

## **Intrinsic and Extrinsic Motivation: Pivotal Role in Bank Tellers Satisfaction and Performance: Case Study of Palestinian Local Banks**

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### **Abstract**

*The aim of this research is to address the role of intrinsic and extrinsic motivation on bank tellers' satisfaction in Palestine, comparing over overall satisfaction toward the intrinsic and extrinsic motivation, and to assess the relationship between bank tellers' satisfaction and their performance. Also this study examines the relationship between intrinsic and extrinsic motivation and the Herzberg motivational theory (two factor theories). In order to fulfill the research purpose, deep review of literatures about most studies were related to motivation subject were investigated and linked to research purpose. A cross-sectional survey was used depending on short form of the Minnesota Satisfaction Questionnaire (MSQ) questioner as the main instrument to elicit the data to achieve research objectives. To assess the role of intrinsic and extrinsic rewards on employees' satisfaction a random sample of 139 respondents (bank teller) were collected out of 150 were distributed. SPSS program has been used to analyze the data generated from questionnaires, using different scales. After collecting and analyzing the primary and secondary data, study result showed that Intrinsic and extrinsic motivation are so important for management and bank tellers simultaneously, for bank tellers these both types have positive effects on their satisfaction and performance. For management, no one of them alone is sufficient to achieve a good level of satisfaction or to encourage bank tellers to be able to put more effort on their jobs, so, it's so important for management to give an equal attention for these two type of motivation at the same time to increase the opportunities to attain the highest level of performance. Furthermore, study result showed that intrinsic and extrinsic rewards and bank tellers' performance positively correlated with overall satisfaction, which agrees that intrinsic and extrinsic rewards increase overall job satisfaction and performance of bank tellers.*

**Keywords:** Intrinsic incentives, extrinsic incentives, motivation, Palestinian local banks, Herzberg's two factor theory.

### **1. Introduction**

Banking sector in Palestine is considered as a developed sector even though it began to grow only in recent years, despite faced a lot of hurdles, because of the political circumstances and bureaucratic problems in Palestine. It became mandatory to have a strong monetary system capable of improving banking industry, which must have a positive reflection on the Palestinian economy.

Many of the business practitioners keep mentioned that, human resource departments/offices importance increasing day by day in order to increase organizational efficiency. To achieve this managerial goal, decision maker uses different method for hiring and recruiting right staff and uses different techniques to train them to enhance operational and problem solving skills. However maximum efficiency from staff can't be achieved unless there is satisfaction or motivation at work. For that reason, the issue of staff satisfaction has become important and helps to achieve the goal which is one of the main visions of the organization.

In that reason, absence of motivation leads the employees to miss their desire to put enough efforts for doing their objectives.

Moreover, absence of motivation leads to decrease the level of employee's satisfaction, increase work pressure as well, hence increase employees' turnover (Jehanzeb, Rasheed, Rasheed, & Aamir, 2012). The connection between motivation and employees satisfaction plays a vital role in achieving success and fulfillment for organization whether it's a public or private organization (Schuler and Jackson, 1996).

What we focus deeply, motivation objective can be intrinsic or extrinsic, which is considered as a major aspect to increase the level of employee's motivation. According to LaBelle (2005) employees have a different perception of rewards, some of them prefer to have intrinsic rewards and others prefer extrinsic rewards. According to the Fredrick Herzberg two-factor theory, couple of factors has been affect towards employees' satisfaction, and increase efficiency in their work. He found that, some of these factors increase the internal happiness (intrinsic motivation); the others increase the external happiness (extrinsic motivation). If some factors are missing, the possibility of employee's dissatisfaction will arise. In order to prevent this result, organizations need to have a deeper understanding of the motivation aspect to reach a perfect level of employees' satisfaction (Saleem, Mahmood, & Mahmood, 2010).

In the light of the above definitions and explanations, the aim of this study is to deeply define instinct and extinct motivational factors and test how this factor affect the motivation of the staff who is working at bank sector in Palestine.

## **2. Study Objectives**

In order to better analyze the efficiency of motivational factor in bank sector following study objectives have been created. So, the objective of this study;

1. To determine level of bank tellers satisfaction on their overall motivation.
2. To assess level of satisfaction of bank tellers on their intrinsic motivation.
3. To assess level of satisfaction of bank tellers on their extrinsic motivation.
4. To realize the intrinsic and extrinsic motivation that affect positively on bank tellers' performance.

## **3. Literature Review**

Following secondary data have been collected to define major key elements of this study

### **3.1. The Term of Motivation, Satisfaction and Performances**

Human behavior is very well known that it is the behavior directed towards achieving certain goals; employees by nature are different in their abilities and their perceptions of the work, and the desire to do and to achieve satisfactory results. So, motivation is not a saturated need, it's an internal force inherent in the depths of employees and draws this behavior to achieve personal and organizational goals, from here the idea of motivation came, which is external influences affecting performance (Faris, 2011). Motivation originate from the Latin word "movere" which means to shift from one place to another, motivation by the easiest way means to carrying out or to move. Scientists usually clarify motivation as psychological processes that energize and lead human behavior (Luthans and Sommers, 2005). Kreitner and Kinicki (1998) believe that motivation represents "those psychological processes that cause the stimulation, persistence of voluntary actions that are goal directed". In human resource management, motivation refers to an individual desire to perform his/her job in the best way or to put his maximum effort to accomplish required duties (Ayub, 2010; and Datta, 2013). Or it refers to a set of forces that move employees to behave in ways or in certain directions and these forces move the behavior of individuals towards a specific goal, or goals (Ballout, 2002).

Motivation is one of the most important aspects in the business field (Bénabou and Tirole, 2003). It has always been a serious dilemma for top management (Amabile, 1993). According to Clark (2003), motivational programs can increase the quality and quantity of performance in any organization if they were used properly, many gaps happen between current performance in the organization and the levels required to achieve business goals due to lack of motivation (Bénabou and Tirole, 2003). Motivation plays a key role in enhancing employees' satisfaction and performance, researchers for more than four decades ago until now, consider motivation as a central of business researches topic depending on its positive effects for employees and organizations (Re'em, 2011).

Motivation is very important for employees and management at the same time, for employees, motivation is essential for individuals' activities, to address and realize their behavior, for management, motivation has direct positive effects on performance and helps management to achieve organizational goals and objectives by more efficient ways (Maria, 2012). Therefore, motivation represents a positive interdependence between employees' needs and objectives and the management's.

Job satisfaction has been studied for decades, and several definitions were written to describe it. In 1935, Hoppock wrote one of the oldest definitions about job satisfaction when he defined it as a several psychosomatic conditions which lead individuals to express satisfaction toward their jobs (Hoppock, 1935). Locke in 1969 defined it as a positive and enjoyable response related to some variables such as job achievements and job experiences (Locke, 1935). According to Mathis and Jackson (2011) job satisfaction is "a positive emotional state resulting from evaluating one's job experiences" and it has several dimensions which include pay and rewards, recognition, connection with management and work relations.

Cummings (1970) specified the relationship between job satisfaction and performance by three points, satisfaction increase performance, performance increase satisfaction and rewards increase satisfaction and performance together. Kornhanuser and Sharp (1932) investigated the same relationship by conducting over more than thirty studies, and they found most of those studies almost reached to the same result that employees satisfaction lead to increase the level of performance. Another study was made by Mirvis and Lawer (1980) to investigate job satisfaction and performance relationship from bank tellers viewpoint, this study suggested that satisfied bank tellers were more able to perform well and more loyal than unsatisfied tellers.

Finally, job satisfaction is so important for organizational success, low level of job satisfaction will lead to several bad consequences such as declining in moral, increase work stress, bad relationship between the workers and their managers, decrease workers trust on their compensations procedures and as a result decrease in employees performance (Maria, 2012). On the other hand, high level of job satisfaction will lead to several positive effects and consequences on; organizational commitment, engagement, loyalty, retention and turnover, this mean job satisfaction affect employees behavior and lead them to be able to place more efforts to achieve organizational goal (Mathis and Jackson, 2011).

### **3.2. Herzberg's Two Factor Theory**

There are several motivational theories that have been developed by variety of researchers, one of these theories is Herzberg's two factors theory (motivational theory), this theory represents one of the best theories which describes satisfaction issue when it was came out (Herzberg, 1987). This theory considers job satisfaction and dissatisfaction as two different objects, and each one of them is affected by different factors (Rowland, 2012).

Herzberg found in his theory that some factors affect job satisfaction such as; recognition, challenging, responsibility and achievement which called (intrinsic motivation); these factors have the power to make individuals eager to put more effort in their jobs (Herzberg, 1987). On the other hand, Herzberg found other factors that affect job dissatisfaction which called "hygiene factors" or extrinsic motivation, these factors usually don't grant a positive satisfaction, but it leads to prevent job dissatisfaction (Teck-Hong and Waheed, 2011).

In short, Herzberg's theory observes that the opposite of job satisfaction isn't job dissatisfaction but rather, no job satisfaction. As well as the opposite of dissatisfaction is no dissatisfaction and isn't job satisfaction. This means that job satisfaction and job dissatisfaction are different various continue, factors influencing on one of them will have a modicum or no effect on the other one (Herzberg, 1976).

### **3.3. Intrinsic and Extrinsic Motivation**

Intrinsic and extrinsic debate was started back in the 1970s, when several studies began to investigate the reality of extrinsic and intrinsic motivation (Sansone and Harackiewicz, 2000). The study of Deci (1971) considered as one of the first studies that investigated the differences between intrinsic and extrinsic motivation and linking these both types of motivation with motivational theories. After that, Deci and Ryan, (1985) in their study tried to distinguish between intrinsic and extrinsic motivation depending on the different objectives or goals that give rise to an action. In one word, intrinsic motivation is related to doing something inherent for fun or enjoyment, but extrinsic motivation is related to doing something for economic outcome. Several studies have shown that the performance can be very different when individuals are behaving for each one of these two general types of motivation.

In business intrinsic motivation is defined as “the doing of an activity for its inherent satisfaction rather than for some separable consequence. When intrinsically motivated, a person is moved to act for the fun or challenge entailed rather than because of external products, pressures or reward” (Ryan and Deci, 2000).

This type of motivation is related to an insider desire of human, and the internally enjoyment and satisfaction (Deci, 1975). Deci and Ryan (1985) and Kinicki and Kreitner (2003) mentioned that intrinsic motivation is linked with the inherent needs and self-accomplishment.

This type of motivation is related to internal tendencies and can affect behavior without need for using any rewards (Deci and Ryan, 1985). Usually, presence of this type of motivation has a special affirmative effects on employees, it enhance employees concerning about their work, make them trying to do their duties at the best ways, and it increase employees willingness and adherence toward their jobs (Thomas, 2000).

According to Amabile (1993) and Deci and Ryan (1985), these positive impacts may affect employees activity and make them able to spend more time in specific duties to be accomplished well. Also, intrinsic motivation make employees more energized and accomplished to do their jobs well, when employees feel themselves inherently motivated, they can avoid work stress (Thomas, 2000). Therefore, business schools and organizations nowadays are focusing more and more on the role of intrinsic motivation on employee’s behavior, and how it can make them want to do their jobs for inherent enjoyment rather than of rewards or prizes (Dreikurs, 2000).

The other type of motivation is the extrinsic motivation which can be defined as “an activity is done in order to attain some separable outcome, extrinsic motivation thus contrasts with intrinsic motivation, which refers to doing an activity simply for the enjoyment of the activity itself, rather than its instrumental value” (Ryan and Deci, 2000). According to Amabile (1993) extrinsic motivation is related to attaining or meeting some exterior goals. This mean when employees are extrinsically motivated, they have a desire to do the work in order to get some benefits such as a suitable salary, bonuses, rather than the work itself (Catania and Randall, 2013). So, extrinsic motivation is easier to be noticed in our life, for example; workers work for their salaries and students go to schools and universities just to get their certificates.

According to Ryan and Deci (2000); depending on self-determination theory, extrinsic motivation is divided into four types, external regulation, identification, introjections, and integration. First one is external regulation which is related to external meanings such as rewards in order to satisfy external needs, introjections means when the individuals perform their actions due to internal reasons rather than something else. (Ayub, 2010). The second type is identification which is related to individuals’ personal significance or which behaviors can be accepted or not according to individuals’ convictions one-self, furthermore, integration means to bring a new regulation which can be compatible with individual’s values and needs (Ryan and Deci, 2000). Although extrinsic motivation is so important, it is not enough to get the highest outcome from employees, because it makes them focus on their jobs in order to get some rewards instead of giving suitable attention to the work itself (Thomas, 2000).

### **3.4. Conclusion**

Most of the previous studies consider Motivation as an important aspect for employees and management at the same time, for employees, motivation affect internal force inherent in the depths, and make them able to spend more time in some specific duties to be accomplished well. For Management, motivation has direct positive effects on employees’ performance and satisfaction, and helps management to achieve organizational goals and objectives by more efficient ways.

Previous studies have shown the importance of keeping employees motivated within the organization through understanding individual’s behavior and needs. Therefore, management must use both types of motivation (intrinsic and extrinsic) simultaneously in order to increase its employees performance to attain the maximum performance, this explain why it is not sufficient for management to implement only one of these two types. So, each one of these two types influence a specific part of individuals needs by different ways. Intrinsic motivation is related to an insider desire of human but extrinsic is related to attaining or meeting some exterior goals. So, it’s impossible to get the highest outcome from individuals by using only one of them separately.

## **4. Methodology**

In this chapter, demographic characteristics of the respondents, measurements, and validity and reliability of the tool have been discussed.

Non probability sampling method has been used and 150 bank staff respondents selected to distribute the questioners. Out of 150, 139 eligible respondents participated at this survey between November and December 2014.

#### 4.1. Demographic Characteristics

The gender distribution of respondents, 63% of the respondents were male and 37% were female. The following tables represent the participants' profile.

Table 1 shows the distribution of the sample according to the gender and age variables distributed into categories and percentages:

**Table 1: Distribution of the sample according to the gender and age**

<i>Age (Years)</i>	<i>Male</i>	<i>Female</i>	<i>Total</i>	<i>Percentage</i>
18-30	51	27	78	56 %
31-40	24	20	44	31.5 %
>40	13	4	17	12.5 %
Total	88	51	139	100%

As it shown in Table 1, the highest percentage referred to the interval between 18 and 30 years old with 56% and the lowest is the age interval more than 40 years old with 12.5%.

Table 2 shows the distribution of the sample according to the educational levels variables distributed into categories and percentages:

**Table 2: Distribution of the sample according to the educational levels**

<i>Qualification</i>	<i>Male</i>	<i>Female</i>	<i>Total</i>	<i>Percentage</i>
Bachelor	72	46	118	85 %
Master	16	5	21	15 %
Total	88	51	139	100%

As it shown in Table 2, the highest percentage referred to employees' bachelor qualification as the highest with 85% and the lowest is master qualification with 15%.

Table 3 shows the distribution of the sample according to the gender and income variables distributed into categories and percentages:

**Table 3: Distribution of the sample according to the gender and income variables**

<i>Income New Shekel</i>	<i>Male</i>	<i>Female</i>	<i>Total</i>	<i>Percentage</i>
1000-2000	23	13	36	26%
2001-4000	47	29	76	54.5%
4001-6000	18	9	27	19.5%
More than 6000	0	0	0	0%
Total	88	51	139	100%

As it shown in Table 3, the highest percentage referred to the income interval between 2001-4000, New Shekel with 54.5%, the interval of more than 6000 new shekel is the lowest with 0%.

Finally, Table 4 shows the distribution of the sample according to the gender and Experience variables distributed into categories and percentages:

**Table 4: Distribution of the sample according to the gender and Experience variables**

<i>Experience(Years)</i>	<i>Male</i>	<i>Female</i>	<i>Total</i>	<i>Percentage</i>
from 1-3	23	13	43	30.80%
from 4-7	31	19	50	35.90%
more than 7	34	19	46	33.30%
Total	88	51	139	100.00%

As it shown in Table 4, the highest percentage referred to the experience interval between 4-7 years of experience working in the respondent position with 35.90%, the interval from 1-3 years is the lowest with 30.80%.

## 4.2. Measurement

The researchers used MSQ -Minnesota short-form Questionnaire in an attempt to achieve the objectives of the study, this tool was developed by Weiss et al. (1967), this form consisted of only twenty sentences out of 100 included in the original form. This questioner was built depending on 5-point likert scale.

It included both groups, intrinsic and extrinsic sentences in order to assess the level of intrinsic, extrinsic and overall satisfaction. This form has been widely used and wide variety of researchers has proven its reliability and validity (Eyupoglu and Saner, 2009). This selection of motivation factors makes the study more suitable to the work setting of banking sector of Palestine as shown in table 5 below:

**Table 5: List of Intrinsic and Extrinsic motivation Factors**

<i>Intrinsic Motivation Factors</i>	<i>Extrinsic Motivation Factors</i>
Ability Utilization (Intrinsic)	Ability Utilization (Intrinsic)
Co-workers (Extrinsic)	Co-workers (Extrinsic)
Moral Values (Intrinsic)	Moral Values (Intrinsic)
Recognition (Extrinsic)	Recognition (Extrinsic)
Achievement (Intrinsic)	Achievement (Intrinsic)
Advancement (Extrinsic)	Advancement (Extrinsic)
Creativity (Intrinsic)	Creativity (Intrinsic)
Human Relations (Extrinsic)	Human Relations (Extrinsic)
Activity (Intrinsic)	Activity (Intrinsic)
Technical (Extrinsic)	Technical (Extrinsic)
Independence (Intrinsic)	Independence (Intrinsic)
Company Policies (Extrinsic)	Company Policies (Extrinsic)
Responsibility (Intrinsic)	Responsibility (Intrinsic)
Compensation (Extrinsic)	Compensation (Extrinsic)
Security (Intrinsic)	Security (Intrinsic)
Working Conditions (Extrinsic)	Working Conditions (Extrinsic)
Authority (Intrinsic)	
Social Service (Intrinsic)	
Social Status (Intrinsic)	
Variety (Intrinsic)	

## 4.3. Validity and Reliability of the tool

The short form of Minnesota satisfaction questionnaire (MSQ) authored by Weiss et al (1967) was selected for the purpose of the present research and the same was used in the previous research studies e.g. Eyupoglu and Saner (2009) and La Belle (2005). Cronbach alpha for the instrument is acceptable by wide variety of researchers (Eyupoglu and Saner, 2009). Therefore, there was no need to ascertain its reliability and validity indices because these have been established previously.

## 4.4. Analysis and Results

In order to analyze the study's data, the researcher used SPSS Software v. 20.0. Descriptive analysis was made and several statistical tools were used to analyze the data. Study results are explained in Table 6. For banking tellers' intrinsic motivation, the following were rated as satisfactory. This mean that those bank tellers agree with the fact that intrinsic motivation increases their satisfaction and their performance which satisfies objective 2 "To assess the level of satisfaction of bank tellers on their intrinsic motivation". To achieve this objective, the researcher calculated the Means and standard deviations for each sentence related to intrinsic motivation:

Social Status (X= 4.29, sd=0.82); Social Services (X=4.16, sd=0.84); Moral Values (X=3.82, sd=0.96); and Activity (X=3.69, sd=1.18), Security (X= 3.66, sd=1.14); Achievement (X=3.65, sd=1.22); Responsibility (X=3.63, sd=1.24); Variety (X=3.59, sd=1.13), and Utilization (X=3.54, sd=1.19) Moreover, the following intrinsic motivation were rated as neutral: Creativity (X=3.45, sd=1.23); Authority (X=3.33, sd=1.26); Independence (X=3.26, sd=1.36). Table 6.1 and 6.2. Measures the mean and the standard deviation for all Items: Intrinsic and Extrinsic motivation:

**Table 6.1: Intrinsic Motivation**

<i>Items example:</i>	<i>Measures</i>	<i>Mean</i>	<i>SD</i>
The chance to be “somebody” in the community.	Social Status	4.29	0.82
Being able to do things that don’t go against my conscience.	Moral Values	3.82	0.96
The chance to do something that makes use of my abilities	Utilization	3.54	1.19
The chance to try my own methods of doing the job	Creativity	3.45	1.23
The chance to work alone on the job.	Responsibility	3.63	1.24
The chance to do things for other people.	Social Services	4.16	0.84
The feeling of accomplishment I get from the job.	Achievement	3.65	1.22
The chance to do different things from time to time.	Variety	3.59	1.13
The freedom to use my own judgment.	Independence	3.26	1.36
The way my job provides for steady employment.	Security	3.66	1.14
Being able to keep busy all the time.	Activity	3.69	1.18
The chance to tell people what to do.	Authority	3.33	1.26

**Table 6.2: Extrinsic Motivation**

<i>Items example:</i>	<i>Measures</i>	<i>Mean</i>	<i>SD</i>
The competence of my supervisor in making decisions	Technical	3.62	1.23
The chances for advancement on this job.	Advancement	3.12	1.25
The way my co-workers get along with each other.	Co-Workers	4.13	1.02
My pay and the amount of work I do.	Compensation	3.26	1.24
The way my boss handles his/her workers.	Human Relations	3.54	1.16
The praise I get for doing a good job.	Recognition	3.36	1.29
The working conditions.	Working conditions	3.53	1.17
The way company policies are put into practice.	Company Policies	3.47	1.16

(5 = Extremely Satisfied, 4 = Very Satisfied, 3 = Satisfied, 2 = Somewhat Satisfied, 1 = Not Satisfied)

Extrinsic motivation in general were rated as satisfactory, this means bank tellers agree that extrinsic motivation increases their satisfaction and their performance which satisfies objective 3 “To assess level of satisfaction of bank tellers on their extrinsic motivation”

In order to achieve this objective, the researcher calculated the Means and standard deviations of their extrinsic motivation and the results were as follows:

Co-Workers (X=4.13, sd=1.02); and Supervision-Technical (X=3.62, sd=1.23); Supervision-Human Relations (X=3.54, sd=1.16); and Working Conditions (X=3.53, sd=1.17). Moreover, these extrinsic motivations were evaluated as neutral: Company Policies (X=3.47, sd=1.16); Recognition (X=3.36, sd=1.29); Compensation (X=3.26, sd=1.24); Advancement (X=3.12, sd=1.25).

**Table 7: Overall Mean for Intrinsic and Extrinsic motivation**

<i>Overall</i>	<i>N</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Mean (Approx)</i>
Intrinsic Motivation	78	3.66	0.77	4
Extrinsic Motivation	78	3.50	0.88	4
Total	78	3.59	0.79	4

Satisfaction over intrinsic motivation was rated as satisfactory (X=3.66, sd=0.77) by banking tellers. Moreover, extrinsic motivation were assessed as neutral (X=3.50, sd=0.88), based on their averages.

**Table 8: Overall Satisfaction and Performance**

<i>Overall</i>	<i>N</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Mean (Approx)</i>
Overall Satisfaction	78	3.59	0.79	4
Performance of tellers	78	3.65	0.82	4

Overall satisfaction of banking tellers was rated as satisfactory (X=3.59, sd=.79), which satisfies objective 1 “To determine level of bank tellers satisfaction on their overall motivation” furthermore, bank tellers performance was

also rated as satisfactory ( $X=3.65$ ,  $sd=.82$ ). This shows bank tellers agree that intrinsic and extrinsic motivation increase their overall job satisfaction and their performance.

As will some of these intrinsic motivations were found positively correlated with bank tellers performance: Creativity ( $r=0.86$ ,  $p=0.00$ ); Ability Utilization ( $r=0.78$ ,  $p=0.00$ ); Independence ( $r=0.77$ ,  $p=0.00$ ); Responsibility ( $r=0.69$ ,  $p=.000$ ); Social Service ( $r=0.67$ ,  $p=0.00$ ); Activity ( $r=0.66$ ,  $p=0.00$ ); Achievement ( $r=0.63$ ,  $p=0.00$ ); Authority ( $r=0.62$ ,  $p=0.00$ ); Security ( $r=0.58$ ,  $p=0.00$ ); Social Status ( $r=0.55$ ,  $p=0.00$ ); Moral Values ( $r=0.53$ ,  $p=0.00$ ); and Variety ( $r=0.38$ ,  $p=0.01$ )

So, the same procedures were applied on the extrinsic motivation and the result showed that some of these extrinsic motivation were related positively with bank tellers satisfaction and performance as follow: Recognition ( $r=0.81$ ,  $p=.000$ ); Advancement ( $r=0.71$ ,  $p=.000$ ); Supervision-Human Relations ( $r=0.67$ ,  $p=.000$ ); Supervision - Technical ( $r=0.65$ ,  $p=0.00$ ); Company Policies ( $r=0.64$ ,  $p=0.00$ ); Working Conditions ( $r=0.58$ ,  $p=0.00$ ); Compensation ( $r=0.57$ ,  $p=0.00$ ); and Co-workers ( $r=0.42$ ,  $p=.001$ ). This satisfies objective 4 "To realize the intrinsic and extrinsic motivation that affect positively on bank tellers' performance".

To achieve this objective the researcher calculated Pearson's Correlation Coefficient between Intrinsic motivation and Performance table 9 shows the result:

**Table 9: Pearson's Correlation Coefficient between Intrinsic Motivation and Performance**

<i>Motivation</i>	<i>Performance</i>	<i>p</i>
Activity	0.66	0.00
Responsibility	0.69	0.00
Variety	0.38	0.00
Social Status	0.55	0.00
Moral Values	0.53	0.00
Security	0.58	0.00
Social Service	0.67	0.00
Authority	0.62	0.00
Ability Utilization	0.78	0.00
Independence	0.77	0.00
Creativity	0.86	0.00
Achievement	0.63	0.00

The following intrinsic motivation was found the most positive correlated with bank tellers' performance: Creativity ( $r=0.86$ ,  $p=0.00$ ); Ability Utilization ( $r=0.78$ ,  $p=0.00$ ); Independence ( $r=0.77$ ,  $p=0.00$ ); Responsibility ( $r=0.69$ ,  $p=.000$ ); Technical ( $r=0.61$ ,  $p=0.00$ ); Working conditions ( $r=0.61$ ,  $p=0.00$ );

Pearson's Correlation Coefficient between Extrinsic motivation and Performance was calculated, table 10 shows the result:

**Table 10: Pearson's Correlation Coefficient between Extrinsic Motivation and Performance**

<i>Motivation</i>	<i>Performance</i>	<i>p</i>
Human Relations	0.70	0.00
Technical	0.61	0.00
Company Policies	0.63	0.00
Compensation	0.58	0.00
Advancement	0.69	0.00
Working Conditions	0.61	0.00
Co-workers	0.41	0.00
Recognition	0.80	0.00

The following Extrinsic motivation were found significantly and positively correlated with bank tellers performance: Recognition ( $r=0.80$ ,  $p=0.00$ ); Human Resources ( $r=0.70$ ,  $p=0.00$ ); Advancement ( $r=0.69$ ,  $p=0.00$ ); Company Policies ( $r=0.63$ ,  $p=.000$ ); Technical ( $r=0.61$ ,  $p=0.00$ ); Working conditions ( $r=0.61$ ,  $p=0.00$ ); Compensation ( $r=0.58$ ,  $p=0.00$ ); Co-Workers ( $r=0.41$ ,  $p=0.00$ ).

## 5. Study Result

This research aimed to investigate the role of intrinsic and extrinsic motivation on bank tellers' satisfaction and performance, after collecting and analyzing the primary and secondary data, the researcher found that Intrinsic and extrinsic motivation are so important for management and bank tellers simultaneously, for bank tellers these both types have positive effects on their satisfaction and performance. For management, none of them alone is sufficient to achieve a good level of satisfaction or to encourage bank tellers to be able to put more effort on their jobs, so, it's so important for management to give an equal attention for these two type of motivation at the same time to increase the opportunities to attain the highest level of performance.

After analyzing the primary data that was collected using (MSQ) Minnesota-short-form questioner which was adapted by a wide variety of researchers as the main instrument, the researcher reached the same result that several of previous studies had conducted before. This study found that banking tellers' intrinsic and extrinsic motivations were rated as satisfactory. This shows that intrinsic and extrinsic motivations have positive effects on job satisfaction. As a result, this will lead to increase overall satisfaction of banking tellers. Study result showed that intrinsic and extrinsic motivation and bank tellers' performance positively correlated with overall satisfaction, which agree with intrinsic and extrinsic motivation being a factor that increase overall job satisfaction and performance of bank tellers.

### **6. Limitation of the Study**

Because of the limited time, researchers only selected 150 respondents to conduct the study. For further research, this study can be extended to search other countries in order to better understand the motivational differences between the countries.

### **7. Recommendation**

According to study findings, the researcher suggests a number of recommendations as follows:

- Banks management must give human resource members a special training to increase their specialties to be more efficient in the future.
- Banks management must give more attention to their employees in general and specially toward bank tellers depending on their positive roles on promoting the bank's overall image.
- Because individuals are behaving by vary and different ways toward each type of motivation, management must implement a special reward system which can be flexible according to bank tellers' preferences in order to increase their satisfaction and performance.
- Management must focus more on bank teller's inner or inherent satisfaction, because it's difficult for management to recognize this type of need or to satisfy inherent bank tellers' satisfaction.
- Management must give more attention toward some actions which are related directly with bank tellers' performance such as: human relations, technical Working Conditions and Company Policies.

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