
2.3 Employee motivation .................................................................................. 18
2.4. Factors Affecting Employee .................................................................... 21
2.5. Related studies ......................................................................................... 22
2.6. Research Gap and Critical Review ......................................................... 24

CHAPTER THREE: RESEARCH METHODOLOGY .............................................. 26

3.1 Research design .......................................................................................... 26
3.2. Population and sampling techniques ....................................................... 26
3.2.1. Population of study ......................................................................... 26
3.2.3. Sampling techniques ....................................................................... 26
3.3 Data collection ............................................................................................ 28
3.3.1 Primary data ....................................................................................... 28
3.3.1.1. Questionnaire ............................................................................ 29
3.3.1.2. Interview .................................................................................. 30
3.3.1.3. Observation .............................................................................. 30
3.3.2 Secondary data .................................................................................... 30
3.3.3 Validity and reliability of instruments ................................................. 30
3.3.3.1 Validity of Instrument ................................................................ 30
3.3.3.2 Reliability of the instrument .......................................................... 31
3.4. Data Collection Procedures ............................................................... 32
3.5 Data processing and Data analysis ....................................................... 32
3.5.1 Editing .............................................................................................. 33
3.5.2 Coding .............................................................................................. 33
3.5.3 Tabulation .......................................................................................... 34
3.5.4 Treatment of Data .............................................................................. 34
3.5.5 Correlation ......................................................................................... 34
3.6 Ethical Consideration ............................................................................ 36

CHAPTER FOUR: PRESENTATION OF FINDINGS, ANALYSIS AND
INTERPRETATION ..................................................................................... 37

4.1 Systematic presentation of data ............................................................. 37
4.2 Analysis of data, discussion and interpretation of the results .................. 37
4.2.1 Respondent Demographics ............................................................... 37
4.2.2 Perception of respondents on Organization culture ............................ 41
4.2.3 Performance Approval ..................................................................... 44
4.2.4 Correlation and regression analysis .................................................. 46

CHAPTER FIVE: SUMMARY OF MAJOR FINDINGS, CONCLUSION AND
RECOMMENDATIONS .............................................................................. 49

5.1 Introduction ............................................................................................ 49
5.2 Summary of Findings ............................................................................ 49
5.3 Recommendation ................................................................................... 51
LIST OF TABLES

Table 3.1: Categories of respondents ................................................................. 27

Table 3.2: Evaluation of correlation .................................................................... 35

Table 3.3: Summary showing evaluation of mean ............................................... 35

Table 4.1: Respondent Demographics ................................................................. 38

Table 4.2: Observable artifacts ........................................................................... 41

Table 4.3: Espoused values ................................................................................. 42

Table 4.4: Basic underlying assumptions ............................................................ 43

Table 4.5: Job performance ............................................................................... 44

Table 4.6: Organization commitment ................................................................. 45

Table 4.7: Less employee turnover ................................................................. 46

Table 4.8: Correlations /test of hypotheses ...................................................... 46
LIST OF FIGURES

Figure 1.1: Conceptual framework .................................................................................. 7

Figure 2.2: showing Maslow’s Hierarchy theory ............................................................... 15

Figure 2.3: showing ‘Herzberg’s two factor theory’ ......................................................... 16

Figure 4.1: Gender of respondents .................................................................................. 39

Figure 4.2: Age of respondents ....................................................................................... 39

Figure 4.3: Experience of respondents .......................................................................... 40

Figure 4.4: Education level of respondents .................................................................... 40
# LIST OF ABBREVIATION AND ACRONYMS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
</tr>
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<tbody>
<tr>
<td>CVI</td>
<td>Content Validity Index</td>
</tr>
<tr>
<td>C.E.O</td>
<td>Chief Executive Officer</td>
</tr>
<tr>
<td>I.E</td>
<td>Id Est Latin &quot;that is.&quot;</td>
</tr>
<tr>
<td>J&amp;K bank</td>
<td>Jammu and Kashmir Bank</td>
</tr>
<tr>
<td>HR</td>
<td>Human Resource</td>
</tr>
<tr>
<td>HRM</td>
<td>Human Resource Management</td>
</tr>
<tr>
<td>HRD</td>
<td>Human Resource Development</td>
</tr>
<tr>
<td>LTD</td>
<td>Limited</td>
</tr>
<tr>
<td>SPSS</td>
<td>Statistical Package for the Social Science</td>
</tr>
<tr>
<td>UNILAK</td>
<td>University of Lay Adventists of Kigali</td>
</tr>
<tr>
<td>USA</td>
<td>United States of America</td>
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</table>
CHAPTER ONE: GENERAL INTRODUCTION

1.0 Introduction

In this chapter the researcher discusses the study based on the following sub-headings: the background of the study, the problem statement, objectives of the study, research questions, scope and significances of study, limitation of study. The research work will be based on the effect of Organizational culture on employee motivation which explains the behavior of humans who are part of an organization and the meanings that people react to their actions. Basically a culture includes the organization values, visions, norms, working language, systems, symbols, beliefs, and habits.

1.1 Background of the study

According to Ricky (2007), culture is an important part of internal environment of an organization. Organizational culture is the set of values, beliefs, behaviors, customs, and attitudes that helps the members of the organization understand what it stands for, how it does things, and what it considers important.

In 1997, Hofstede while researching on organizational culture stated that culture of organizations is the collective programming of mind that distinguishes the members of one organization from another. According to Hofstede, organizational cultures are different from that of national culture.

Unlike national cultures, people are conscious of organizational cultures and they learn this culture later in their life at workplace (cited from Hofstede, 2005). Schneider (2004) proposed that an organization’s culture establishes the rules within which people act in addition to the ways and methods in which people communicate. Through an understanding of group culture, employees know exactly what is required of them in any given situation (Deal and Kennedy, 2000) and it also replaces the need to enforce rigid procedures or control mechanisms through rigorously explicit supervision because it functions as an internal control mechanism that coordinates employee efforts (Lee-Ross and Lashley, 2003). As culture is ‘the way things are done within a group’ it sets priorities and expectations, enabling people to learn and understand
what is important, subsequently identifying those actions that lead to punishment and those that lead to reward. Besides, Brown, 1998 stated that there is a link between culture and motivational factors which are essential for the organization’s performance.

As per Schein (2009), it is tempting to emphasize the significance of corporate cultures for performance, growth, and success. In the beginning of 1980’s, books identifying the characteristics of excellent companies in USA (Peters and Waterman, 1982) and the secrets behind that the time successful Japanese companies (e.g. Ouchi 1981), highlighted organizational culture.

According to Boddy 2002, many organizations have been seen emerging with great success while achieving the organizational goals, then after a few years, these organizations fail to demonstrate consistency in performance and hence fail to produce goods and services in the way they used to. Boddy blames organizational culture for such outcome.

Organizational culture includes an organization's expectations, experiences, philosophy, and values that hold it together, and is expressed in its self-image, inner workings, interactions with the outside world, and future expectations. It is based on shared attitudes, beliefs, customs, and written and unwritten rules that have been developed over time and are considered valid. Although organizational culture theory and practice have been clarified by practitioners and scholars over the past several years, there is much to be explored regarding interactions between organizational culture on employee learning and performance outcomes. This study examined the effect of organizational culture on employee motivation and organizational outcome variables with a sample of employees working in UNGUKA Bank ltd.

Motivation is abroad and wide concept that has been widely studied by many scholars. According to Stoner and Freedman (1989), an employee must be willing to make his ability or capacity to work in order to benefit from his or her employer. When people with capacity or ability are willing to work, it is said that such people have been motivated. Most scholars and management theorists agreed that motivation is a critical requirement for organizational success and employee performance, but have varying views as to how workers can be motivated furthermore; none of the scholars have a theory of motivation that is universally acceptable
through time and space due to variability and unpredictability of human behavior. Many contemporary authors have tried to define the concept of motivation as the psychological that gives behavior purpose and direction (Kretnes, 1995), an internal drive to satisfy an unsatisfied need (Higgins, 1994); and the will to achieve, however according to lynch (2002) Motivation is a process that arouses, sustains and regulate behavior towards specific goals, the drive to excel. It is also the amount of effort or intensity faction that people put into their activities.

The organizational culture has an important and direct influence on behaviour of the people of an organization. The believes that organization culture can either encourage an employee to give out his best for the sake of organizational goals or it can discourage or demoralize people and can be dangerous for the performance of the organization.

Geert Hofstede started researching on national culture in 1970’s and later he researched on organizational culture (Hofstede, 2005). In his primary research, he found that national culture is revealed in several ways. He described these ways as symbols and these are; Heroes, Rituals, and Values.

The culture of employee motivation into microfinance institution in general and bank in particular has been approved to be improving on daily basis though they are some misunderstanding about how these financial institution can improve the effect of organization culture to enable employee motivation meets its success.

UNGUKA BANK Ltd mission is to offer quality financial services to the economically active population of the region, while providing a competitive return to its shareholders and contribute to the overall development effort of the region. A company has the latest technology, and possesses all the financial backing it needs even the most talented workers but if the employees are not properly motivated or satisfied with their job all the above factors will not be able to work together and make the company successfully attain its goals. This is true whether the organization is privately or publicly owned. Organization management will be better served by studying the organization as a system. Employers demand results. Without results the organization will not survive. Managing motivation is a requirement for productivity.
1.2 Statement of the problem

In this contemporary corporate world, every organization aims to get the best possible performance from its employees. Human Resource Management is one of the important assets of an organization as it deals with the people working over there (Griffin, 2007). By implementing suitable motivational policies and principles, HRM buys the commitment of employees. In order to achieve the organizational goals, employees of that very organization need to be motivated properly to get the optimum results out of them.

In its annual reports 2006-2007, the J and K bank reiterates its commitment to making the bank a model employer and ensuring that the bank provides a work place, work culture, and work environment that engages the intellectual and emotional commitment of all employees (Kazmi, 2008). As per the survey conducted in 2007, employees were not generally happy with the work culture and the developmental climate; they were dissatisfied with the reward system. Most of the employees felt that creativity was discouraged and complained that senior managers adopted a secretive attitude. In addition, it was felt that the bank adopts are active culture, there was a lack of autonomy, inadequate training and career planning and computerization was introduced haphazardly. Whole of the survey resulted in the conclusion that the human resource climate was not motivating (Kazmi, 2008).

UNGUKA BANK Ltd mission is to offer quality financial services to the economically active population of the region, while providing a competitive return to its shareholders and contribute to the overall development effort of the region.

Although the bank have known a tremendous success during a short period, it is still questionable if some organization culture (Employer-employee interaction, value, vision, norms, beliefs, shared attitude …) are still being considered as minor issues or not, even though these are the corn stone and main pillar of each and every company for its sustainable and future success some organization may not take care of it.

There is a need for further research on motivation, therefore my goal is to reveal what it is that motivates all employees to perform at their best and achieve optimal business results at all times.
The inherent problem I have identified is that many employers have attempted several different incentive programs to motivate their employees, yet they have not worked for everyone in the company. This is a major problem faced by employers these days, due to the fact that each employer’s company is founded on the strength of its employees' performance.

For these reasons researcher’s work has focused on improving the organizational culture of UNGUKA Bank to maintain its success and boost up future success as intended.

1.3 Objectives of the Study

1.3.1 General Objective
The general objective of the study is to determine the effect of organization culture on employee’s motivation.

1.3.2 Specific Objectives
1. To identify the weaknesses of Unguka Bank in terms of employees motivation
2. To analyze the effect of motivation in organizational performance
3. To determine the relationship between organizational culture and employees motivation in Unguka.

1.4. Research questions

1. What are perceptions of respondents on organizational culture in terms of observable artefacts espoused values and basic underlying assumptions?
2. What are the perception of respondents on employee’s motivation in terms of job performance, organizational commitment and employee’s turnover?
3. Is there a significant relationship between organizational culture and employee motivation?

1.5. Research Hypothesis
The researcher proposed the following hypothesis:

H0: There is a significant relationship between organizational culture and employees’ motivation
H1: There is a significant relationship between organizational culture and employees’ motivation

1.6. Significance of the study

The cultural dimensions are central in all aspects of organizational life. Even in those organizations where cultural issues receive little explicit attention, how people think, feel, value and act are guided by ideas, meaning and beliefs of a cultural nature.

Senior organizational members are always, in one way or another managing culture.

Culture is as significant and complex as it is difficult to understand and use it in a thoughtful way. Even in this contemporary business world, there is often a lack of deeper understanding of how people and organizations function in terms of culture so as to achieve the organizational goals. The culture is highly significant for how companies and other organizations function: from strategic change to everyday leadership and how managers and employees relate to and interact with customers as well as to how knowledge is created, shared, maintained, and utilized.

This research is conducted for the academic purposes in order to acquire the master’s degree in business administration. After conducting this research, the researcher will be having enough knowledge about micro-finance institutions and their performance by considering their culture and motivational tools applied.

To know where it has weaknesses and failure and how to improve its performance, the recommendations that will be given will help the organizations to identify clearly on how they motivating their employees and cover some gaps that have been identified during the time of this research.

This research will be a reference of other researchers, and the similar study will be done in other institutions within the country in order to augment the findings and this research will help workers and other stakeholders to provide and be given good services in way which is convenient to the organization culture.
1.7 Scope of the study

This study assesses organization culture on employee motivation. The case study was UNGUKA Bank Ltd and it was conducted in Kigali city. It is quantitative research in its nature. The questionnaire was distributed and retrieved within the month of August 2016. The data were processed, analyzed and interpreted by using descriptive statistics and correlation research design.

1.8 Justification of the study

The justification of this research come to answer the why question this research which is basically base on the following topic “the effect of organization culture on employee motivation and job performance”.

Basically this research work is intended to prove that the organization culture can have an impact on employee motivation and job performance. In both sides this research is being engaged to analyze why motivation is a pillar to allow each and every performance of any organization. This research will endeavor the role of human being performing any assigned task, factors behind the accomplishment of the given task. These factors will be well analyzed studied and compared to come up with tangible results on both sides.

Briefly Motivation and Job performance will be the key factors to be evaluated, compared and criticized to the internal organization culture of a given company here Unguka bank will be a case study to analyze those factors.

**Independent Variable**

<table>
<thead>
<tr>
<th>Organizational culture:</th>
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<tbody>
<tr>
<td>1. Observable Artifacts</td>
</tr>
<tr>
<td>2. Espoused Values</td>
</tr>
<tr>
<td>3. Basic underlying assumptions</td>
</tr>
</tbody>
</table>

**Dependent Variable**

<table>
<thead>
<tr>
<th>Employees Motivation:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Job performance</td>
</tr>
<tr>
<td>2. Organizational commitment</td>
</tr>
<tr>
<td>3. Employee turnover</td>
</tr>
</tbody>
</table>

**Figure 1.1:** Conceptual framework

Source: Researcher
1.9 Limitations of Study

According to Gray et al (2007), research by its nature is limited to a range of either individual or group behavior. Secondly, a research is not capable of generating a broad range of data about the characteristics of large populations. Patton (2000) argues that no research is perfect, there are always limitations. Moreover, this research has many limitations:

- Researcher had limited time to conduct this research due to time constraint.
- Sample size is not too large which makes research limited to few thoughts.
- Research was conducted on particular branches which restricts researcher to cover a broader area.
2.1 Theoretical framework

2.1.1 Organizational culture

A glance at just a few works that use the term ‘organizational culture’ reveal enormous variation in the definitions of this term and even more in the use of the term ‘culture’. ‘Culture’ has no fixed or broadly agreed meaning even in anthropology, but variations in its use is especially noticeable in the literature on organizational culture. The broad variations of scientific disciplines and research orientations involved in ‘organizational culture’ studies makes the field very heterogeneous. The concept of culture seems to lend itself to very different uses as collectively shared forms for example, ideas and cognition symbols and meanings, values and ideologies, rules and norms, emotions and expressiveness, as the collective unconscious, as behaviour patterns, structures and practices etc. (Alvesson 2002).

Moving on to the other definition ‘talking about organizational culture seems to mean talking about the importance of people of symbolism of rituals, myths, stories, and legends, and about interpretations of events, ideas, and experiences that are influenced and shaped by the groups within which they live. Organizational culture has an important role in the understanding of organizational behaviour’ (Alvesson, 2002; p3). However, Robbins (2006) described culture as a descriptive term, in that it is concerned with how employees perceive the characteristics of an organization’s culture, not with whether or not they like them. Research on organization seeks to measure how employees see their organization. He further backed the definition of Alvesson (2002) and explained that organizational culture refers to a system of shared meaning held by members of an organization, distinguishing the organization from other organizations. This system of shared meanings is, upon closer examination, a set of key characteristics that the organization values. According to Kumar (2001) and Robbins (2006), research suggested seven characteristics that, in aggregate, capture the essence of organizational culture.
Culture Components

There are three major components to any organization's culture: observable artifacts, espoused values, and basic underlying assumptions. Some components of an organization's culture are readily apparent and observable, like the skin of an onion. However, other components are less observable to organizational outsiders or newcomers. Such outsiders can observe, interpret, and make conclusions based on what they see on the surface, but the inside remains a mystery until they can peel back the outside layers to gauge the values and assumptions that lie beneath (Colquitt et al., 2009).

Observable artifacts

Observable artifacts are the manifestations of an organization's culture that employees can easily see or talk about. They supply the signals that employees interpret to gauge how they should act during the workday. Artifacts supply the primary means of transmitting an organization's culture to its workforce. It is difficult to overestimate the importance of artifacts, because they help show not only current employees but also potential employees, customers, shareholders, and investors what the organization is all about. There are six major types of artifacts: symbols, physical structures, language, stories, rituals, and ceremonies. Symbols can be found throughout an organization, from its corporate logo to the images it places on its Web site to the uniforms its employees wear. Physical structures also say a lot about a culture. Is the workplace open? Does top management work in a separate section of the building? Is the setting devoid of anything unique, or can employees express their personalities? Language reflects the jargon, slang, and slogans used within the walls of an organization. Stories consist of anecdotes, accounts, legends, and myths that are passed down from cohort to cohort within an organization. Rituals are the daily or weekly planned routines that occur in an organization. Ceremonies are formal events, generally performed in front of an audience of organizational members (Colquitt et al., 2009).

Espoused values

Espoused values are the beliefs, philosophies, and norms that a company explicitly states. Espoused values can range from published documents, such as a company's vision or mission
statement, to verbal statements made to employees by executives and managers (Colquitt et al., 2009).

It is certainly important to draw a distinction between espoused values and enacted values. It is one thing for a company to outwardly say something is important; it is another thing for employees to consistently act in ways that support those espoused values. When a company holds to its espoused values over time and regardless of the situations it operates in, the values become more believable both to employees and outsiders. However, in times of economic downturns, staying true to espoused values is not always easy. Our opening example of Enron helps to illustrate the differences between espoused and enacted values (Colquitt et al., 2009).

**Basic underlying assumptions**

Basic underlying assumptions are taken-for-granted beliefs and philosophies that are so ingrained that employees simply act on them rather than questioning the validity of their behavior in a given situation. These assumptions represent the deepest and least observable part of a culture and may not be consciously apparent, even to organizational veterans. Whatever a company's underlying assumptions are, its hidden beliefs are those that are the most likely to dictate employee behavior and affect employee attitudes. They are also the aspects of an organizational culture that are the most long-lasting and difficult to change (Colquitt et al., 2009)

**Characteristics of organizational Culture**

Innovation and risk taking: the degree to which employees in an organization are encouraged to be innovative and risk taking. Attention to detail: the degree to which employees are expected to exhibit precision, analysis, and attention to detail or task. Outcome orientation: the degree to which management focuses on results or outcomes rather than on the techniques and processes used to achieve these outcomes. People orientation: the degree to which management decisions take into consideration the effect of outcomes on people within the organization.

Team orientation: the degree to which work activities are organized around teams rather than individuals. Aggressiveness: the degree to which the people are aggressive and competitive regarding their work rather than easy going. Stability: the degree to which organizational activities emphasize maintaining the status quo in contrast to growth.
2.1.2 Organizational culture guiding employee behaviours

Culture serves as a sense making and control mechanism that guides and shapes the attitudes and behaviours of employees (Kumar, N 2001). Culture by definition is elusive implicit, and taken for granted. But every organization develops a core set of understandings, assumptions, and implicit rules that govern day-to-day behaviour at workplace. Until new comers learn the rules, they are not accepted as full-fledged members of the organization. Transgressions of the rules on the part of high level executives or front line employees result in universal disapproval and powerful penalties (Jex, S 2002).

As organizations have widened spans of control, flattened structures, introduced teams, reduced formalization, and empowered employees, the shared meaning provided by a strong culture ensures that everyone is pointed in the same direction (Borowsky 1994). Organizational culture is responsible for creating the high level of commitment and performance as per suggested by the results of the global research (Martin 2000). Organizational culture is directly proportional to the performance of the organization. Organizational culture is a significant tool for the managers to create a desired enthusiasm among the employees for the betterment of the organizational outcome. In this case, Brown (1998) suggests that managers and employees do not behave in a value free vacuum. They are governed, directed, and tempered by the organization’s culture.

Gender is one of the significant factors having its impact on employee behaviour. There have been many cases found where men are being provided higher and better positions than women. According to Wilson et al (2005), although there are organizations who claim to be providing equal rights for both genders, but they fail to put that in practice. According to Schoenberg (1997), if the women are not given proper recognition and suitable promotion, it can cause lack of job satisfaction and resentment towards their job resulting in a big loss to an organization. In order to get the best out of them, organizations need to reward women in the same way as they reward men. We live in a multi-cultural society and ethnical differences are too much apparent and should be accepted by the people of different ethnical backgrounds. However, Martin (2000) gave stress on ethnicity by mentioning it as a big issue for the organizations. Good communication is regarded as one of the significant factors to be present in an organization so as to achieve the desired goals in an effective manner. Moorhead and Griffin (1995), however,
stated that managers, now a days, often fail to deliver the message to employees in a clear and precise manner. Poor communication will result in a disturbed and poor organizational behaviour and employees present there would be left in a confused environment where goals, tasks, and objectives are unclear. Hienigan (2002) stated that poor communication results in an unstable working environment and can become a cause for employee demotivation. One of the important dimensions of culture is leadership. According to Schein (1992), there is no best style of leadership. What may work effectively in one company, may not work in other. Leadership is the heart and soul of an organizational culture.

The type of leadership style management wishes to use will effect an organization either positively or negatively. According to McNeil (2007), an effective leadership should take into consideration the all the factors leading to the positive influence on employee behaviour. These include the factors leading to the motivation by providing training, offering incentives, providing promotion and recognition to the employees. These kinds of approaches would obviously make employees work harder for the success of the organization. Dominant culture expresses the core values that are shared by the majority of the organization’s members. According to Jain (2005), strong cultures have a great impact on employee behaviour and are more directly related to the reduced turnover. It is because of the strength of the culture that the core values of organization are intensely held and widely shared. The more the members accepting the core values, the more they turn committed to those values.

2.2 Motivation

Since 1960, researchers have started showing great interest in motivation. Along with there search in the areas like HRM and organizational behaviour, employee motivation has become a fascinating topic (Gunkel, 2006). The researchers have been placing focus on the process of employee motivation as well as on the factors like rewards, work culture/environment responsible for their motivation. It is not possible for an organization to achieve desired results without a motivated staff. Staff motivation is critical in order to get the optimum outcome from the employees for the sake of organizational goals. Incentives (intrinsic/extrinsic), rewards, leadership style and more importantly the organizational culture need to be paid strong attention in order to create an environment where the employees are committed to give their best for the
sake of organizational goals (Armstrong, 2005). Ambrose and Kulik, (1999) suggested motivation as the force (both internal and external) that initiate work related behaviour. According to Khan (1997), in this contemporary corporate world, organizations have been experiencing a speedy change regarding their outcomes and performance. Companies must ensure the motivation of their employees so as to make them committed for best outcomes, in order to compete in the global competition. Flick et al. (1998) backed this view and suggested that human factors are equally responsible as others for the excellence of an organization. He stated that it is in the essence of the companies to understand the behaviour of their staff and provide the motivating factors in order to achieve success. In this regard, Risk in, (2002) came with the strong empirical support to state that effective people management and behaviour is a strong factor for an organization to operate profitably. There is a psychological and behavioural uniqueness present in humans and that is why people tend to choose and get engaged in desired pattern of behaviours. In this regard, Mitchell (1982) has suggested four characteristics of motivation that help in the understanding of the employee motivation;

2.2.1 Motivational theories

Motivation is the desire within a person causing him/her to act. People usually work to achieve any desired goal. Thus motivation is a goal directed drive, and it seldom occurs in void. The words need, want, desire, and drive are all similar to motive, from which the word motivation is derived. There have been various approaches to understand motivation because different theorists have developed their own views and models in order to understand motivation (Mathis and Jackson, 2007). Maslow (in his book ‘motivation and personality’, 1954) suggested that man has a hierarchy of five needs beginning with the basic need of physiological well being and goes up to realization of one’s potential (see fig. 2.1) (Rosdahl and Kowalski, 2007). The nature hierarchy of needs given forward by Maslow lay down a systematic approach that a manager can apply to motivate his subordinates (Kondalkar, 2009). According to Smoke (2005), Maslow’s hierarchy theory suggest that human beings are motivated by unsatisfied needs and that certain lower level needs need to be satisfied before higher needs can be satisfied. He further mentioned that physiological, safety, love and esteem are the four general types of needs that must be satisfied before a person can act unselfishly. However this theory has been criticized by some
authors for lying down needs in particular order (Kondalkar, 2009). This is because in reality, it may not be so.

Figure 2.1: showing Maslow’s Hierarchy theory

Source: showing Maslow’s Hierarchy theory (Landy and conty, 2009; p369)

In contrast to Maslow, Fredrick Herzberg theorized that motivation in the work place is influenced by nonexclusive factors of job satisfaction. Herzberg surveyed workers to determine what they appreciated about their jobs as well as what frustrated them about their employment. His findings resulted in his two-factor theory (Davies and Hertig, 2007). According to Herzberg’s suggestions; there are certain forces that collectively can provide motivation for employees. Herzberg called these motivating factors as ‘motivators’. Conversely when other factors are absent, employees become frustrated and unsatisfied. Herzberg refers to these factors as hygiene factors (Lingard and Rowlinson, 2005). These motivators and hygiene factors are shown in Figure below.


**Figure 2.2:** showing ‘Herzberg’s two factor theory’

**Source:** showing ‘Herzberg’s two factor theory’ (Davies, 2007; p81)

### 2.2.2 Factors of motivation

All the motivational theories and models put forward by various scholars, help to understand the importance of motivation in determining employee behavior as well as the richness of potential applications that motivational theories have for Human resource development (Werner and DeSimone, 2008).

#### Rewards and incentives

According to Cooper (2004), rewards and incentives are essentially to be given to employees in order to have a better motivated staff and high performance level, in that there is fair evidence that employee commitment is affected by rewards. Rewards and incentives are also included in the motivators’ list of two-factor theory given by Herzberg in 1968. Providing rewards does not only help in increasing the motivational level of employees but it influences the overall behavior
of the employees working within an organization (Thompson, 1996). It is the role of management to create initiatives that will add to the motivational level of employees in order to achieve the organizational goals smoothly.

In this regard, Bogardus (2009) suggests that organization needs to review the total rewards strategy for selecting the type of rewards to be offered, in that it is used to determine how the resources available for reward programs can be used to best advantage in attracting, motivating, and retaining employees. Organizational culture is rooted in the values and beliefs advocated by an organization’s leadership and the way in which members of the organization behave (Bogardus, 2009). He further adds that total reward philosophy reflects these values and beliefs to reinforce the culture. In addition, Vroom’s expectancy model (1964) emphasizes on the need of the rewards (extrinsic outcomes/rewards) that must be present so as to make an employee motivated to put forth his/her best efforts for the sake of organization.

Recognition

At the heart of new management approaches, employee recognition is regarded as an effective mean to inspire employees and managers of an organization (Marciano, 2010). Employee recognition means to provide recognition to an employee for his performance or job well done. It is a non monitory incentive and takes many forms ranging from casual words of encouragement or praise to an employee by his/her boss to presentations before large audiences of peers and senior management within the organization (Greenberg and Edwards, 2009). Recognition is one of most important job factors that Herzberg found most frequently associated with satisfaction (Pride et al, 2009). As stated by Allen and Peter (2007; p125),

‘A recognition culture has to start at the top. The guy at the top has to believe in it, has to bring the managers together to create a recognition culture. The key is the manager of each department, who has to do things that make employees feel important. It is a basic human need. Most managers do not recognize it’.

These thoughts received further support by Holbeche (2005) arguing that apart from the financial tokens of appreciation, it is recognition that has the potential to have a dramatic impact on employee motivation and commitment. She further emphasized on its essence by explaining that
it is an area where employees can be most creative and focus of the management should be to
direct there ward system of the organization where they can be most effective.

**Training and development**

According to Manning (2002), Broadly, training is the planned process by which staff is
equipped to carry out their existing tasks, and development is the means by which they are
prepared for future roles, for increase or wider responsibilities and to utilize employees ‘potential
within the organization. He further explains that training and development are means towards
ends, not ends in themselves. Training and development plans must stem from the needs of the
business and be measured by the improved business performance which they achieve. Pride et al
(2009; p264) states that,’ training and development are extremely important because both are
aimed at improving employees’ skills and abilities. Training has been defined as an activity that
changes the behavior of the people (Khan, 1998; p30).

He further emphasized that training is not important only to increase productivity but to inspire
and motivate staff by letting them know how important their jobs are and provide them adequate
information required to perform their job. Companies need to acknowledge the importance of
training and development programs to facilitate employee motivation (laird et al, 2003). They
further suggested that motivation is a fundamental component of performance. Supervisors and
managers are responsible for achieving the goals of the organization through leading the
performance or efforts of their employees which is possible if the employees are motivated.

**2.3 Employee motivation**

Motivation can be considered as a driving force of an action toward a desired goal. Measuring
the motivation level of employees are important to an organization in understanding what
motivated employees and how they were motivated. Besides that, motivated employees will help
the organizations survive where employees become more productive and to be effective, the
manager has to understand what motivated their employees within the context of the roles of
their performance. The needs and motivation of employees become the primary focus of
managers in starting the human relations approach to management (Lindner, J.R., 1998).
Motivation has been defined as the psychological process that gives a direction and how behavior will act, an internal drive to satisfy an unsatisfied need, unmet needs, a tendency to behave in a purposive manner in order to achieve specific goals (Lindner, J.R., 1998). Motivation also can be addressed as the study of why people think and behave as they do (Graham, S. and B. Weiner, 1996.). Motivation drives individuals behave in a certain manner, the direction and focus of individual’s behavior and maintains, reinforces or redirects the behavior (Hartmann, A., 2006).

**Relationship between motivation and performance**

Motivation and performance has been studied together and the result of these two factors has been proved that one is dependent to another. (Larraine 2007) mentioned that the expectation of getting a performance during a given time within a company is directly related to the level of motivation’s strength the company has invested in its employees. Nevertheless motivation is the key foundation of each and every organization attaining their goals; it is also a corner stone which can be used into society to resolves mostly all problems which could be arising.

**Relationship between motivation and commitment**

According to Colquitt et al., (2009), when an individual who is motivated, is obviously committed to his work.

**Job performance**

According to Colquitt et al., (2009) being a good performer means that individual has fulfilled already task performance and citizenship behavior, both of which contribute positively to the organization. And has reduced as much as possible the counterproductive behavior, which contributes negatively to the organization.

Task performance. Task performance includes employee behaviours that are directly involved in the transformation of organizational resources into the goods or services that the organization produces. Task performance is the set of explicit obligations that an employee must fulfill to receive compensation and continued employment (Colquitt et al., 2009).
Citizenship behavior. Citizenship behavior is defined as voluntary employee activities that may or may not be rewarded but that contributes to the organization by improving the overall quality of the setting in which work takes place (Colquitt et al., 2009).

Counterproductive behavior. Counterproductive behaviour, defined as employee behaviours that intentionally hinder organizational goal accomplishment. The word "intentionally" is a key aspect of this definition; these are things that employees mean to do, not things they accidentally do (Colquitt et al., 2009).

Organization Commitment

According to Colquitt et al., (2009) there two types of commitment: continuous commitment and normative commitment. Continuance commitment is defined as a desire to remain a member of an organization because of awareness of the costs associated with leaving it. In other words, you stay because you need to. Normative commitment is defined as a desire to remain a member of an organization due to a feeling of obligation. In this case, you stay because you ought to.

Employee turnover

Employee turnover, as defined by Hom and Griffeth (1994), is ‘voluntary terminations of members from organizations’. Loquercio et al. (2006) observed that staff turnover is the proportion of staff leaving in a given time period but prior to the anticipated end of their contract. According to Singh et al. (1994), staff turnover is the rate of change in the working staffs of a concern during a defined period. Ivancevich and Glueck (1989) opine that staff turnover is the net result of the exit of some employees and entrance of others to the organization. Kossen (1991) defined turnover as the amount of movement in and out (of employees) in an organization. Employee turnover is the rotation of workers around the labor market, between firms, jobs and occupations, and between the states of employment and unemployment (Abassi & Hollman, 2000). Staff turnover that can occur in any organization might be either voluntary or involuntary. Voluntary turnover refers to termination initiated by employees while involuntary turnover is the one in which employee has no choice in the termination as it might be due to long term sickness, death, moving overseas, or employer-initiated termination. Turnover is referred as an individual’s estimated probability that they will stay or not stay in an employing organization.
(Cotton & Tuttle, 1986). A number of terms have been used for employee turnover, such as quits, attrition, exits, mobility, migration or succession.

In the context of employee turnover and retention, the framework of Job Context and Job Content has been used by researchers for studying the reasons why an employee leaves the organization he/she is working for. (Randall et al., 1983) Job-Content factors are those factors for which the individual is responsible. In other words, those factors that are internally controlled such as achievement, responsibility and the quality of work itself, are termed job-content factors. Job-Context factors are those factors, which are externally controlled – that is the organization is responsible for controlling those factors. Such factors include job security, salary, benefits, promotions etc.

This framework has been used by many researchers in studies conducted earlier, such as for studying the quality of work life of Canadian nurses (Baba and Jamal, 1991) as well as for studying the job satisfaction amongst engineers and assemblers (Armstrong, 1971). Interactive effect of job content and context on the reactions of layoff survivors has been explored.

2.4. Factors Affecting Employee Turnover

There are two major reasons why turnover is a central issue in the field of HRM across the globe. First, turnover is related to low organizational knowledge, low employee morale, low customer satisfaction, high selection costs, and high training costs (Staw, 1980; Talent Keepers, 2004). Research has also shown that high employee turnover is related to lower organization performance (Glebbeek & Bax, 2004; Huselid, 1995; Phillips, 1996). Second, the decision to turnover is often the final outcome of an individual’s experiences in an organization (Hom & Griffeth, 1995).

Accordingly, many studies have used turnover as a criterion to evaluate the effectiveness of various organizational processes, such as selection (Barrick & Zimmerman, 2005; Meglino et al., 2000), training (Glance et al., 1993) and coaching/mentoring (Lankau & Scandura, 2002; Luthans & Peterson, 2003; Payne & Huffman, 2005). Thus, understanding the factors that influence turnover gives organizations the opportunity to reduce selection and training costs, increase employee morale and customer satisfaction, and enhance organizational productivity.
The study of turnover has a rich theoretical history in which multiple models have been advanced to understand this complex decision (Hom & Griffeth, 1995).

Most of these models are based on the premise that if an individual is unhappy with a job and finds another job, s/he is likely to leave the current job (Lee, et al., 2004). Thus, the focus of most turnover models is on job attitudes (job satisfaction or job commitment) as the primary drivers of turnover (e.g. March & Simon, 1958).

2.5. Related studies

According to Ogbonna and Harris (2000) there has been a plenty of literature defining the link between culture and performance of an organization. Despite the fact that some authors have written against the link between the two, but most of the theorists have come up with sufficient evidences describing the link between the organization’s culture and performance of the company. Two years before, Brown (1998) suggested that one of the important consequences of the strong organizational culture is its impact on the performance of the company. Denison (1984) conducted the research on performance-culture link using the data from 34 companies of America in a period of 5 years. Based on the quantitative studies, author, constantly, examined the cultural characteristics and performance of these companies throughout the period of 5 years. He used the data of ‘return on investment and sales to measure performance. Although there were variances among some of the measurement indicators’ strength to find the relation between the two, but he was successful in finding out a link between the culture and organizational performance. In this research, he found that long term financial performance is linked with the decision making and work design of an organization. Moreover, his research suggested an association between short term financial performances and leadership styles. Despite the encouraging results of the study, it had its limitations too. Lim (1995) came up with a strong criticism of Denison’s studies and stated that study was based on the measurement of organizational climate rather than measuring organizational culture. Later, in 1990, Rousseau started researching the link between organization culture and performance of that organization. In order to overcome the limitations present in the study of Denison (1984), he chose data from 32 voluntary fund-raising service organizations. The amount of money raised at that time by the organizations was taken into account to measure performance and for the measurement of
organizational culture; organizational culture inventory promoted, was taken into consideration. Unfortunately, Rousseau was not successful to find a significant correlation between organizational culture and performance.

As mentioned earlier, plenty of studies have been conducted to find the link between the two. After the Rousseau’s study failed to find any significant link between the two, Kotter and Heskett conducted an extensive study in 1992 in order to find culture performance link. Data was collected from 207 companies over the period of 5 years. Various measures of culture and economic performance data were taken into consideration to make their study successful. At the end of the study, only a minor relation was found between strong culture and long term performance which was their initial objective. However, subsequent investigations revealed that the organizations having suitable culture in accordance with their market environment have better performance than those that have not. The study was backed who analyzed the culture-performance link by using data from 26 organizations.

They carried the study in a slightly different way by proposing a model, using various latent variables to measure organizational culture. Variables used were: organizational values, organizational tasks, organizational structure, climate, and individual values and beliefs. In order to measure performance, capital, market and financial indicators were taken into consideration. Through their study, it was learnt that all the variables used to measure organizational culture have an impact on the organizational performance. Moreover, worker’s attitude and task organization were found the most effective variables to have a direct impact on organizational performance. Recent studies were conducted by Ogbonna and Harris (2000) in order to investigate the relation between the organizational culture and company performance. They included leadership style as one more variable in their model. Data was used from 1000 registered British companies. Customer satisfaction, sales growth, market share, competitive advantage and sales volume were the variables used to measure performance. In order to measure organizational culture, innovative, competitive, bureaucratic, and community cultures were taken into account. Their study revealed that all the variables used to measure organizational culture are having their direct or indirect impact on the organization’s
performance. Innovative and competitive cultures were found more significant having direct effect on the performance accounting 25% of organizational performance’s variance.

These two cultures were found externally oriented and responsible for attaining a sustained competitive advantage. While as community and bureaucratic cultures according to the results of study are internally orientated having an indirect link with organization’s performance. Their study was further extended in 2002 after analyzing the link between organizational cultures, market orientation, strategic human resource management, and organizational performance. Research was carried on using the same measures as in their previous study for the measurement of organizational culture and performance. However, the results of their further studies were same as in past. Innovative and competitive cultures were found more significant having direct effect on the performance while as community and bureaucratic cultures were not found having any link with organizations performance.

2.6. Research Gap and Critical Review

Brown (1998, p 2) states that “current interests in organizational culture have at least four different sources: climate research, national cultures, human resource management and from conviction approaches which emphasize the rational and structural nature of the organization to be unable to offer a full explanation of organizational behavior”. Brown (1998, p 9) defines organizational culture as “the pattern of beliefs, values and learned ways of coping with experience that have developed during the course of an organization’s history, and which tend to be manifested in its material arrangements and in the behaviours of its members”. This suggests that organizational culture is articulated in the organization, in order to shape the way in which organizational member.

Organizational culture is a complex notion to study, develop and scrutinize. In today’s research field of organizational behavior and management, there exists extremely inadequate quantity of empirical researches that discovered exclusively the affiliation between organizational culture and employee productivity which results from effective employee performance. Researches stroked the link between some phases of organizational culture and their consequences that affect employee performance and as a result affect productivity (Mathew, 2007, Trice and Beyer, 1984
and Sanders, 1990). After a long era of research on organizational culture, scholars have established abundant links between organizational culture and organizational employee performance and productivity. Unlike previously, today researchers believe that organizational culture can be used for competitive advantage, effective employee performance and productivity (Tharp, 2009). Researchers like Peters & Waterman (1982); Sadri & Lees (2001) and Deal & Kennedy (1982) and Thompson (2002) stated that strong organizational culture is a primary determinant in creating better organizational performance and sustained competitive advantage.

Researchers like Rousseau (1990), Smircich (1983) and Louis (1983) admit that organizational culture is holistic and socially constructed by the members of the organization and some visible features can be measured about the influences on an organization’s employee performance. From numerous “culture surveys” it have been claimed that employee performance can be improved by developing and creating certain kinds of organizational cultures. Satisfaction and positive attitude can be achieved through maintaining a positive organizational environment, such as by providing good communication, autonomy, participation, and mutual trust resulting superior employee performance (Argyris, 1964). The satisfaction and attitudes of the employees are important factors in determining their behaviors and responses at work and through these behaviours and responses, organizational effectiveness can be achieved. Thus the satisfaction and well being of employees can result in organizational effectiveness through silent productivity related behaviors of employs (McGregor, 1960).

The analyse of literature review hints to the curiosity to bridge the gap and ensure wither the theory is applicable in Rwanda since according to culture differs from country to country and organization to organization, proposed theories often become problematic when they attempt to model the actual detail and richness of real organizations because of the complexity of interrelationships between organizational processes. Researchers often fail to isolate and measure many important organizational variables that are needed for theoretical background checking.
CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Research design

Donald & Pamela (2006) say that “research design is the plan and structure of investigation so conceived as to obtain answers to research questions. It includes an outline of what the investigator has to do from writing hypothesis and their operational implications to the final analysis of data. The research design constitutes the plans for the collection, measurement and analysis of data”. The research is descriptive and analytical based on qualitative and quantitative data. It has also correlation research design. Using these research designs, the researcher had to study systematically the characteristics of the respondents to draw conclusion and recommendations. A descriptive research is a type of research that is designed to gain more information about a particular phenomenon within a particular field of study. The correlation research design assesses the relationship between variables. This is a quantitative research because the researcher collected, described and analyzed numerical data. It used descriptive and correlation research design of study.

3.2. Population and sampling techniques

3.2.1. Population of study

Population is the full set of elements or people from which you are sampling, or is the complete set of individuals, objects or measurement having same common observable characteristics (larry, 2011). The population of this research is composed by 157 employees working under Unguka Bank. The bank has 7 heads of departments, 19 branch managers, 20 head teller, 24 credit officers, 5 customer care and 80 tellers and 1 chief operation officer plus 1C.O. A sample can be defined as a set of individuals selected from a population and usually is intended to represent the population in a research.

3.2.3. Sampling techniques

Due to the time constraints and the resources at the disposal, it was not possible to make a study on the whole population under consideration. The selection of respondents will be done using quota sampling, for the purpose of convenience, reliability and good quality of data. In
determining the sample, different variables was considered like sex (Male and Female), occupation (employee, and professional), and care will be given to every variable.

Sampling is the process of systematically selecting representative elements of population when those elements are examined closely; it is assumed the analysis reveals useful information about the population as whole. In our study researcher remarks that the population size was large enough and he referred to the formulae of BOUCHAR. A stated by Mbarubukeye (2008:49), stipulating that when all population under study are less than 1,000,000 the estimated error is 10% corresponding to 96 individuals. Therefore, 157 people constitute the population in the study and sample is found by:

\[ \frac{\sqrt{\frac{N-n}{N+n}}} \]

Hence

\[ \frac{N \cdot c = \frac{N \cdot n}{N+n}} \]

Where:

\( N.c \): Sample without error

\( N \): Total Population under study of 157 persons

\( n \): The proposal infinite sample by the formulae estimated to 96

Then using

\[ \frac{N \cdot c = \frac{N \cdot n}{N+n}} \]

; calculation becomes:

\[ \frac{Nc = \frac{157 \times 96}{157 + 96} = \frac{15,072}{253} = 59,573 \approx 60} \]
Table 3.1: Categories of respondents

<table>
<thead>
<tr>
<th>Stratum</th>
<th>Population</th>
<th>Sample size</th>
</tr>
</thead>
<tbody>
<tr>
<td>C.E.O Assistance</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Chief of department</td>
<td>8</td>
<td>3</td>
</tr>
<tr>
<td>Branch Manager</td>
<td>19</td>
<td>7</td>
</tr>
<tr>
<td>Head teller</td>
<td>20</td>
<td>8</td>
</tr>
<tr>
<td>Credit officers</td>
<td>24</td>
<td>9</td>
</tr>
<tr>
<td>Customer care</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Teller</td>
<td>80</td>
<td>30</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>157</strong></td>
<td><strong>60</strong></td>
</tr>
</tbody>
</table>

Source: Unguka Bank, Human Resource Department, 2014

The Categories of respondents are included in C.E.O Assistance, Chief of department, Branch Manager, Head teller, Credit officers, Customer care and Teller.

3.3 Data collection

To make this research successful, the data collected included both primary and secondary data. The primary data was obtained by the use of self-administered questionnaires while the secondary data was obtained from the documented materials.

3.3.1 Primary data

To collect primary data, the researcher used a questionnaire as data collection instrument to obtain the information that relates to the opinions, perceptions, intentions and thoughts of the taxpayers from different categories. For easy administration and securing clear responses, the statistical Package for social sciences (SPSS) will be used to analyse the data.
According to (Bailey 1987), primary data are eyewitness accounts written by people who experienced a particular event or behavior. The collection of primary data entailed provision of questionnaire.

Georges Benson and James (1988) say that, “primary data are data that the researcher collects for the study at hand. It is the data that is collected directly by the researcher himself on the relevancy of other study.”

Audrey (1989), states, “Primary data comes from the people you are searching from and are therefore the most direct kinds of information that you can collect.” Primary data is said to be the first hand observation and investigation.

### 3.3.1.1. Questionnaire

A questionnaire can be defined as a set of related questions designed to collect information from a respondent.

A group of or sequence of questions designed to elicit information upon a subject or a sequence of subjects from an informant. Rich (1995) explains a questionnaire as a survey instrument intended for in mated or self-administered survey. It is composed of open –ended and close-ended questions. In any case validity, reliability and consistency will be assured to collect accurate and meaningful information.

Open-ended questionnaire is a set of questions set to give interviewee a chance to express his or her opinions. With no limitation through the information obtained is at time not relevant to the topic. Close-ended questionnaire Refers to questions whose answers are given in multiple choices, the role of the respondent is to tick the choice which suits his or her opinion about place of mutual funds in savings mobilization and investment promotion.

It limits the respondents’ response by the use of pre-selected alternatives. This type of questions is more convenient as it is less time consuming and allows the researcher to get order and logic answers.
3.3.1.2. Interview
An interview is defined as a face-to-face conversation between an interviewer and the respondent conducted for the purpose of obtaining information. Fred Kerlinger (1964) says, that interview is a conversation in which the researcher tries to get information from the interviewee.

3.3.1.3. Observation
The observation method is usually in values sight or visual data collection and is used to categories of various respondents who do not want to reveal the information about the topic. Recommending the observation method, it is contended that observation is the primary technique for collecting data on the non-verbal behavior although observation most commonly involves sight or visual data collection via other senses such as hearing, touching and smelling in our research was observed improvement of motivation.

3.3.2 Secondary data
Secondary data is a data that always exist. Churchill (1979) point out that, secondary data is data that have already been collected for some purpose other than the question at hand. Secondary data are one step moved from the original data and are often an examination of a study someone else has made on a Subject or an evaluation of commentary on or summary or primary material.

This technique reveals the literature and tries to convey both global and national perspectives so that the researcher could have a comparative analysis and evaluation.

3.3.3 Validity and reliability of instruments
3.3.3.1 Validity of Instrument
Validity refers to the extent to which a test measures what a research study actually wishes to measure. It is based on the adequacy with which the items in an instrument measure the attributes of the study (Nunnally, 2000). Patton (2002)’s solution for assuring construct validity is to use multiple sources of information; establish chain of evidence, and have key informants to review the report. Multiple sources of information for this study were in the form of literature review on previous research and primary data collected with the use questionnaires.
Establishment of a chain of evidence was therefore achieved through literature review, which provides an emerging framework, through pilot study, aiming at filling the gap between emerging conceptual framework, field study, and finally, through the questionnaire as an instrument of data collection.

3.3.3.2 Reliability of the instrument

Reliability is the degree to which measures are free from error and therefore yield consistent results. Reliability could also be described as the stability and consistency of scores over time or across all the raters – those who will fill the questionnaires. The objective of the pilot study will be to ascertain the reliability of the instruments before distributing the questionnaire to the intended respondents. The researcher relied on the guidance of the supervisors, the statistician and on pilot testing in ensuring the reliability of the data collection tool. The pilot study will be conducted in UNGUKA Ltd where this questionnaire will be given first to 10 respondents.

Reliability analysis was conducted in this study to ensure that the measures of variables have internal consistency across time and across the various items that measure the same concept or variable.

According to Cooper and Schindler (2000) a pre-test is defined as testing of the questionnaire on a small sample of respondents, after the pre-testing of the questionnaire, modifications are made in the areas identified in order to reduce the possibility of ambiguity of some of the questions before administering them to the population. All respondents were asked similar questions.

Cooper and Schindler (2000) observed that a researcher may also rely on experts when piloting a survey instrument in order to identify changes and corrections that may be required. Experts and colleagues including the author’s supervisors, who are experienced in research were requested to examine the questionnaire to check whether any items that needed to be changed or rephrased, as well as the adequacy and appropriateness of the time set for its completion.

The reliability of this study was measured using Cronbach coefficient alpha by the statistician that was based on the mean correlation of each factor. Each variable will be measured, and its reliability determined by the researcher.
The validity interval is from 0 up to 1. 0 means full of errors whereas 1 means absence of errors.

Validity of above 0.5 is assumed to be valid.

In this research, the content validity index was calculated from the formula below:

$$\text{CVI} = \frac{n}{N}$$

Where

CVI: Content Validity Index

N: Total number of items in questionnaire

n: Number of relevant items in the questionnaire.

3.4. Data Collection Procedures

Basing on documentation existing in existing entities, we will be able to evaluate the situation. To conduct interview, a guiding questionnaire will be elaborated. The questionnaire will be elaborated so that Close and open questions will be asked before. Contact with interviewers will be held on place of a location of concerned entities.

For a need of making the collected data more clear and understandable, the researcher presented the raw collected data in a proper manner for easy interpretation and analysis. This will be done though sub-processes of editing, coding and tabulation.

3.5 Data processing and Data analysis

According to the Nachmias (1978:29) data processing and analysis is defined as the link between data collection and analysis. It is concerned with transformation of the findings collected from the field into the system of the categories. In order to be presented in a more comprehensive form, data collection is not an end itself, unless data can be processed analyzed, and converted into information in format that can be helpful to the users.

The data processing refers to the transformation of respondent's views into a meaningful form while processing the data, "it involves the transformation of the observations gathered from the
fields into a system of categories and transformation of these categories into codes amenable to qualitative analysis”. Relevant information to the objectives of the study was considered and transformed into meaningful information for easy interpretation and understanding. In processing collected data the following techniques were employed: editing, and tabulating among other techniques.

A test is considered reliable if the same results are gotten repeatedly. Cronbach’s alpha is computed in terms of the average inter correlations among the items measuring the concept. The closer the Cronbach’s alpha is to, the higher the internal consistency reliability of the research instrument. It indicated that a variable is considered reliable and internally consistent when alpha is .70 or above.

3.5.1 Editing

The editing of the survey is intended to detect and as far as possible eliminate errors in the completed questionnaire”. The major aim of editing is to discover mistakes made during the field of the study and monitor the accuracy and find out whether there are some unfilled spaces in the questionnaire and eliminate unwanted responses. All this will be done to ensure completeness, accuracy, consistence, uniformity, legibility and complexity of the data.

3.5.2 Coding

The coding means categorizing answers into meaningful categories so as to bring out their essential patterns.

The researcher adopts this technique to involve all responses and views from selected respondents in the institutions. Here, responses and view of every respondent will be entered in a unique way, there after the researcher marched and compared the views of all respondents to every question. This will be so helpful to the researcher to classify the information into a meaningful form so as to drive essential patterns in the responses and deduce data to summary from that is easy to deal with.
3.5.3. Tabulation

Defines tabulation as putting the data into some kind of statistical tables such as percentages and frequency occurrence of responses to particular questions. Data tabulation is done after editing and coding. Tabulation is either done by hand or by computer.

Tabulation by hand is essentially establishing frequency distribution of the codes and then calculating the number and the percentage of these codes. It is form of manual tabulation the researcher used. Each table is followed by explanations about the nature of the relationship between variables indicated in the tables. The researcher did all this to present clear and understandable data. Tabulation was particularly important in that research questions were answered using percentages.

3.5.4. Treatment of Data

With the assistance of the statistician, the Statistical Package for Social Sciences (SPSS) was used to analyze the collected data. The results obtained were organized and presented in form of tables. Descriptive statistics like Frequencies, Mean, Standard deviation, and Inferential Statistics like Pearson Correlation were used as procedures to analyze data and interpret the results.

3.5.5. Correlation

The tool of correlation analysis has been developed to study and measure the statistical relationship that exists between two or more variables. When three or more variables are considered, the study deals with multiple correlations. The purpose of correlation analysis is to measure the strength and closeness of the relationship between each independent variable to dependent variable.
Table 3.2: Evaluation of correlation

<table>
<thead>
<tr>
<th>Correlation coefficient/positive</th>
<th>Label/positive or negative</th>
</tr>
</thead>
<tbody>
<tr>
<td>r = 1</td>
<td>Perfect linear correlation</td>
</tr>
<tr>
<td>0.9&lt;r&lt;1</td>
<td>Positive strong correlation</td>
</tr>
<tr>
<td>0.7&lt;r&lt;0.9</td>
<td>Positive high correlation</td>
</tr>
<tr>
<td>0.5&lt;r&lt;0.7</td>
<td>Positive moderate correlation</td>
</tr>
<tr>
<td>0&lt;r&lt;0.5</td>
<td>Weak correlation</td>
</tr>
<tr>
<td>r=0</td>
<td>No, relationship</td>
</tr>
</tbody>
</table>


Correlations analysis, purpose will be to measure the strength and closeness of the relationship between each independent variable to dependent variable.

Correlation analysis was used in this research to study and measure the statistical relationship that exists between two or more variables, and in the case of this research the correlation was conducted between staffing practices and organizational commitment.

The mean was also used in this research and table 8 will show what the means will be equivalent to when evaluated.

Table 3.3: Summary showing evaluation of mean

<table>
<thead>
<tr>
<th>Mean</th>
<th>Evaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.00 – 1.99</td>
<td>Weak</td>
</tr>
<tr>
<td>2.00 - 2.49</td>
<td>Moderate</td>
</tr>
<tr>
<td>2.50 – 4.00</td>
<td>Strong</td>
</tr>
</tbody>
</table>

Source: Aggresti & Franklin (2009)
3.6. Ethical Consideration

The following ethical guidelines were put into place for the entire research period:

1. The research data and the respondents remained confidential throughout the study.

2. The researcher sought permission from the relevant management in the banks before the collection of the required data.

Social research is a dynamic process that involves interactions between human beings. It must be carried out on the basis of mutual trust and cooperation and must satisfy well-accepted conventions and expectations. This research study therefore gives due consideration to ethical and moral issues throughout the research.
CHAPTER FOUR: PRESENTATION OF FINDINGS, ANALYSIS AND INTERPRETATION

The main objective of this chapter is to provide the analyses of the data, interpretation of the results and findings.

4.1 Systematic presentation of data

The population was 157 employees working under UNGUKA BANK.LTD. The sample size is 60. After collection of data, response rate was computed and was 100%. After editing, coding and entering data into SPSS, a parent table of data was generated (see table in appendix N°…).

This table was analyzed and many tables were generated in order to present results of our research in a form that is easy to understand.

4.2. Analysis of data, discussion and interpretation of the results

In this part, results are discussed and interpreted in line of specific objectives and hypotheses.

4.2.1. Respondent Demographics

This section outlines the demographic characteristics of the respondents working for UNGUKA BANK.LTD.
Table 4.1: Respondent Demographics

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>28</td>
<td>54.9</td>
</tr>
<tr>
<td>Female</td>
<td>23</td>
<td>45.1</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Below 25 years old</td>
<td>1</td>
<td>1.7</td>
</tr>
<tr>
<td>25-35 years old</td>
<td>49</td>
<td>83.1</td>
</tr>
<tr>
<td>36-46 years old</td>
<td>9</td>
<td>15.3</td>
</tr>
<tr>
<td>Experience</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Below 1 year</td>
<td>2</td>
<td>3.3</td>
</tr>
<tr>
<td>Between 1-3 years</td>
<td>27</td>
<td>45.0</td>
</tr>
<tr>
<td>Between 4-6 years</td>
<td>22</td>
<td>36.7</td>
</tr>
<tr>
<td>Between 7-10 years old</td>
<td>7</td>
<td>11.7</td>
</tr>
<tr>
<td>Above 10 years</td>
<td>2</td>
<td>3.3</td>
</tr>
<tr>
<td>Department</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Operation DPT</td>
<td>3</td>
<td>17.6</td>
</tr>
<tr>
<td>Credit department</td>
<td>7</td>
<td>41.2</td>
</tr>
<tr>
<td>Finance DPT</td>
<td>5</td>
<td>29.4</td>
</tr>
<tr>
<td>Central secretariat Unit</td>
<td>1</td>
<td>5.9</td>
</tr>
<tr>
<td>Business Dpt</td>
<td>1</td>
<td>5.9</td>
</tr>
<tr>
<td>Education level</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bachelors</td>
<td>51</td>
<td>92.7</td>
</tr>
<tr>
<td>Masters</td>
<td>4</td>
<td>7.3</td>
</tr>
</tbody>
</table>

Source: Primary data (2016)

The table 4.1 indicates that most investigated people are from the departments of Credit, Finance and Operation. In the table 4.1, the number of males outweighs that of females by a percentage of about 54.9. This inequality of percentage employment of sexes is observed in many institutions in Rwanda even if the national policy is targeting to empower the gender balance.
Figure 4.1: Gender of respondents

Most of workers are in the range 25-46 years which is the range of energetically capable persons.

Figure 4.2: Age of respondents

According to the Table 4.1 and the figure below, many workers in this study have experience of more than one year. One can expect a quality work from those experienced people.
The level of education is the greatest engine for personal development and it is a factor that influences the daily performance and running of an institution in a perfect manner. It has a great influence on yield expectation. The level of education in this study is encouraging.
4.2.2. Perception of respondents on Organization culture

This section deals with views, opinions, and comments about organization culture in Unguka Bank Ltd as stated in the objectives of the research and as it has been shown by the respondents. The data related to Unguka Bank Ltd were analyzed in line with the specific objective of the study. The indicators of Unguka Bank Ltd are: Observable artifacts, Espoused values, Basic underlying assumptions of the respondents.

Table 4.2: Observable artifacts

<table>
<thead>
<tr>
<th>Factors</th>
<th>Mean</th>
<th>Interpretation of the mean</th>
<th>Standard deviation</th>
<th>Interpretation of the Std</th>
</tr>
</thead>
<tbody>
<tr>
<td>I like how workers express their personality at workplace</td>
<td>3.7500</td>
<td>Strong</td>
<td>.43667</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I like how managers of this bank communicate with customers</td>
<td>3.3500</td>
<td>Strong</td>
<td>.48099</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I like how managers of this bank communicate with other employees</td>
<td>3.2833</td>
<td>Strong</td>
<td>.64022</td>
<td>Heterogeneity</td>
</tr>
<tr>
<td>I appreciate the speed of my work</td>
<td>3.8500</td>
<td>Strong</td>
<td>.36008</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I appreciate the velocity of my work</td>
<td>3.4667</td>
<td>Strong</td>
<td>.50310</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I appreciate symbols used by this bank, they inspired me to be creative</td>
<td>3.6167</td>
<td>Strong</td>
<td>.49030</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>The name of this Bank (Unguka Bank ltd) is wonderful it inspires the aim of the Bank</td>
<td>3.9167</td>
<td>Strong</td>
<td>.27872</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I appreciate the motto of this bank that says &quot;progress and prosperity&quot;</td>
<td>3.9000</td>
<td>Strong</td>
<td>.35415</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I like stories that are passed down from cohort to cohort within the bank employees</td>
<td>3.2000</td>
<td>High</td>
<td>.60506</td>
<td>Heterogeneity</td>
</tr>
<tr>
<td>I like the way punctuality is enforced</td>
<td>3.4833</td>
<td>Strong</td>
<td>.67627</td>
<td>Heterogeneity</td>
</tr>
<tr>
<td>I appreciate how workers are remunerated</td>
<td>2.5500</td>
<td>High</td>
<td>.72311</td>
<td>Heterogeneity</td>
</tr>
<tr>
<td>I appreciate how theft is being treated</td>
<td>3.0833</td>
<td>High</td>
<td>.88857</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>Overall mean</td>
<td>3.45</td>
<td>Strong</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Primary data (2016)
In the Table 4.2, many items are evaluated with a strong mean. This indicates the strong evidence of the existence of facts; that is the there is a culture of doing well which reflects the organization culture.

The standard deviation of less than 0.5 means homogeneity of attribute while that of greater than 0.5 means heterogeneity of the characteristic understudy.

Table 4.3: Espoused of values

<table>
<thead>
<tr>
<th>Factors</th>
<th>Mean</th>
<th>Interpretation of the mean</th>
<th>Standard deviation</th>
<th>Interpretation of the Std</th>
</tr>
</thead>
<tbody>
<tr>
<td>The vision of this bank is well known and appreciated by workers</td>
<td>3.2667</td>
<td>Strong</td>
<td>.51640</td>
<td>Heterogeneity</td>
</tr>
<tr>
<td>The mission of this bank is well known and appreciated by workers</td>
<td>2.8667</td>
<td>High</td>
<td>.46820</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I appreciate this bank because it places great value on diversity</td>
<td>2.7500</td>
<td>High</td>
<td>.67961</td>
<td>Heterogeneity</td>
</tr>
<tr>
<td>I appreciate this bank because it treats its people fairly and without favoritism</td>
<td>2.8667</td>
<td>High</td>
<td>.67565</td>
<td>Heterogeneity</td>
</tr>
<tr>
<td>I appreciate this bank because it insists upon integrity in its people</td>
<td>3.1833</td>
<td>High</td>
<td>.53652</td>
<td>Heterogeneity</td>
</tr>
<tr>
<td>I appreciate this bank because it promotes from within</td>
<td>2.4000</td>
<td>Low</td>
<td>.69380</td>
<td>Heterogeneity</td>
</tr>
<tr>
<td>I appreciate this bank because it promotes the good health of its workers</td>
<td>2.7000</td>
<td>Low</td>
<td>.99660</td>
<td>Heterogeneity</td>
</tr>
<tr>
<td>I appreciate this bank because it always has meaningful discussions with its workers</td>
<td>2.2667</td>
<td>Low</td>
<td>.79972</td>
<td>Heterogeneity</td>
</tr>
<tr>
<td>I appreciate this bank because it promotes an open-door approach to managing people</td>
<td>3.0833</td>
<td>High</td>
<td>.69603</td>
<td>Heterogeneity</td>
</tr>
<tr>
<td>I appreciate this bank because it respects each employee's point of view</td>
<td>2.7000</td>
<td>High</td>
<td>.86944</td>
<td>Heterogeneity</td>
</tr>
<tr>
<td>I appreciate this bank because it encourages participation and suggestions</td>
<td>2.8333</td>
<td>High</td>
<td>.49289</td>
<td>Homogeneity</td>
</tr>
</tbody>
</table>
I appreciate this bank because it stresses safety throughout the organization 2.8333 High .58705 Heterogeneity

I appreciate this bank because it keeps buildings and equipment clean 2.5167 High .72467 Heterogeneity

I appreciate this bank because it encourages workers to be neat in appearance 2.9500 High .53441 Heterogeneity

I appreciate this bank because it prohibits the use of company time, facilities, or materials for personal benefit 3.8667 Strong .46820 Homogeneity

**Overall mean**  2.87 High

**Source:** Primary data (2016)

In the table 4.3, many items are evaluated with a high mean. This indicates that those facts appear less. The standard deviation of less than 0.5 means homogeneity of attribute while that of greater than 0.5 means heterogeneity of the characteristic understudy.

**Table 4.4: Basic underlying assumptions**

<table>
<thead>
<tr>
<th>Factors</th>
<th>Mean</th>
<th>Interpretation of the mean</th>
<th>Standard deviation</th>
<th>Interpretation of the Std</th>
</tr>
</thead>
<tbody>
<tr>
<td>I appreciate this bank because workers believe their coworkers that no theft among themselves.</td>
<td>3.8500</td>
<td>Strong</td>
<td>.36008</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I appreciate this bank because workers believe their coworkers that no jealous among themselves</td>
<td>3.8500</td>
<td>Strong</td>
<td>.36008</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I appreciate this bank because workers believe their coworkers that no competition among themselves</td>
<td>3.8333</td>
<td>Strong</td>
<td>.41850</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I appreciate this bank because workers believe their coworkers that no hatred among themselves</td>
<td>3.5667</td>
<td>Strong</td>
<td>.81025</td>
<td>Heterogeneity</td>
</tr>
</tbody>
</table>

**Overall mean** 3.78 Strong

**Source:** Primary data (2016)
In the table 4.4, all items are evaluated with a strong mean. This indicates the strong evidence of the existence of facts; that is the there is an organization culture.

The standard deviation of less than 0.5 means homogeneity of attribute while that of greater than 0.5 means heterogeneity of the characteristic understudy

**4.2.3. Performance Approval**

Table 4.5: Job performance

<table>
<thead>
<tr>
<th>Factors</th>
<th>Mean</th>
<th>Interpretation of the mean</th>
<th>Standard deviation</th>
<th>Interpretation of the Std</th>
</tr>
</thead>
<tbody>
<tr>
<td>I treat customers in a worm and caring manner</td>
<td>3.3333</td>
<td>High</td>
<td>.47538</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I arrive at work at the appointed time and immediately begin to work</td>
<td>3.8833</td>
<td>Strong</td>
<td>.32373</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I dress and groom according to the standards set by Unguka bank Ltd</td>
<td>3.1167</td>
<td>High</td>
<td>.58488</td>
<td>Heterogeneity</td>
</tr>
<tr>
<td>I take care of all facilities that I was given by this Bank in order to perform my job.</td>
<td>3.8500</td>
<td>Strong</td>
<td>.44436</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I try to minimize as much as possible all expenses of the Bank</td>
<td>3.2833</td>
<td>Strong</td>
<td>.66617</td>
<td>Heterogeneity</td>
</tr>
<tr>
<td>I achieve to my work goals</td>
<td>3.5167</td>
<td>Strong</td>
<td>.50394</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I voluntarily do things for my work group</td>
<td>3.9500</td>
<td>Strong</td>
<td>.21978</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I voluntarily help orient new workers</td>
<td>3.9500</td>
<td>Strong</td>
<td>.21978</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I voluntarily help other coworkers</td>
<td>3.9000</td>
<td>Strong</td>
<td>.30253</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I don't abuse any worker</td>
<td>3.9500</td>
<td>Strong</td>
<td>.21978</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I don't harass any worker</td>
<td>3.9500</td>
<td>Strong</td>
<td>.21978</td>
<td>Homogeneity</td>
</tr>
</tbody>
</table>
In the table 4.5, almost all items are evaluated with a strong mean. This indicates the strong evidence of the existence of facts; that is the there is a job performance. Hence this motivates extrinsically employees.

The standard deviation of less than 0.5 means homogeneity of attribute while that of greater than 0.5 means heterogeneity of the characteristic understudy.

Table 4.6: Organization commitment

<table>
<thead>
<tr>
<th>Factors</th>
<th>Mean</th>
<th>Interpretation of the mean</th>
<th>Standard deviation</th>
<th>Interpretation of the Std</th>
</tr>
</thead>
<tbody>
<tr>
<td>I like atmosphere of my workplace</td>
<td>3.8667</td>
<td>Strong</td>
<td>.43048</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>My current job is really rewarding</td>
<td>3.3500</td>
<td>Strong</td>
<td>.48099</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I like working in this bank</td>
<td>3.3500</td>
<td>Strong</td>
<td>.57711</td>
<td>Heterogeneity</td>
</tr>
<tr>
<td>I like this Bank because it accepted my application and employed me</td>
<td>3.9333</td>
<td>Strong</td>
<td>.25155</td>
<td>Homogeneity</td>
</tr>
</tbody>
</table>

**Overall mean** | **3.625** | **Strong**

**Source:** Primary data (2016)

In the table 4.6, all items are evaluated with a strong mean. This indicates the strong evidence of the existence of facts; that is there is an organization commitment at UNGUKA BANK LTD and this motivates employees.
The standard deviation of less than 0.5 means homogeneity of attribute while that of greater than 0.5 means heterogeneity of the characteristic understudy.

Table 4.7: Less employee turnover

<table>
<thead>
<tr>
<th>Factors</th>
<th>Mean</th>
<th>Interpretation of the mean</th>
<th>Standard deviation</th>
<th>Interpretation of the Std</th>
</tr>
</thead>
<tbody>
<tr>
<td>I like this institution</td>
<td>4.0000</td>
<td>Strong</td>
<td>.00000</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I can recommend my friends to also join this Bank as workers</td>
<td>3.9167</td>
<td>Strong</td>
<td>.27872</td>
<td>Homogeneity</td>
</tr>
<tr>
<td>I have at all no intention to quit from this bank</td>
<td>3.1000</td>
<td>High</td>
<td>.43957</td>
<td>Homogeneity</td>
</tr>
</tbody>
</table>

**Overall mean** 3.67 Strong

*Source:* Primary data (2016)

In the table 4.7, almost all items are evaluated with a strong mean. This indicates the strong evidence of the existence of facts; that is the less employee turnover is observable at UNGUKA BANK LTD because employees are well motivated. The standard deviation of less than 0.5 means homogeneity of the characteristic understudy.

### 4.2.4. Correlation and regression analysis

As the current study aims to analyze the effect of organization culture on employee motivation, the correlation and regression analysis has been performed.

Table 4.8: Correlations / Test of Hypotheses

<table>
<thead>
<tr>
<th></th>
<th>Organization Culture</th>
<th>Employee motivation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organization Culture</td>
<td>Pearson Correlation</td>
<td>.684**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>60</td>
</tr>
<tr>
<td>Employee motivation</td>
<td>Pearson Correlation</td>
<td>.684**</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>60</td>
</tr>
</tbody>
</table>

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

*Source:* Primary data (2016)
The table 4.8 indicates that the p-value of 0.000 which is less than the significance level (alpha equals 0.01) means that there is a relationship between the Organization culture and the Employee motivation. This association is also proved by the Pearson product-moment correlation coefficient between Organization culture and Employee motivation which is 0.684 and qualified as moderate.

As revealed from the correlation (presented in finding and analysis) between the variables of organizational culture and employee motivation, there is a positive correlation between the two, hence the results of this research are in favor to hypothesize. As analyzed from the findings, it was observed that culture of the organization influences the behavior of the people working within it and has an impact on their motivation to work.

It is apparent from the responses made to the initial questions on the questionnaire that all the employees want to work in the company with high profile/status (table 4.3 in findings). Employees agreed that the reputation of the company plays an important role in working within a company.

However, some of the employees made it clear that they were interested in earning money only, but that does not mean that the employees who were interested in reputation/profile of the company had no interest in money. Responses in table 4.6 on the questionnaire made it clear that all the employees need good salary to work in an organization (see question related to organizational commitment in findings). These results also relate to the factors of motivation given by Herzberg and Maslow, in their motivational theories already discussed in the literature review of this dissertation.

It was also observed that people are interested in good relationship within the workplace. Questions related to employee relationship were asked in both questionnaire and interviews and observation so almost all the employees believe that good employee-relationship leads to higher motivation, increased performance, and overall success of the organization (see responses in table 4.3 related to observable artifacts (table 4.2) and job performance (table 4.5 in findings).
The overall observation of this research revealed that the most dominant factors for the motivation of employees were high salary, employee relationships, and staff development. All the employees gave importance to organizational facilities (Table 4.5: Job performance). Employees believe that good relationship with peers/subordinates makes their task easier and interesting. Training has been the issue with most of the employees of the bank. However, employees believe that company should provide training to its employees in order to develop their careers and in turn achieve increased literature discussed performance from them (table 4.5 in findings). Thus, the null hypothesis is rejected and there is significant relationship between Organizational Culture and Employees Motivation.
CHAPTER FIVE: SUMMARY OF MAJOR FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction
In this chapter, including findings; conclusion and recommendation according on the results from chapter four. These chapters were done according to the study objectives.

5.2 Summary of Findings
To sum up the chapter of finding and analysis, it can be said that the primary data collected through questionnaires and interviews proved to be in favor of the research objectives. It was learned from the analysis that employees, in the first place, are motivated by high salary. However recognition and good employee relationships were also chosen as the factors of motivation by the employees. Majority of the employees feel the importance of employee-driven culture to be present in order for a better motivated staff. Employees’ beliefs and shared values were keenly observed through the questions asked to them. Employees did stress that rewards and salary increase is of great importance and agreed that if the culture is employee oriented, the good performance would be a normal day’s work.

In addition, according to the correlation presented above, research questions made by the researcher have been positively answered, in that there is a highly positive correlation between organizational culture and motivation. The better the organizational culture is higher will be the motivational level of employees. The current research was undertaken to assess the impact of the organizational culture on employee’s motivation in UNGUKA Bank with objective of identifying the weaknesses of Unguka Bank in terms of employee’s motivation, analyze the effect of motivation in organizational performance and determine the relationship between organizational culture and employee’s motivation. The research question was about what are perception of respondents on organizational culture in terms of observable artifacts espoused values and basic underlying assumptions?, what are the perception of respondents on employee’s motivation in terms of job performance, organizational commitment and employee’s turnover? And to know whether there is there a significant relationship between organizational culture and employee motivation?
Todays it is being commented that companies were changing their organisational culture and placing greater emphasis on flexibility and efficiency, as they were now expected to adapt to changing conditions cut costs in order to be competitive. Organisational culture is a social control mechanism and at the same time frames people's interpretations of organisational events and basic assumptions about organisational processes. If there is widespread agreement about these basic assumptions and values, in an organisation, behavioural consistency should increase and lead to enhance organisational motivation and performance. The research method intended primarily to highlight the methods and techniques to be used in order to collect the data for the accomplishment of this research and various ways in which the study is going to designed and conducted. These include the area of the study sample size and selection, study population, sample study area, method of data collection, processing and data analysis. These methods of data collection include: questionnaire, interviews with some of the respondents. Again this same chapter indicates some major problems encountered by the researcher in carrying out the research. It explains why the researcher collects data, from where it is collected, how it is collected and analysed.

In accordance with research findings all the employees want to work in the company with high profile. Employees agreed that the reputation of the company plays an important role in working within a company. However, some of the employees made it clear that they were interested in earning money only, but that does not mean that the employees who were interested in reputation/profile of the company had no interest in money. It is clear that people are interested in good relationship within the workplace. The overall observation of this research revealed that the most dominant factors for the motivation of employees were high salary, employee relationships, and staff development. In Unguka surveyed there must be a greater emphasis on allowing employees to participate fully in the operation of the organisation. Such a participative management style is the opposite of autocratic management and can be defined as a system engaging employees as willing coproducers of, valuable contributors to—, as well as co-owners of a better future. It involves much more than sharing authority and decision making, for it actively seeks employee inputs, allowing the employees to contribute to the resolution of work-related issues. This study shows that there is a significant relationship between organisational culture and employees’ motivation.
5.3 Recommendation

In order to work with a better motivated staff, it is essential for the management to understand the impact of organisational culture on employee motivation. Management needs to understand the behaviour of the employees and how they feel about the organisation. Although most of the employees were happy with the employee-relationships within the workplace but it was identified from the responses of the participants that the problems like training, management stability, and reward system exist in the organisation. These are discussed below.

Training and development

Training and development is one of the main aspects to be improved by the organisation in order to increase employee motivation and increase performance. So, in order to carry their operations smoothly and with a motivated workforce, there is a need to provide the necessary training and development opportunities to its employees.

Rewards and incentives

Rewards and incentives are the significant elements increasing employee motivation and help an organisation to make their staff behave in desired manner organisation needs to review the total rewards strategy for selecting the type of rewards to be offered, in that it is used to determine how the resources available for rewards programmes can be used to best advantage in attracting, motivating, and retaining employees.

Recognition

It has been observed from the research that employees are get satisfied when praised for their work. This gives an indication that recognition for their work makes employees feel more satisfied. Some people feel recognized by just getting more new responsibilities, in that it leads to a new and exciting work experience. Empowerment or letting an employee take the lead in something can, can be a great reward. In some cases, promotion is the ultimate recognition for a job well done. Management needs to consider all these issues so as to improve the culture of the organisation and push the motivational level of the employees so as to achieve organisational goals efficiently.
Effective management

Increasing organization’s efficiency and productivity starts at the management level since it is primarily the responsibility of managers and improving an organization’s culture can make an important contribution towards solving specific problems.

It is suggested that sound management of attitudes towards human resources can create a better cultural orientation, resulting in more effective work. Thus, it is so important to accept that attitudes as well as motivation can be managed. He further emphasized that abilities and performances can be improved by proper recruitment and selection, job placement and rotation, training and development. These are all good management practices and strategies to be applied in order to have a better motivated team in a good organizational culture.

Recommendations for further research

As mentioned earlier, due to the limitations of the study like time constraint, small sample size, and the distance factor, in that the researcher has conducted this research on Unguka Bank Ltd while being in Rwanda. Because of these mentioned factors, this research lacked depth. Therefore it would be beneficial to conduct a much better study that will help in understanding the subject matter in more depth. Large sample size should be chosen by the researcher. Moreover, cultural variance in different banks can have an influence on motivation. Therefore, it would be more interesting to conduct the study on organizational culture of more than one company in different regions to investigate the impact of organizational culture on employee motivation in country or different regions.
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APPENDICES
QUESTIONNAIRE FOR BANK EMPLOYEES

Date: _____________________

Dear respondent,

This questionnaire is an instrument in the thesis entitled “EFFECT OF ORGANIZATION CULTURE ON EMPLOYEE MOTIVATION” for the partial fulfillment of the award of the degree of Master of Business Administration at the University Of Lay Adventist De Kigali. I therefore kindly solicit your assistance in the study by providing answers to the questions given below. This study is mainly for academic purposes, a high degree of confidentiality will be maintained to ensure that the information obtained in the study is not revealed to any unauthorized persons.

Thank you for your precious time and honest response.

Please provide below your personal and professional information according to the scaling system provided by ticking one of the given answers below.

SECTION A: (Demographic Information)

1. Please Specify your gender (Tick one option only)  Male [ ] Female [ ]

2. Please would you specify your age group? (Tick one option only)
   a) Below 25 years old [ ] b) 25 – 35 years old [ ]
   c) 36 – 46 years old [ ] d) Above 46 years [ ]

3. How many years have you been an employee in this bank? (Tick one option only)
   a. Below 1 year [ ]
   b. Between 1 – 3 years [ ]
   c. Between 4 – 6 years [ ]
   d. Between 7 – 10 years [ ]
   e. Above 10 years [ ]

4. Which department do you work in?
5. What is your academic qualification? (*Tick one option only*)
   a) Diploma/Certificate [ ]
   b) Bachelors [ ]
   c) Masters [ ]
   d) PhD [ ]
   Others, Please Specify ________________________________

SECTION B

Please take note that the responses to the questions below are given based on the following answer categories. *Tick (✓) the one you think is most appropriate from the following scale:

1. Disagree (D), 2. Tend to Disagree (TD), 3. Tend to Agree (TA), 4. Agree (A)

<table>
<thead>
<tr>
<th>Observable Artifacts</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I like how workers express their personality at workplace</td>
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<tr>
<td>2. I like how managers of this bank communicate with customers</td>
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<td></td>
<td></td>
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<tr>
<td>3. I like how managers of this bank communicate with other employees</td>
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<tr>
<td>4. I appreciate the way workers dress at work</td>
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<tr>
<td>5. I appreciate the speed of my work</td>
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<td></td>
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<tr>
<td>6. I appreciate the velocity of my work</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>7. I appreciate the movement of my work</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>8. I appreciate symbols used by this bank, they inspired me to be creative</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>10. The name of this Bank (Unguka Bank Ltd) is wonderful it inspires the aim of the Bank</td>
<td></td>
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<td></td>
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<tr>
<td>11. I appreciate the motto of this bank that says that “progress and prosperity”</td>
<td></td>
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<tr>
<td>13. I like stories that are passed down from cohort to cohort within the bank employees</td>
<td></td>
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<tr>
<td>14. I like the way meetings are conducted</td>
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<td></td>
<td>I like the way workers are scheduled</td>
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<tr>
<td>15</td>
<td>I like the way punctuality is enforced</td>
<td></td>
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<tr>
<td>16</td>
<td>I appreciate how workers are remunerated</td>
<td></td>
<td></td>
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<tr>
<td>17</td>
<td>I appreciate how theft is being treated</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Espoused Values**

<table>
<thead>
<tr>
<th></th>
<th>The vision of this bank is well known and appreciated by workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>19</td>
<td>The mission of this bank is well known and appreciated by workers</td>
</tr>
<tr>
<td>20</td>
<td>I appreciate this bank because it places great value on diversity</td>
</tr>
<tr>
<td>21</td>
<td>I appreciate this bank because it treats its people fairly and without favoritism</td>
</tr>
<tr>
<td>22</td>
<td>I appreciate this bank because it insist upon integrity in its people</td>
</tr>
<tr>
<td>23</td>
<td>I appreciate this bank because it promotes from within</td>
</tr>
<tr>
<td>24</td>
<td>I appreciate this bank because it promotes the good health of its workers</td>
</tr>
<tr>
<td>25</td>
<td>I appreciate this bank because it always has meaningful discussions with its workers</td>
</tr>
<tr>
<td>26</td>
<td>I appreciate this bank because it promotes an open-door approach to managing people</td>
</tr>
<tr>
<td>27</td>
<td>I appreciate this bank because it respects each employee's point of view</td>
</tr>
<tr>
<td>28</td>
<td>I appreciate this bank because it encourage participation and suggestions</td>
</tr>
<tr>
<td>29</td>
<td>I appreciate this bank because it stresses safety throughout the organization</td>
</tr>
<tr>
<td>30</td>
<td>I appreciate this bank because it keeps buildings and equipment clean</td>
</tr>
<tr>
<td>31</td>
<td>I appreciate this bank because it encourage workers to be neat</td>
</tr>
<tr>
<td>32</td>
<td></td>
</tr>
</tbody>
</table>

61
<table>
<thead>
<tr>
<th>33</th>
<th>I appreciate this bank because it prohibit the use of company time, facilities, or materials for personal benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic underlying assumptions</td>
<td>4 3 2 1</td>
</tr>
<tr>
<td>34</td>
<td>I appreciate this bank because workers believe their coworkers that no theft among themselves</td>
</tr>
<tr>
<td>35</td>
<td>I appreciate this bank because workers believe their coworkers that no jealous among themselves</td>
</tr>
<tr>
<td>36</td>
<td>I appreciate this bank because workers believe their coworkers that no competition among themselves</td>
</tr>
<tr>
<td>37</td>
<td>I appreciate this bank because workers believe their coworkers that no hatred among themselves</td>
</tr>
<tr>
<td>Job performance</td>
<td>4 3 2 1</td>
</tr>
<tr>
<td>38</td>
<td>I treats customers in a worm and caring manner</td>
</tr>
<tr>
<td>39</td>
<td>I arrive at work at the appointed time and immediately begin to work</td>
</tr>
<tr>
<td>40</td>
<td>I dress and groom according to the standards set by Unguka bank Ltd</td>
</tr>
<tr>
<td>41</td>
<td>I willingly participate in all meeting organized by the Bank</td>
</tr>
<tr>
<td>42</td>
<td>I take care of all facilities that I was given by this Bank in order to perform my job.</td>
</tr>
<tr>
<td>43</td>
<td>I try to minimize as much as possible all expenses of the Bank</td>
</tr>
<tr>
<td>44</td>
<td>I achieve to my work goals</td>
</tr>
<tr>
<td>45</td>
<td>I voluntarily do things for my work group</td>
</tr>
<tr>
<td>46</td>
<td>I voluntarily help orient new workers</td>
</tr>
<tr>
<td>47</td>
<td>I voluntarily help other coworkers</td>
</tr>
<tr>
<td>48</td>
<td>I don't abuse any worker</td>
</tr>
<tr>
<td>49</td>
<td>I don't harass any worker</td>
</tr>
<tr>
<td>50</td>
<td>No sabotage at our work</td>
</tr>
<tr>
<td>51</td>
<td>No gossips at our work</td>
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<td></td>
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<td>-----------------------------------------------------------------</td>
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<tr>
<td>52</td>
<td>I am not in civic</td>
</tr>
<tr>
<td></td>
<td><strong>Organizational Commitment</strong></td>
</tr>
<tr>
<td>51</td>
<td>I like atmosphere of my workplace</td>
</tr>
<tr>
<td>52</td>
<td>My current job are really rewarding</td>
</tr>
<tr>
<td>53</td>
<td>The salary I am receiving will help me to have more other</td>
</tr>
<tr>
<td></td>
<td>significant things</td>
</tr>
<tr>
<td>54</td>
<td>I believe that I will be promoted soon</td>
</tr>
<tr>
<td>55</td>
<td>I like my boss because he/she helps me where I am weak</td>
</tr>
<tr>
<td>56</td>
<td>I like working in this bank</td>
</tr>
<tr>
<td>57</td>
<td>I like this Bank because it accepted my application and</td>
</tr>
<tr>
<td></td>
<td>employed me</td>
</tr>
<tr>
<td></td>
<td><strong>Less employee turnover</strong></td>
</tr>
<tr>
<td>58</td>
<td>I like this institution</td>
</tr>
<tr>
<td>59</td>
<td>I can recommend my friend to also join this Bank as workers</td>
</tr>
<tr>
<td>60</td>
<td>I have at all no intention to quit from this bank</td>
</tr>
</tbody>
</table>