



***'An exploratory analysis of the motivational factors that impacts the performance of front line staff in an Irish Financial Institution.'***

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# Abstract

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This dissertation explores the motivational factors that affect the performance of frontline employees in an Irish Financial Institution. Following five years of deep recession, Financial Institutions are yet again experiencing an increase in demand for financial products and services as Ireland's economy and property market recovers. As a result of this resurgence of interest, competition between Irish Financial Institutions is yet again prevalent.

Frontline employees are the face of Financial Institution, responsible for retaining customers and attracting new customers of the organisation therefore their motivation has a significant impact on the organisations overall performance.

The researcher firstly conducted lengthily researched the phenomena of motivation discussed in previous academic literature. They then proceeded to create a hypothesis based on previous literature in the employee motivation field, which formed a premise for the study.

They then proceeded to investigate the motivational factors that impact the performance of frontline employees in an Irish Financial Institution. Taking a qualitative approach, the researcher completed three face-to-face focus groups; two groups of four frontline employees are one group of four managers.

From this primary data, the researcher analyses the data through a reliable research method (Constant Comparison Method) and from this identifies five key motivational factors, which affect employee motivation in the Financial Institution.

The researched highlights any disconnections between managers and frontline employees on what does motivation frontline employees following both focus groups and finally makes a recommendation what can be introduced to increase motivation and on further studies.

# Declaration

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This thesis is a presentation of my original research work. Wherever contributions of others are involved, every effort is made to indicate this clearly, with due reference to the literature, and acknowledgement of collaborative research and discussions.

The work was done under the guidance of Dr Corina Sheerin, National College of Ireland, Dublin 2.

## **Submission of Thesis and Dissertation**

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# Introduction

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## **1.1 Opening Discussion / Research Grounding**

“Motivation has always been a central problem for leaders and managers. Unmotivated employees are likely to expend little effort in their jobs, avoid the workplace as much as possible, exit the organisation if given the opportunity and produce low quality work” (Amabile, 1993, p.185).

Since the last beginning of the 20th century employee motivation has become a phenomenon that has been continuously researched across many social science fields such as social studies, psychology, behavioural studies and business administration (Latham, 2011). The social phenomena of motivation and specifically employee motivation has been subjected to vast academic attention, however minimal research has been conducted on frontline employee motivation in the retail banking area of the financial sector.

The performance of frontline employees can significantly affect the overall performance of a company as they represent their workplace to outsiders (customers), affect the image and can improve the organisations legitimacy through advocacy (Bettencourt and Brown, 2004).

It is well known Ireland is currently in the expansionary stage of the business cycle having emerged from a five-year deep recession which resulted in widespread redundancies, branch closures and pay freezes across the banking industry, competition within the sector is reappearing therefore having highly motivated frontline employees can become a competitive advantage over competitors.

Based on the above factors, research will be conducted aiming to identify the motivational factors which affect frontline employee performance in an Irish Financial Institution, for the purpose of anonymity will be known as Financial Institution X.

## **1.2 Research Title**

*‘An exploratory analysis of the motivational factors that impacts the performance of front line staff in an Irish Financial Institution.’*

### **1.3 Research Aim and Objectives**

The researcher aims to identify common factors that affect the motivation of frontline employees in Financial Institution X. The researcher proceeded to create a research hypothesis prior to conducting the study based on the previous literature surrounding the topic and attempt to identify if the hypothesis is relevant to Financial Institution X. Furthermore, as the researcher conducted focus groups with both employees and management aiming to identify any misconceptions managers may have on what motivates their frontline employees.

### **1.4 Structure of Research Presented**

#### **Chapter 1 – Introduction**

This outlines the research grounding on why the topic was selected, research title, aims and objectives of research, structure of research presented and an overview of the findings.

#### **Chapter 2 - Literary Review**

This provides a holistic and comprehensive review of the previous research conducted in the field of employee motivation including content and process motivation, intrinsic and extrinsic motivation and frontline employee motivation setting the academic foundation for the research being conducted.

#### **Chapter 3 – Methodology**

The methodology chapter outlines the aims and objectives of the research, how the research was gathered and different methods considered and applied to the data.



## **Chapter 4 - Findings**

Following the methodology section, which explains why and how the research data was gathered and analysed, the findings from the analysed data is described and discussed in this chapter.

## **Chapter 5 - Discussion of Findings**

Following the in depth discussion on the findings, this chapter links the findings back to relevant academic literature discussed in Chapter 2 identifying any trends and specific academic literature which correlates with the findings of the research conducted.

## **Chapter 6 - Conclusion and Recommendations**

This final chapter concludes the researchers findings, highlights any disconnections between frontline employee and management for Financial Institution X to consider and finally recommends any future studies to be conducted in this field.

### **1.5 Brief Overview of Findings**

A qualitative approach to gathering required data for the research was conducted, primary data was gathered by the researcher through three focus groups comprising of two groups of frontline employees and one comprising of management.

The researcher proceeded to apply the Constant Comparison Method (Dye et al, 2000), which derived from the original Grounded Theory (Glaser and Strauss, 1967) to the primary data and analyse and identify the common themes from all focus groups conducted (Chapter 3).

The following factors were identified as the key motivational factors that impact frontline employee motivation in Financial Institution X (Chapter 4):

- **Training and Development** – Job Progression, Upskilling & Education (Maslow, 1943; Herzberg, 1959; Alderfer, 1964)
- **Reward and Recognition** – Time Off, Bonuses, Ouations & Salary Increases (Taylor, 1911; Maslow, 1943; Herzberg, 1959; McClelland, 1961; Locke, 1980; Deeptose, 1994; Stringer, 2011)
- **Leadership** – Morning Meeting, Managing Behaviours, Performance Management & Positive Attitude, Knowledge and Teamwork (Taylor, 1911, Maslow, 1943; Alderfer, 1964; Bitner, 1994; Hoppe, 2004; Katzenbach and Santamaria, 1999; Paswan, 2005)
- **Job Design** – Task Delegation & Job Rotation (Locke, 1968; Deci and Ryan, 1980; Hackman and Oldman, 1980)
- **Length of Service and Age** (Herzberg, 1959, Hulin and Smith, 1965)

All factors outlined above have been identified as through previous academic literature as factors of employee motivation (Chapter 2); training and development, reward and recognition, leadership and job design have been frequently identified as key factors in motivation however the topic of length of service and age does not appear in the literature as frequently as the other topics.

## 2. Literature Review

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### **2.1 Introduction**

This chapter examines the literature surrounding the motivation phenomenon (Section 2.1). It specifically will address employee motivation and its theoretical foundations (2.1.1) as well as intrinsic and extrinsic motivation types (2.1.2). Section 2.1.1 will examine the evolution of employee motivation theory from its early days of Taylor's scientific management to content and process theories of motivation to contemporary literature. Such an examination is essential in providing a framework for the research question under study herein. Furthermore the literature review will focus on job satisfaction (2.2) and the overall positive and detrimental effects motivation can have on the workforce and the organisation (2.3).

### **2.2 Employee Motivation**

"To be motivated means to be moved to do something. A person who feels no impetus or inspiration to act is thus characterised as *unmotivated*, whereas someone who is energised or activated towards an end is considered *motivated*" (Ryan and Deci, 2000, p.54).

Employee motivation has and will continuously evolve as long as employees continue to be an imperative part of the organisation. While motivation remains pertinent in academic organisational behaviour and management literature in particular (Latham, 2005, 2011), it has now also garnered far more attention and importance in the labour market as management teams across a broad spectrum of industries see the value of motivated staff and the positive relationship between motivation and improved business performance (Galbreath, 1999).

As such contemporary literature shows; both academic (Latham, 2005, 2007; Pinder 2014) and industry led (Nohria et al, 2008) heavily feature the topic of motivation strongly and this research will add to that body of knowledge.

While the topic of motivation has seen a resurgence of interest in recent decades, the underlying principles that are used to explain the concept have remained the same. This is clearly evidenced by the theoretical explanations of motivation put forward in the 1960s and again in 2007 by Campbell and Pritchard (1976).

*“Motivation has to do with a set of independent / dependant variable relationships that explain the direction, amplitude and persistence of an individuals behaviour, holding constant the effects of aptitude, skill and understanding of the task, and the constraints operating in the environment” (Campbell and Pritchard, 1976, p. 64)*

*“Work motivation is a set of energetic forces that originate both within as well as beyond an individuals being, to initiate work-related behaviour and to determine its form, direction, intensity and duration. Thus, motivation is psychological process resulting in the interaction between in individual and the environment”(Latham and Budworth, 2007, p.486).*

Evident from both authors despite decades apart are the common themes underlying the understanding of ‘what is employee motivation’? Based on an extensive review of the literature (Refs across the time period) it has emerged that three common denominators are evident across the numerous definitions to describe the phenomenon and all are concerned with factors which: **‘energise’, ‘focus’ and ‘sustain’** human behaviour over a period of time.

The following section will provide a detailed critique of the seminal and contemporary literature concerning the foundations and evolution of academic understanding concerning employee motivation theory.

### **2.2.1 Foundations of Employee Motivation Theory**

#### **Taylor's Scientific Management (1911)**

As recent as the early 1900's, employees were considered to solely be an aid in the production of goods and services; employee motivation was first deemed a consideration of management in 1911 when the classical approaches to management were founded.

*Taylor's Scientific Management Theory* (1911) introduced uniformity through new duties and responsibilities of managers in an attempt to gain the initiative of workmen in the manufacturing industry as opposed historic type of management depended solely on workmen's own initiative. *"Before Taylor, there was no objective method of how fast a job should be done"* (Locke, 1982, p. 15).

Taylor (1911) formulated 'Seven Principles of Management' directly from the factory floor, it included a basic monetary reward incentive for workers based on how efficient and timely the task was completed deriving from Taylor's managerial experience within the manufacturing industry where work was deemed monotonous and lethargic creating a new path for motivational management practice (Deci, 1972; Wiley, 1995; Latham, 2006). *"Perhaps the most prominent single element in modern scientific management is the task idea"* (Taylor, 2004, p.1).

During the early 1930's, employee attitude surveys were conducted by many academics in an attempt to gain further insight into employee motivation following Taylor's theory. As a result academics such as Viteles (1932) and Houser (1938) proceeded to question Taylor's classical management theory which outlined monetary incentives as the sole driver in employee motivation with other factors such as recognition and job security being identified just as important if not more important for employees depending on the industry they worked in.

Ryan, Harrell and Mayo (1949) proceeded to further question Taylor's theory with Harrell stating Taylor's philosophy was nothing more than a rabble hypothesis due to the treatment of workers who are bundled into groups with the social motives of approval and self respect ignored (Latham and Budworth, 2007).

### **Hawthorne Studies (1920 – 1930)**

During the 1920's - 1930's, the Hawthorne studies were conducted by Mayo et al (1924) in cooperation with prolific American universities such as Massachusetts Institute of Technology (MIT) and Harvard; such studies identified the importance of human relations approach in management further outlining the effects peer groups had on performance, morale and overall employee motivation (Locke and Latham, 1990; Lindner, 1998).

The '*Hawthorne Studies*' have been widely criticised since published with the main criticism surrounding the methodology applied when analysing the data, the studies themselves contained numerous uncontrolled variables such as the human relations element of the research which were of significant importance transpired to be not monitored from the outset of the study and throughout, so much so that it was near impossible to identify and verify any correlation of such variables within the data gathered (Wikstrom and Bendix, 2000).

New methods for survey data collection became prominent during the decade following the *Hawthorne Studies* with such methods as the Thurstone and Likert scale being developed during this time (Latham and Budworth 2006; Koppes, 2014). Likert (1931) developed the scale by conducting further research through numerous employee interviews across diverse organisations where the scale of feelings was developed. Likert proceeded to develop a four tiered managerial classification system which included the application of fear, reward system and employee consultation based on employee's attitude towards supervisors (Taylor, 1939).

## **2.3 Content / Process Theories**

Motivational research is divided into 'process' and 'content' theories with process focusing on behaviour while content focuses on individual needs. While content theory addresses the factors of motivation such as job security and physical work environment; process theory handles motivation as a process which aims to identify how individuals will or should act to discover what their specific motivators are and to achieve goals linked to such motivators (Hendriks, 1999).

In contrast to the process theories of Vroom (1964), Porter and Lawler (1968) state that if intrinsic factors such as self-esteem and feelings of growth are present in the work place and linked to performance the individual will outperform those who do not experience such intrinsic factor motivation in the work place (Lawler and Hall, 1968).

Maslow (1954), McGregor (1960), Herzberg (1966), Alderfer (1972) and McClelland (1961) all examined how individuals respond to the interaction of both internal and external factors within content theory (Bassett and Jones, 2005). Examples of internal factors include autonomy, verbal recognition and task engagement with external factors comprising of pay, promotion and financial incentives (Gagne and Deci, 2005).

The majority of inquiry concerning both content and process research evolved during the 'golden age' of motivational theory during the 1960's and 1970's. In fact according to (Steers et al, 2004, p. 281): *"never since has so much progress been made in explicating the etiology of work motivation"* The following sections will provide a context and critique of both constructs.

### **2.3.1 Content Theories of Motivation**

Content theories of motivation discuss what internal factors drive humans to behave in a certain way and therefore focus on the nature of human needs, motivations and structure. The most academically recognised content theories are examined in detail below and are largely based on the early theories of motivation (Barnet and Slimmering, 2007).

- Maslow – Hierarchy of Needs (1943)
- Herzberg – Two Factor Theory (1959)
- McGregor – Theory X and Theory Y (1960)
- McClelland – Need Theory (1961)
- Alderfer – ERG Theory (1964)
- Hackman and Oldham - Job Characteristics Model (1980)

### **Maslow - Hierarchy of Needs (1943)**

Abraham Maslow, a clinical psychologist who proceeded to establish a 'Theory of Human Motivation' (1943) outlined a hierarchy of needs following numerous observations conducted on clients he had met during his career as a psychologist. The theory stated that people have five needs, namely starting from the bottom of the hierarchy: Physiological, Safety, Social, Esteem and Self-Actualisation. All of these were required to create motivation. Lower needs such as physiology and security are required to be met before they can proceed to satisfy higher needs of affiliation, esteem and self actualisation with motivation driven by satisfying the unmet needs outlined by Maslow (Burke, 1987; Latham, 2006).

During the 1970's, Maslow proceeded to expand the original hierarchy of needs as outlined above from five to eight incorporating cognitive, aesthetic and transcending



into the hierarchy following further studies (McLeod, 2007). Overall, the rectified theory allows a deeper understanding of a single construct; it enables us to make connections across the numerous theories discussed within this section as a result of the evolution of such topic since the initial hierarchy of needs was outlined by Maslow (Koltko-Rivera, 2006).

Many have questioned Maslow's theory due to there being little empirical evidence to support the findings initially; Clark (1960), Vroom (1964) and Hill (1969) all proceeded to critique Maslow's theory on this basis (Wahba and Bridwell, 1976.) Despite the widespread criticism, Maslow's theory became one of the most widely known theories in management and organisational behaviour and has been the foundation for numerous motivational theories that have since evolved such as *McGregor's Theory X / Theory Y* (1960) and *Alderfer's ERG Theory* (1969).

The theory continues to be used on its own as an established framework across different industries including Cao et al (2013) whom proceeded to apply Maslow's framework when analysing service continuance of social networking (Cao et al, 2013).

### **Hertzberg - Two-Factor Theory (1959)**

Also known as Motivation Hygiene Theory; Herzberg et al (1959) researched sources of motivation that are imperative to the accomplishment of work within an organisation a decade after the ground breaking research of Maslow (1943). Such studies suggested that job satisfaction and dissatisfaction were two separate factors, motivating factors (satisfiers) and hygiene factors (dissatisfiers) respectively; with the use of the word hygiene to highlight it removes hazards from the environment.

Satisfiers include feelings such as achievement, recognition and autonomy with dissatisfiers including salary, company policies and job security (Duttweiler, 1986, Pardee, 1990). While the 'satisfiers' lead to overall job satisfaction, the study shows this rarely leads to overall job dissatisfaction while the dissatisfiers lead to job

dissatisfaction if satisfied it does not generally lead to job satisfaction. (Ewen et al, 1966).

Initially many academics supported the theory such as Schwartz et al. (1963), Myers (1964) and Dysinger (1965) it also had its critics such as Ewen (1964), Dunnette and Kirchner (1965) and House and Wigdor (1967) whom criticised the validity of the study based on its methodically restricted, faulty research and it being inconsistent with previous evidence surrounding satisfaction and motivation (House and Wigdor, 1967).

However while the theory has been heavily criticised, this criticism has been the foundation for numerous well-known academic studies to date including Hackman and Oldham (1976), Skinner (1964) and Vroom (1966).

### **McGregor - Theory X and Theory Y (1960)**

Based on the foundations of Maslow (1943), McGregor (1960) introduced a landmark study that adjusted the path of management's thoughts. In fact Milner (2003) in his study, which reviewed 73 organisational behaviour theories cites McGregor's theory as the second most important and influential motivation theory in terms of recognition and it is ranked thirty-third in terms of importance (Kopelman et al, 2008).

McGregor (1960) redefined the understanding of employee motivation through the questioning of the usual assumptions of human behaviour in organisations and proceeded to create a new approach for managers to achieve reach full potential from employees as opposed to simply commanding them as done before.

Within the McGregor (1960) theory, 'Theory X' and 'Theory Y' are two distinct views of human nature; Theory Y comprises four views of employees including the assumption they are not inherently lazy, have self direction / control and are capable of generating ideas that will improve the business performance, in contrast Theory X contradicts views of Theory Y including employees are lethargic, unable to work autonomously and have no self direction (Jones and Page, 1987).

Haslam (2000) outlined that *Theory X / Theory Y* theory can only work when the social identity is evident between employer / employee, Theory X assumptions apply when identity is not present and Theory Y assumptions apply when identity is present stating, “*people are motivated to attain goals that are compatible with their self identity*” (Latham and Pinder, 2004, 487).

However Latham and Ernst (2006) state McGregor’s theory provided no data to support his endorsement further with Kopelman and Prottas (2013) further questioning the lack of research conducted when formulating the theory, although they did outline the hardship of the obstacles that appear when conducting such research in McGregor’s defence such as the absence of a validated and established measure of managerial X and Y attitudes (Kopelman and Prottas, 2013).

### **McClelland - Need Theory (1961)**

McClelland introduced a disparate need theory in the same era the above theories i.e. Maslow (1943), Herzberg (1959) and McGregor (1960) were founded. McClelland (1961) proceeded to ignore the hierarchical theories of Maslow and concentrate instead on motivational power of numerous established needs such as autonomy and affiliation, however both theories remained focused on the individual differences in motivation (Steers et al, 2004). “*Needs are treated as distinct individual-differences variables, with the strength of a person’s needs (i.e., desires) being assessed and then used to predict work related outcomes either directly*” (Baard et al, 2004, p. 2046).

McClelland (1961) clearly defined needs that related to workplace behaviour as opposed to Maslow ‘s (1941) needs hierarchy, which has been widely criticised for being abstractly conceptualised (Steers et al, 2004).

### **Alderfer - ERG Theory (1964)**

Similar to the basis of McGregor’s (1960) research; Alderfer (1964) proceeded to address the shortcomings of Maslow’s ‘*Theory of Human Motivation*’ (1943) by

applying empirical research through different predictions to the original needs hierarchy via questionnaires at several levels in a financial institution (Alderfer, 1964). He approached the research by regrouping the initial five needs outlined in Maslow's (1943) hierarchy into three core needs Existence, Relatedness and Growth which became known as *ERG Theory* highlighting the causal relationship between need satisfaction and importance (Arnolds and Boshoffs, 2002).

The primary differences between the theories at hand is Maslow's approach is more rigid and restrictive whereas Alderfer does not assume such a strict hierarchal approach of a lower need being satisfied before moving onto the higher level (Chiu and Lin, 2003). Furthermore as outlined in Schneider and Alderfer (1973); a study identified while Maslow and Alderfer's theories converged in some samples it did not in others and is industry sensitive, thus highlighting the difficulty to operationalize in organisations due to the broad natured categories of each theory, especially Maslow's founding theory.

### **Hackman and Oldham - Job Characteristics Model (1980)**

Similar to Herzberg's (1959) 'Two Factor Theory', which is considered to be one of the first to consider job design as a motivational factor, Hackman and Oldman (1980) proceeded to outline within 'Job Characteristic Model' (1980) three core factors that influence employee motivation. The three core factors are; (i) core job dimensions; skill variety, task identity and significance (ii) critical psychological states; meaningfulness of the work and knowledge of results of work from the activities

undertaken and (iii) personal and work outcomes; high internal work motivation and low absenteeism and staff turnover.

However as stated by Pinder (1980) the significant difference between the two job design theories is the consideration of task variety with the proposal that jobs with the requirement for multiple talents are more meaningful and therefore more intrinsically motivating by Hackman and Oldman (1980) as opposed to Herzberg (1959) who refers to the simple application of tasks as job loading, he did not emphasis job enlargement after proposing job enrichment (Ramlall, 2004).

### **2.3.2 Process Theories of Motivation**

During the 1960's now know as the 'golden age' of work motivation theories; process theories were generated focusing on the behaviour of people who have satisfied their individual personal needs and as a result can change in respective situations as opposed to just satisfying needs. However, process theories do not ignore needs as outlined in content theory but alternatively highlights an individual's behaviour can be a direct result of a situation and the consequences of same (Blaskova and Grazulis, 2009). *"Process theorists view work motivation from a dynamic perspective and look for causal relationships across time and events as they relate to human behaviour"* (Steers et al, 2004, p. 381). The most widely cited process theories are listed in below and thereafter critically examined.

As with the content theories outlined above, these theories are largely based on the early theories of motivation:

- Adams - Equity Theory (1963)
- Vroom; Porter and Lawler – Expectancy Theory (1968)
- Locke and Latham – Goal Setting Theory (1968)

#### **Adams (1963) – Equity Theory**

*Equity Theory* was proposed by Adams (1963, 1965) based on research with other research on such theory completed by Homans (1961), Jaacques (1961) and Patchen (1961). *Equity Theory* as outlined by Adams (1965) is based on inputs and outputs of employees, the social comparison process, situation leading to and effects of equity and inequity and the response of an employee to eliminate inequity if it occurs (Pritchard, 1969; Huseman et al, 1987).

The theory is based on the balance of inputs i.e. employees work and outputs i.e. rewards, resources etc. if inequity is felt the theory states the this will motivate employee to work harder to regain such balance, therefore it can have significant effects on performance due to a perceived inequity. *“A person is said to consciously or unconsciously compare his outcomes/input ratio to that of another person / persons”* (Pritchard, 1969, p.176).

As stated by Leventhal (1976), *Equity Theory* as outlined by Adams (1963, 1965) contains numerous problems such as a one-dimensional rather than multi-dimensional perception of fairness, only the final stage of rewarding employees as opposed to the stages leading up to reward giving ignoring fair distribution and company policy and finally the exaggeration of fairness in social relationship otherwise known as the ‘norm of equity’ without any firm and valiant evidence of such relationship within Adams study (Leventhal, 1976).

However, as outlined in Huseman et al (1987), lab and field research on the norm of equity was conducted by numerous academics such as Austin and Walster (1974), Dawson and Lane (1973) and Finn and Lee (1972) which all support the social relationship outlined in equity theory (Huseman et al, 1987).

### **Vroom (1964); Porter and Lawler (1968) – Expectancy Theory**

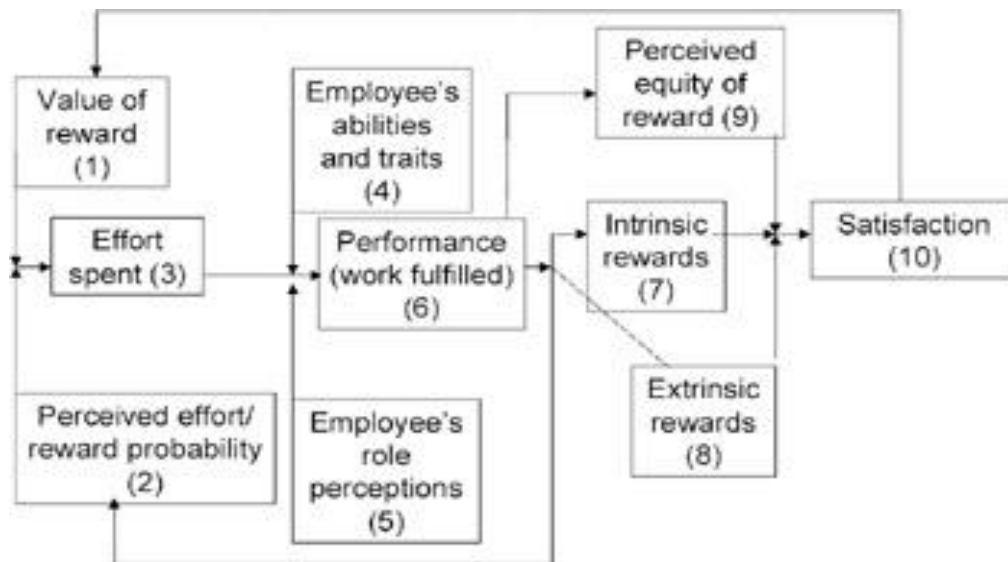
The foundations of expectancy theory were imbedded by Lewin (1938) and Tolman (1959) and viewed the behaviours as purposeful and goal-directed (Steers, 2004). Proceeding to building on Lewin and Tolman; Vroom (1964) integrated the founding

theory into the workplace outlining that employees proceeded with a specific set of actions deriving from perceptions, beliefs and attitudes as a result of their desires to enhance pleasure (e.g. promotion) and avoid pain (e.g. dismissal, decreased amount of autonomy) (Isaac et al, 2001).

While Vroom (1964) was the first to use cognitively orientated assumptions as the foundation for a motivational theory, further research conducted criticised the model due to its lack of definition between the force propelling a person to complete actions which are determined by the interaction of the persons expectancy that his act will be followed by a first level outcome i.e. performing at a certain level or second level outcome i.e. promotion (Lawler and Suttle, 1973).

Porter and Lawler (1967) proceeded to expand on Vroom's idealisms of behaviours influencing work motivation taking such criticisms into account (Fig. 1). Research identified an increased amount of managers have the notion that they will receive a higher amount of rewards i.e. increased pay and respect from colleagues from good performance / increased effort in the workplace. Furthermore as a result, they are more likely to be rated as good performers by, their peers and superiors with similar research in other expectancy theory studies supporting this model (Porter 1967; Galbraith and Cummings 1967; Georgopoulos, Mahoney and Jones 1957; Spitzer 1964).

### **Porter and Lawler (1967) – Expectancy Model of Motivation**



**Fig. 1**

Since its founding publication in 1960's, *Cognitive Expectancy Theory* has been researched further in line with motivational theory developments in recent times. Kafner (1990) and Mitchell (1997) state the theory has not only been applied to job performance but has also been used to research employee absenteeism, turnover and organisational behaviour (Steers et al, 2002).

### **Goal Setting Theory – Locke (1968); Locke and Latham (1990)**

The model of *Goal Setting Theory* within the topic of motivation was initially discussed in the golden era of the late 1960's as academics discovered that a simple act of specifying tasks, adjusting task difficulty and achieving commitment of completing tasks enhanced employee performance (Locke, 1968; Steers and Porter, 1974; Steers et al, 2002).

Locke and Latham (1990, 2002) proceeded to launch a formal *Goal Setting Theory* having researched inductively within industrial psychology over a 25-year period. The research identified setting difficult goals lead to higher performance in comparison to goals that are vague and unquantifiable.

Further research evidenced that as long as a person is committed to a goal and has the ability to achieve it with no conflicting goals, there is a positive linear relationship



between goal difficulty and task performance. (Locke and Latham, 2006). Further studies were completed surrounding group goal settings in addition to individual goal settings with such concept now being applied across industry (Crown and Rosse, 1995; Ambrose and Kulik, 1999).

Although *Goal-Setting Theory* has been widely accepted by academics and industry as a proven motivational concept, theories of intentional behaviour have also been discussed (Ajzen, 1985; Fishbien and Ajzen, 1975; Kuhl, 1985). Academics have questioned the lack of differentiation between goals and intentions and noted this has a substantial flaw in the *Goal-Setting Theory* as the term intention is a cognitive representation of both means and an end therefore is a much broader concept than the term goal used in goal setting theory (Tubbs and Ekeberg, 1991).

## **2.4 Intrinsic and Extrinsic Motivation**

Alongside the content and process theories of motivation, as stated by Amabile (1993) both theory and field research conducted has found motivation can be separated into two distinct types, intrinsic and extrinsic motivation. Initially discussed by Porter and Lawler (1968), it was researched at length by Deci and Ryan resulting in two motivational theories; *Cognitive Evaluation Theory* (1980) and *Self Determination Theory* (1985) based on intrinsic and extrinsic motivation and are discussed below.

Intrinsic motivation derives from the employee completing a task because it is inherently interesting or enjoyable to the person which derives satisfaction whereas extrinsic motivation occurs when a task is completed because it will lead to separate outcome for the person i.e. a reward, promotion etc., therefore satisfaction does not derive from completing the job but from the outcome of completing the job (Amabile, 1993; Deci and Ryan, 2000; Gagne and Deci, 2005).

Over three decades of research conducted has identified that the quality of experience and performance can be extremely different when one is performing

based on intrinsic motivation and when performing based on extrinsic motivation (Deci and Ryan, 2000).

### **Cognitive Evaluation Theory - Deci and Ryan (1980)**

Deci and Ryan (1980) were the first to identify that outputs within extrinsic motivation such as deadlines, observations and evaluation can diminish a sense of autonomy therefore undermining intrinsic motivation pushing it from internal to external motivation decreasing extrinsic motivation. However in contrast some other outputs such as providing choice of task can improve feelings of autonomy therefore shifting from external to internal thus increasing intrinsic motivation (Gagne and Deci, 2005).

However discrepancies of such theory is outlined in Ryan et al, who proceed to state various academics have used different terminology when discussing reward contingency and as a consequence the results seem inconsistent and contradictory at times (Ryan et al, 1985). Furthermore Amabile et al (1990) outlines extrinsic factors can become detrimental to outcomes such as productivity and problem solving. (Gagne and Deci, 2005)

### **Self Determination Theory – Deci and Ryan (1985)**

*Self Determination Theory* (1985) incorporates intrinsic and extrinsic motivation, proceeding to distinguish between different types of motivation and identify the importance of evolved inner resources for personality development and behavioural self-regulation (Ryan, Kuhl and Deci 1997). The study concludes three common needs of competence, relatedness and autonomy that are essential for achieving optimum development, growth and personal well being (Ryan and Deci, 2000).

Ryan and Deci (1985) outline autonomous and controlled motivation are different in terms of regulatory process and experiences and proceed to state behaviours can be characterised in terms of to the degree they are autonomous versus controlled.

Autonomous motivation is when people engage in an activity voluntarily due to their interest whereas controlled motivation involves an element of pressure as a result of having to engage in the activity (Gagne and Deci, 2005).

However Ryan et al conclude extrinsic motivation can become autonomous moving from its natural state of being a controlled motivation and tangible rewards can be used as so it is not detrimental to intrinsic motivation as previously stated by Amabile et al. (Amabile et al, 1976, Ryan et al, 1983; Gagne and Deci, 2005,).

## 2.5 Motivation Theory Timeline

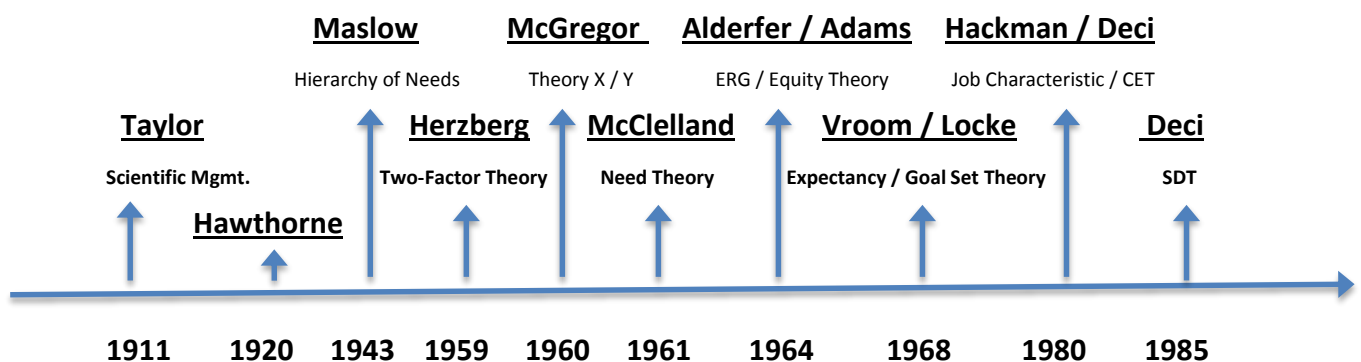


Fig.2.

## 2.6 Frontline Employee Motivation

Motivation of frontline employees is an area of great difficulty for organisations with many of the employees simply working for the pay check and not for the success of the firm, if this attitude is present within the front line employee network it can have a detrimental impact on the organisations performance (Katzenbach and Santamaria, 1999). *“Since numerous services are generated through the interaction between service employee and customer, long term relationships of the company depend greatly on the companies personnel”* (Gouthier and Rhein, 2011, p. 634).

In today’s competitive market the delivery of customer service is critical for industries with extensive networks of frontline staff such as retail financial institutions in which this research is conducted. Front line staff represents their workplace to outsiders (customers), affect the image and improve the organisations legitimacy through advocacy and trust (Bettencourt and Brown, 2004; Karatepe and Tekinkus, 2006).

If management identify front line employee motivation as an opportunity as opposed to a challenge and manage it appropriately it can result in high performing engaged front line staff (Katzenbach and Santamaria, 1999). Management must also identify the drivers that enhances and stimulates the employees contribution and commitment to customer service continuously (Gouthier and Rhien, 2011).

Batt (2000) and Bartel (2004) further advocate that a high performing work system in place for front line staff is likely to have an important impact on organisational performance in a customer service environment. Batt (2000) using data on six companies found that companies who provided high quality service have satisfied and loyal customers which leads the satisfied and loyal employees. Furthermore firms who had clients whom were satisfied with the level of service received from their staff experienced revenue growth as a result of such service performance.(Batt, 2000; Bartel, 2004).

### **2.6.1 Managerial Approaches to Motivating Front Line Staff**

#### **Type of Management Style**

Not all firms have the same emotional energy as it depends on different variables such as industry, business model and economic environment. Katzenbach and Santamaria (1999) have narrowed it down to five distinct managerial paths that results in high performing front line workers all of which stem from the values of the US Marines 'Mission, Values and Pride' and have been implemented successfully in such companies as Toyota, McKinsey and Tupperware (Katzenbach and Santamaria, 1999).

The five distinct managerial paths that results in committed, high-performing front line employees are as follows:

- **Mission Pride and Value Path;** Frontline employees are proud of the organisations aspirations, accomplishments and legacy. This is found in organisations such as US Corps, 3M and NY Ballet.
- **Process and Metrics Path;** Frontline employees knows what to expect, how its measured and why it matters. This is found in such companies as Toyota and Johnson&Johnson.
- **Entrepreneurial Spirit Path;** Frontline employees are in control of their own destinies and pride themselves on high risk and rewards working environment. This is found in such companies as Hambrect & Quist and BMC Software.
- **Individual Achievement Path;** Respect for individual achievement in an organisation, which has low emphasis on personal reward and risk. This path is found in such companies as McKinsey and FirstUSA.
- **Reward and Celebration Path;** Reward and recognition of organisations achievements. This is found in companies such as Mary Kay and Tupperware.

While many companies relate a large proportion of success to high level of employee pride, the construct of pride is frequently neglected when considering economic behaviour with it not gaining widespread academic with statements regarding pride based on institution rather than scientific research (Gouthier and Rhein, 2011).

Furthermore, if the emphasis is put on the organisation to integrate the three values as outlined above through one of the five managerial paths; does it directly effect the consumers perception of the organisation and result in a positive outcome for the organisation? Brady and Cronin (2001) conclude the question has not been researched enough to confirm this correlation (Brady and Cronin, 2001).

## **Feedback**

Bitner et al (1994) conducted research on front line employees whom are constantly faced with uncertain and unpredictable circumstances, as identified the majority of front line employees are customer and service orientated however do not ultimately deliver excellent customer service due to a disconnect between intention and actual outcomes. The study proceeded to confirm the missing link between intention and outcome as feedback; employee seeking feedback and an environment where front line employees are comfortable to seek feedback (Bitner et al, 1994).

Futher identified by Crant (2000) was employees who frequently seek feedback are more pro-active and deliver a better service than employees who do not partake in feedback and are deemed apathetic and unconcerned about their role (Crant, 2000).

## **Feedback and Management Sincerity**

Following on Bitner (1994) and Crant (2000), Paswan et al (2005) proceeded to conduct further research on motivation in front line staff utilizing Herzberg's Two Factor Theory (2.1.2). The study was completed on the perception of management

sincerity and developing a feedback culture between front line employees and management with both elements complimenting each other in an endeavour to improve the organisations overall performance.

Paswan et al (2005) concluded employees who perceive higher levels of managerial sincerity also have a higher feedback seeking orientation with both elements complimenting each other; furthermore the research identified the relationship between management sincerity and feeling of motivation as positive. However, if one element is present without the other i.e. a low level of managerial sincerity with a high feedback culture, it can prove to be stifling for employees and become detrimental. (Paswan et al, 2005).

### **Front Line Leadership**

As discussed above, managerial sincerity and feedback was identified as factors which motivate front line employees in the service industry, however Hoppe (2004) emphasised the importance of managerial leadership as opposed to the focus being on the employee outlining leadership training, communication, accountability and inclusion through recognition and incentives as other important factors to consider when motivating front line employees.

*“Without any leadership ability, managers would not be successful in motivating their team to complete a task. Naturally, not completing the task at the front-line will cause a chain of events which will have an effect on the overall organisations performance”* (Hoppe, 2004, p.7)

Hoppe (2004) proceeded to conducted research on front line employees and management within a Military Family Resource Centre who have an extremely important role assisting with issues such as family separation due to overseas missions etc. and identified the following factors impacting motivation of front line staff from research conducted:

- **Reduction of Perceived Barriers** - 'Closed door' environment from managers
- **Leadership Training** - Lack of leadership skills portrayed amongst managers
- **Communication** – No opportunity for employees to express opinions
- **Incentives with Employee Engagement** – Implementing incentive schemes without employee involvement leading to imbalanced incentive schemes
- **Development of Future Leaders** – No succession planning to hire managers with sufficient leadership skills from existing front line staff population

## **2.7 Intrinsic and Extrinsic Approaches to Motivating Front Line Staff**

- Pay
- Incentives
- Incentives Through Objective Setting
- Recognition
- Training and Development
- Job Satisfaction

Other factors to be considered when attempting to galvanise front line employees is intrinsic and extrinsic motivation factors such as pay, incentives, reward and recognition which is an established well renowned motivation theory (Amabile, 1993; Deci and Ryan, 2000; Gagne and Deci, 2005). Intrinsic and extrinsic factors as outlined in depth above in 2.1.3 have been identified as significant factors when motivating frontline employees.

Intrinsic motivation has been identified as one of the key talents that the best frontline employees convey after a large-scale survey was conducted across front line employees (Brewer, 1994). High levels of intrinsic motivation results in high levels of job performance, satisfaction and commitment to the organisation from front line staff thus highlighting the importance of considering same when managing such staff (Karatepe and Tekinkus, 2006).



## **Pay**

*“Money is a crucial incentive, no other incentive or motivational technique comes even close to money with respect to its instrumental value” (Locke, 1980, p. 379).*

The importance of pay has been widely discussed throughout studies on motivating staff (Locke et al, 1980; Guzzo, et al, 1985; Judiesch, 1997; Stanjkovic and Luthans, 1997) with an average ranking 5<sup>th</sup> in a list of potential motivators from previous research conducted (Rynes et al, 2005).

However, there appears to be a consistent but inaccurate message portrayed from the literature that pay is not an effective motivator resulting in this factor of motivation being underestimated by practitioners (Herzberg et al, 1957; Lawler, 1971; Jurgensen, 1978; Towers Perrin, 2003). Employees involved in such studies tend to underreport the importance of pay as a motivational factor and state pay is less important to them than it actually is with practitioner taking this at face value causing a disconnect between the motivation of employees through a well designed compensation system with such discrepancies occurring due to a common tendency for people to say one thing and mean another which is known as social desirable responding (Rynes et al, 2005).

## **Incentives**

*“An incentive plan, regardless of the structure, is better than none at all” (Townley, 2011, p. 30).*

The main objective of applying incentive schemes is to enhance extrinsic motivation by indirectly satisfying the employees needs through such incentives as bonuses resulting in increased performance and effort, the importance of such schemes is also prevalent in other motivational theories such as Vroom's Expectancy Theory (2.1.2) (Kunz and Pfaff, 2002; Anthony and Govindarajan, 2007).

Stringer et al (2011) proceeded to conduct a study on the relationship between intrinsic and extrinsic motivations, pay satisfaction and job satisfaction within an organisation that apply pay for performance plans to motivate front line employees. The findings contradicted the initial assumptions of the research and identified positive associations with pay and intrinsic motivation, intrinsic motivation and job satisfaction and a negative correlation between extrinsic motivation and job satisfaction. Pay satisfaction had the highest association with job satisfaction therefore highlighting to management that if employees are paid well job satisfaction will prevail (Stringer et al, 2011).

Furthermore over half the employees were founded to be highly motivated from both intrinsic and extrinsic factors, these findings support the studies of Kunz and Pfaff (2002) and Dermer (1975) who state intrinsic and extrinsic motivation can be complimentary in an organisational setting in contrast to such studies as Deci and Ryan (2008) who state via Self-Determination Theory (2.1.3) that intrinsic and extrinsic motivation are on a series from autonomous to controlled motivation therefore employees cannot high on both (Deci and Ryan, 2008).

### **Incentives Through Objective Setting**

*"The entire success of an organisation is based on how an organisation keeps its employees motivated and in what way they evaluate the performance of employees for job compensation"* (Danish and Usman, 2010, p. 160).

Townley (2011) proceeded to apply a successful incentive scheme for frontline employees within a US financial institution through linking cash incentives to objective performance bespoke to the employees role which is reviewed monthly. As a result the financial institution witnessed incredible results, with the organisation experiencing an increase in revenue as a result of the initiative greater than the cash being paid out via incentives payments to employees (Townley, 2011).

This incentive scheme holistically improved the organisation through the following:

- **Introduction of Objective Setting:** Highlights the outstanding performers who have the capabilities to advance into senior positions assisting with succession planning
- **Revitalise the Role:** The role was transformed from an entry level position to a position of opportunity and succession planning
- **Increased Overall Organisation Performance:** Enabled customers to be served better, increases revenue and an overall decrease in operational error

*“Once employees know what is exactly expected from them and what they can expect in return, it means there is a psychological contract of fulfilment in the workplace. Research has shown psychological contract fulfilment to be positively associated with job satisfaction, organisational commitment and organisational citizenship behaviour”* (Karatepe and Tekinkus, 2006, p.175).

As outlined above (2.2.2); implementing pay and incentive schemes does at times result in improving employee motivation. However as stated in Hansen et al (2002), businesses implement such initiatives to improve motivation thus improving performance but experience the exact opposite to what they were trying to achieve due to the ignorance of essential nature of human motivation and failing to separate

reward and recognition; *“Managers award bonuses and merit pay and then are dumbfounded when employees remain unhappy, unappreciative and unmotivated”* (Hanson et al, 2002, p. 64).

## **Recognition**

Recognition is a well known factor of motivation as outlined in 2.1.2 with Herzberg (1959) concluding it was a potential ‘satisfier’ applied through consistent recognition programmes are powerful tools when influencing employees to perform better (Herzberg, 1959).

Deeprise (1994) further stated the motivation of employees and their productivity can be significantly enhanced through providing cohesive and effective recognition, which will overall result in improved performance for the organisation (Deeprise, 1994).

The intrinsic factor of recognition can result in heightened commitment from employees and is often overlooked although effective and efficient as it doesn’t cost the organisation, is available to everyone to use and cannot be abused like other extrinsic factors such as incentives (Luthans, 2000; Andrew, 2004;).

Organisations who do not consider intrinsic factors and partake in motivational activities such as recognition for a job well done or coaching and feedback can experience low employee commitment and loyalty. This may result in a high staff turnover which can be costly to an organisation as it creates a greater requirement for recruitment, training and develop for new recruits who replace the staff leaving (Luthans, 2000).

## **Length of Service / Age**

Empirical research identifies a downward trajectory in employee motivation as they get older and serve longer in employment (Herzberg, 1957; Hulin and Smith, 1965) however such research conducted by Saleh and Otis (1964) highlighted positive

increments in motivation and satisfaction in employees in preretirement years if treated equally with dissatisfaction and motivation decreasing when other younger employees were favoured for job progression or experienced increased pressure in the role (Gibson and Klein, 1986).

## **2.8 Literary Review Conclusion**

Evidently, a significant amount of academic research has been conducted on the social phenomena of motivation. The researcher approached the literary review by starting with the seminal theories of motivation through an inductive process proceeded to link motivation, employee motivation and finally frontline employee motivation which is core concept of the researchers objective.

It is imperative to note while a significant amount of research has been conducted on motivation and employee motivation there is a limited amount of research conducted on frontline employee motivation and specifically frontline employee motivation in financial institution let alone in an Irish context; which is what the researcher is aiming to provide in this study.

# **3. Methodology**

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## **3.1 Introduction**

Remenyi et al (1998) stated; there are numerous questions that must be considered by researchers when collecting data however the most imperative question central to

the researchers answer is **why** the research is conducted (Holden and Lynch, 2004).

This chapter discusses firstly the aims and objectives of the researcher and the purpose of the study, then proceeds to discuss the methodological approach conducted by the author during the lengthily research process.

The clarification for selecting the methodological approach applied is included, along with an explanation of the sample groups, interview style, data collection tools and data analysis is provided. The ethical considerations and boundaries of this research are also discussed, followed by acknowledgements regarding potential limitations of conducting this research.

### **3.2 Research Aim and Objective**

#### **3.2.1 Research Grounding**

The performance of frontline employees can significantly affect the overall performance of a company as they represent their workplace to outsiders (customers), affect the image and can improve the organisations legitimacy through advocacy (Bettencourt and Brown, 2004).

As Ireland enters into the expansionary stage of the business cycle (O'Reilly, 2014, emerging from a five-year deep recession which resulted in widespread redundancies, branch closures and pay freezes across the banking industry, competition within the sector is reappearing (Irish Banking Confederation, 2014).

Therefore it is imperative for retail banks to have motivated high performing frontline staff to grow and protect their business as such staff are the first point of contact for new and existing customers (Blanc and Nguyen, 1988; Blanchard and Galloway, 1990; Karatepe and Tekintus, 2006).

The scope of perspectives regarding factors influencing frontline employee motivation

were so broad that empirical research of the seminal topic of employee motivation needed to be considered before research could be conducted (Chapter 2).

While studies have been conducted on frontline employee motivation by Katzenbach and Santamaria, (1999); Batt (2000); Bartel (2004); Bettencourt and Brown, (2004); Karatepe and Tekinkus, (2006) and Gouthier and Rhein, (2011), a specific focus on the motivation of frontline employees in the banking industry from an Irish context has not been conducted to date and inspired the researcher to conduct this study on Financial Institution X.

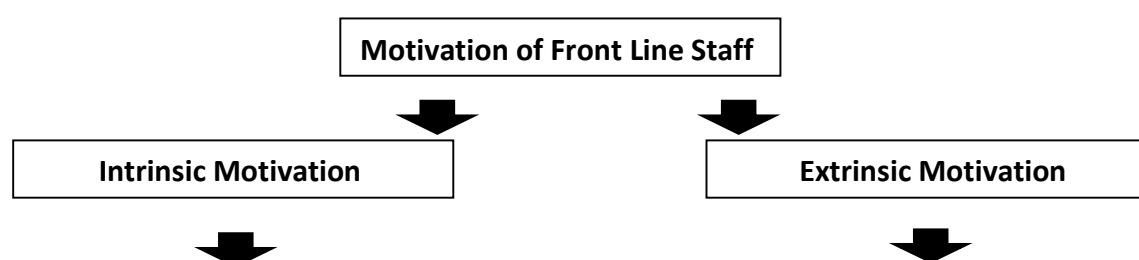
### **3.2.2 Research Aim & Objectives**

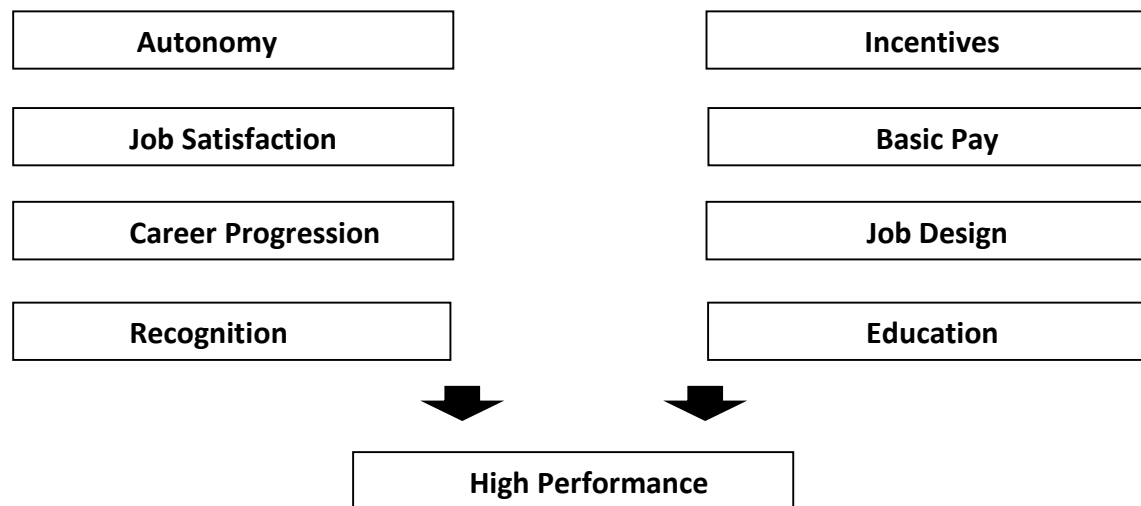
The **main objective** of the research is as follows:

**To explore and analysis the motivational factors that impacts the performance of front line staff in an Irish Financial Institution.**

However, the researcher is observant and mindful of the vast range of factors that could affect the motivational factors of frontline employees in Financial Institution X therefore a break down of the main hypothesis was formulated by the researcher based on previous literature on frontline employee motivation (Chapter 2).

### **3.2.3 Research Hypothesis**





**Fig.3**

### **3.2.3 Additional Comments**

The researcher states the objective and hypothesis of the study were formulated inductive and exploratory manner with no previous assumption or bias in the topic applied when formulating the objective and hypothesis outlined above (3.2.1 and 3.2.2). The objectives were created solely from the experience of the researcher through the examining off literature available regarding employee motivation with no preconceived ideas prior to the empirical research being conducted on Financial Institution X that was subsequently retrieved from primary data gathered.

## **3.3 Research Philosophy**

Research philosophy relates to the development and the nature of the researchers knowledge and contains assumptions about the way they view the world (Saunders et al, 2004). Saunders, Lewis and Thornhill (2007) proceeded to develop the concept of the 'research onion' (Fig.1); the onion holistically explains the stages that must be covered when developing a research strategy with each layer outlining a detailed stage of the process taking into consideration the assumptions of the researcher thus



enhancing our understanding of how the research was approached (Saunders et al, 2009).

### 3.3.1 Research Onion

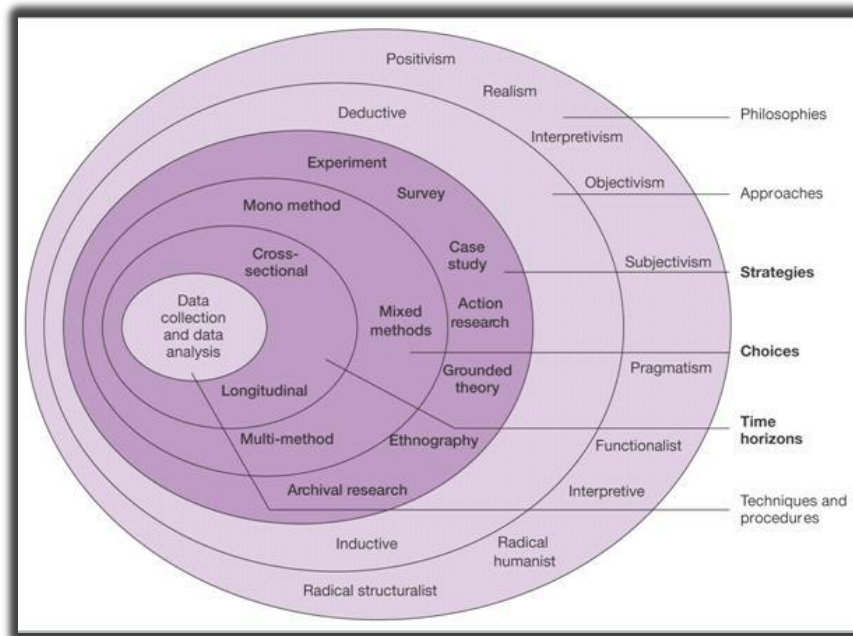


Fig.4

Saunders, Lewis and Thornhill (2007) outline three different approaches to research philosophy that are to be considered when completing research in a particular field:

- **Epistemology**
- **Ontology**
- **Axiology**

### 3.3.2 Epistemology

Epistemology is the basis of what is acceptable knowledge in chosen field of study; it proceeds to pose *"the question of whether the social world can and should be studied according to the same principles, procedures and ethos as the natural sciences?"* (Bryman, 2008, p.13).

It is a consequence of the situation in which the action occurs and is defined by the

cultural, historical, political and social norms that takes place within that context and time. The reality can be different each person based on our own personal understandings and experience of the world (Roots, 2007).

Within epistemology, a researcher can be deemed as a 'resources orientated researcher' (positivism) or a 'feelings orientated researcher' (interpretivist). The 'resource researchers' reality is represented through objects that are deemed to be 'real' and have separate existence to the researcher. Such tangible data is deemed to be less sensitive to bias, and therefore are deemed to be taking a positivist position.

The 'feelings orientated researchers' are more concerned with feeling and attitudes of the participants and are deemed as taking an interpretivist position to the development of knowledge and emphasising the difference between people and objects (Saunders et al, 2007). The researcher is taking an interpretivist based approach to epistemology, rejecting the scientific method approach as it is measuring the attitude and feelings of motivation of the frontline employees of Financial Institution X.

### **3.3.3 Ontology**

Ontology is concerned with nature of reality, it questions the of researchers assumptions of how the world operates and allegiance to particular views. There are two aspects to ontology; objectivism and subjectivism.

Objectivism is when social phenomena and their meanings have an existence that is **independent** of social actors; in other words there are independent causes that lead

to the witnessed effects (Bryman, 2008).

Bryman (2008) further states subjectivism is **continuously** being accomplished by social actors, they cannot distance themselves from what is being observed, the topic being researched and methods of study (Hunt, 1993; Bryman 2008).

For the purpose of this study the researcher is taking a 'subjective' otherwise known as a 'constructivism' approach as the researcher is focused on the meaning of the social phenomena of motivation rather than its measurement (Holden and Lynch, 2004).

### **3.3.4 Axiology**

Axiology is an area of philosophy that studies the judgments about value and includes values we have in the genres of aesthetics and ethics. Ultimately it is the role that the researchers own values and beliefs play throughout the research and is significant in the research conducted for it to be deemed credible (Saunders et al, 2007). The ethical considerations undertaken by the researcher is discussed further in 4.9.

## **3.4 Research Approaches**

As outlined in Keane et al (2001) research theory is *"an organised, testable set of concepts, which attempts to explain or predict a social phenomenon"* (Keane et al, 2001, p. 39). When approaching research there are two possible approaches the researcher can apply to the research (Saunders et al, 2007):

- **Deductive Approach** - To either develop a theory and / or hypothesis or to design a research strategy to test the theory / hypothesis or to collect data
- **Inductive Approach** - To develop a theory from the data analysis conducted

on data gathered by researcher

For the purpose of this research, an **inductive approach** has been applied by the researcher to develop a theory based on the primary research gathered from the frontline employees and managers of Financial Institution X

### **3.5 Research Strategy**

As stated by Blumberg et al, the research design / strategy outlines the activities leading to the fulfillment of the research project and states the benefit of the strategy is to prevent bias on behalf of the researcher (Bukvova, 2009).

#### **3.5.1 Quantitative Research**

*“The creation of knowledge, regardless of the context, requires the collection and analysis of data”* (Borland, 2001, p. 5). Quantitative research provides a numerical measure or procedure to analyse the relationship between such measurements and can be useful if conducting research on a mass scale. The central idea is the variable and is connected to the fundamental element of the quantitative research (Guther, 2002). The main objective of quantitative research is to describe, predict and control through clear and unambiguous questions (Borland, 2001).

Quantitative research is primarily focused on demonstrating a cause – effect relationship of the research hypothesis, while quantitative research is not exclusive to hypothesis testing

It is a fundamental element with the essence of the quantitative testing to prove or disprove the hypothesis and the outcome regardless of it being positive or negative is viewed as a contribution to the research field (Guther, 2002). Types of quantitative methods include questionnaires, and surveys, all of which can be completed through various channels of communication from telephone to mail (Creswell and Clarke, 2007).

#### **3.5.2 Qualitative Research**

*“Qualitative research focuses in understanding a research query as a humanistic or idealistic approach”* (Pathak et al, 2013, p.192). Firstly, it is imperative to note; there is no solely accepted way of applying qualitative methodology, it is applied based on the researchers beliefs about the nature of the social world (ontology) and of the knowledge and how it’s acquired (epistemology) in addition to the purpose, the audience and the characteristics of the research. (Ritchie and Lewis, 2003).

Qualitative methodology is applied to understand people’s beliefs, behaviours, attitudes, interactions and experiences as opposed to the quantitative approach furthermore Coughlan et al (2007) states qualitative research generates descriptive data, and has certain attributes which quantitative research wouldn’t possess (Coughlan et al, 2007). Qualitative research can be gathered through numerous channels such in depth interviews, focus groups and observations (Strauss and Corbin, 1990).

The popularity and focus on quantitative approach to research methods has been on an upwards trajectory in recent decades and is now recognized for its ability to add a new dimension to studies that could not be achieved through quantitative approach through giving a voice to the participants of the study (Pathak, 2013).

However, some authors have argued the validity of the outcome of qualitative methodology is based on assumptions and researchers should maintain consistency between the philosophical starting point and the methods the apply resulting in more valid findings (Morse et al, 2001, Ritchie and Lewis, 2003).

### **3.5.3 Rationale for Qualitative Research**

Although it has been identified through the research completed (Chapter 2) on previous academic literature on the motivation phenomena quantitative analysis was the data collection method of choice for many researchers, this researcher chose to proceed with applying a quantitative approach to the research as it will provide them with a more in-depth insight by the participants into the topic of motivation. It will also give the researcher a greater flexibility when conducting the research and allow them to apply an inductive approach when questioning the participants depending on

the responses given and offer their own unique take on the phenomena of motivation.

It is imperative to note the researcher did consider the use of detailed surveys extendedly when considering how to approach the study, however it did not provide the researcher with the same depth as a quantitative approach. Also the distribution of surveys would have been extremely time consuming as Financial Institution X does not have access to the internet to distribute digitally and manual surveys would have not been completed in the relevant time available to the researcher.

Qualitative methods are used to address research questions that need explanation and / or understanding of a social phenomena and their context as opposed to the quantitative approach which provides a numerical measure or procedure to analyse the relationship between such measurements and can be useful if conducting research on a mass scale (Guthrie, 2002; Ritchie and Lewis, 2003).

It is not relevant to quantify any measurements to achieve or satisfy the objective of the research therefore **a qualitative approach** to collecting data as opposed to quantitative will be applied to identify what exists in the social phenomena of motivation within Financial Institution X and describe and display the phenomena as experienced by the participants in detail through the researchers own terms (Ritchie and Lewis, 2003).

### **3.6 Data Collection**

Data collection is divided into two types of data, primary data and secondary data. Primary data is obtained first hand by the researcher based on the variables of interest selected for the purpose of the study. Secondary data is gathered through sources that already exist and can come in the form of published or unpublished data (Sekaran and Bougie, 2009).

While objective of the approach and strategy is to provide a sense of vision of where the researcher wants to go with the study, the technique of the data collection assists with the means to how that vision is brought to reality (Strauss and Corbin, 1990).

Once the approach and strategy has been selected dependent of the research method of choice be it qualitative, quantitative or both the data collection tool can then be chosen. As the research of this study is proceeding with an inductive quantitative approach, the researcher will seek to collect primary data through focus groups, which was deemed best suited to the study as discussed below (3.6.2).

### **3.6.1 Initial Proposal**

The researchers initial proposal was identical to what is the research being conducted for the purpose of this study. From the outside the researcher wanted to focus on the factors that motivate frontline employees in Financial Institution X and gained approval from the outset through contacting HR of the Financial Institution X who approved the proposal immediately.

The researcher initially considered comparing the motivation factors of Financial Institution X to another Financial Institution to uncover any correlation between both sets of frontline employees, which would subsequently enrich the findings as opposed to focusing on one organization. However, upon initial discussions with various lecturers it was deemed to be unachievable for within the timescales allowed for the research to be conducted.

### **3.6.2 Focus Groups**

Focus group methods are a popular form of collecting primary data in social science (Kidd and Parshall, 2000). The term 'focus group' has evolved from the initial term 'group interviews' and 'focus group interview', which were cited most frequently in texts initially in the 1980's when the method become increasingly popular (Frey and Fontana, 1993). Any group discussion can be named a 'focus group' as long as the researcher is actively encouraging and attentive to the interaction of the group (Kitzinger and Barbour, 1990).

However as outlined in Barbour (2009), the application of focus groups as a qualitative method of research as although many group discussions arrive at a consensus, there are difficulties involved when summarizing the group view and raises a challenge for the researcher when attempting to understand the differences in emphasis and understanding of various focus groups (Barbour, 2008).

Furthermore as stated by Kidd and Parshall (2000), focus groups are not deemed to be a replacement for ethnography research, with Brink and Edgecombe (2003) similarly outlining ethnography's purpose is to chart, graph or describe a person / people, if the researcher creates a population it is no longer ethnography. However Barbour states even anthropologists working in a traditional way asks occasional questions and the very presence of the researcher can have an impact therefore calling into question any group where a researcher is present (Barbour, 2009).

For the purpose of this study, the researcher chose to hold three **focus groups** – two with frontline employees and one with managers of the frontline employees. The researcher chose this quantitative approach, as it will provide first hand (primary) access to the participant's perceptions, beliefs, opinions and encounters with the social phenomena that is motivation.

The researcher did consider face to face interviews; another form of quantitative research however chose to proceed with focus groups as not only would holding face to face interviews not be possible due to time constraints. The researcher was also of the opinion participants would be more vocal and willing to discuss the topic more openly and honestly in the company of a small number of their peers as opposed to a one on one interview which may be deemed as intimidating based on the sensitive nature of the discussion as some questions asked concern perceptions of management



### **3.6.3 Sampling**

The researcher will impose purposeful sampling with the participants being specifically selected to take part as they hold vital and critical information for the purpose of the research question as well as providing a diversity through different ages, length of service and gender.

While strategic sampling can be misconstrued to be manipulating and used to inflate data set, if you are cogitative to the desired diversity criteria it is clear that multiple comparisons can be made on the basis of fewer purposeful sample (Barbour, 2009).

The researcher requires access to employees and managers who are based in the branches of Financial Institution X and for that reason purposive sampling proved useful as the featuring participants were undoubtedly the most insightful for this particular research due to their roles in the organization. Participants were selected from three areas of the Financial Institution with a diverse range of age, length of service and gender considered.

### **3.6.4 Sample Group**

It was decided from the outset that a larger sample group of frontline employees would be required as the focus of the study is predominately on frontline employees, however a small sample of management was also required to enrich the findings. A minimum of eight frontline employees and four managers was deemed acceptable by the researcher from the outset.

The sample group was selected based balanced mix of the following demographic elements:

- Location
- Gender
- Length of Service
- Age

The researcher requested a mix of this particular sample of participants to reflect the diversity within the Financial Institutions population. The researcher was requested to

go through the managers and frontline employees line managers by HR due to short staffing issues in branches to ensure the branches could function efficiently when the participant is attending the focus group.

It was agreed between the researcher and HR that the areas which potential participants would be selected would be in Dublin and East (Dublin excl. Dublin North, Kildare, Cavan, Meath and Louth) based on the geographical location of the researcher.

Once the participants were selected by their line managers and agreed to attend a lengthy process ensued in an attempt to arrange a time and date which suited all participants based on their geographical location. Eventually three dates were set for the focus groups with email initiations sent to each one of the participants giving a weeks notice.

#### **3.6.4.1 – Sample Group Participants Breakdown**

##### **Focus Group 1 – Frontline Employees**

<b>Name</b>	<b>Position</b>	<b>Age</b>	<b>Gender</b>	<b>Length of Service</b>	<b>Location</b>	<b>Method</b>
<b>Participant 1 (P1)</b>	<b>Frontline Employee</b>	<b>34</b>	<b>Female</b>	<b>10 Years</b>	<b>Dublin West &amp; South</b>	<b>Face to Face</b>
<b>Participant 2 (P2)</b>	<b>Frontline Employee</b>	<b>35</b>	<b>Male</b>	<b>10 Years</b>	<b>Dublin West &amp; South</b>	<b>Face to Face</b>

Participant 3 (P3)	Frontline Employee	58	Female	24 Years	Dublin West & South	Face to Face
Participant 4 (P4)	Frontline Employee	36	Female	15 Years	Dublin West & South	Face to Face

**Fig.5**

### **Focus Group 2 – Frontline Employees**

Name	Position	Age	Gender	Length of Service	Location	Method
Participant 5 (P5)	Frontline Employee	25	Male	2 Months	Dublin City Centre	Face to Face
Participant 6 (P6)	Frontline Employee	31	Male	6 Months	Dublin City Centre	Face to Face
Participant 7 (P7)	Frontline Employee	30	Female	3 Years	Dublin City Centre	Face to Face
Participant 8 (P8)	Frontline Employee	27	Female	2 Years	Dublin City Centre	Face to Face

**Fig.6**

### **Focus Group 3 – Managers**

Name	Position	Age	Gender	Length of Service	Location	Method
Manager 1 (M1)	Manager	38	Female	2 Months	North Leinster	Face to Face

Manager 2 (M2)	Manager	40	Female	15 Years	North Leinster	Face to Face
Manager 3 (M3)	Manager	35	Male	10 Years	Dublin West and South	Face to Face
Manager 4 (M4)	Manager	27	Male	5 Years	Dublin West and South	Face to Face

**Fig.7**

### **3.6.5 Focus Group Interview Style**

As outlined in Ritchie and Lewis (2003), focus groups are an exploratory study designed to understand values, concepts and norms and involves an number of very broad questions with the facilitator of the focus group who is the researcher in this study encourages participants to take the lead and shape the narrative of the focus group (Ritchie and Lewis, 2003).

Furthermore, the researcher should have in depth knowledge of key research issues of the topic being researched as outlined in Chapter 2 with the agenda largely being set and shaped by the facilitator (Ritchie and Lewis, 2003).

Semi structured interviews are a specific type of interview approach to gathering primary data and can be used by interviewers of focus groups and alike. However, in order to attain creditability the approach to such interview style must be both valid and reliable which can be a challenge for researchers undertaking semi structured interviews (Barriball and White, 1994).

The researcher has chosen to apply an interview style which is semi structured for the following reasons thus proving the validity and reliability of the research:

- It allows the researcher **to discuss further any vague or unambiguous responses** given by the participants to ensure when the answers can be clarified when disseminating the data (Barriball and White, 1994)

- It is **well suited for the exploration of the social phenomena of motivation allowing perceptions and opinions** of the participants to be aired (Barriball and White, 1994)
- Allows the interviewer to **ask a set list of questions while remaining flexible** (Denscombe, 2014)

### **3.6.6 Focus Group Themes / Questions**

The focus group theme was predominately based on the objective of the research question regarding motivation in frontline employees and also encompassed other themes within the motivation phenomena such as task driven motivation and job satisfaction as outlined in Chapter 2. Ten open ended questions were asked to the frontline participants and eleven to the manager participants with the questions varying for managers due to the shift in influence of motivation in comparison to frontline employees based on the branch structure and hierarchy. Open-ended questions allow for greater discussion therefore enriching response quality (Goodrich, 2008).

The questions posed to the **frontline employee** during the focus groups were as follows with the basis for the questions deriving from literature outlined in Chapter 2:

- Task delegation
- Generic topic of motivation
- How managers try and motivate frontline employees

- Key drivers that would motivate them to perform or underperform
- What could increase motivation for frontline employees
- Is there a correlation between job satisfaction and motivation
- Does age, length of service and gender impact frontline employees motivation

The questions posed to **managers of frontline employees** during the focus group was as follows:

- Task delegation
- Generic topic of motivation
- Is motivating frontline staff important to them
- Key drivers that would motivate frontline employees to perform or underperform
- Difficulties in motivating frontline employees
- How they try to motivate their frontline employees on a day to day basis
- Does focusing on employee motivation improve results
- Could more be done from the Financial Institution X's perspective
- What would they implement to increase motivation
- Is there a correlation between job satisfaction and motivation
- Does age, length of service and gender impact frontline employees motivation

These questions were asked inductively and in a semi structured way with probing questions asked intermittently by the researcher. (For full questions and participants' responses for both focus groups, please see appendix).

### **3.6.7 Conducting of Focus Groups**

There were three focus groups conducted all in person with the average time of each focus group 1 hour and 10 minutes. While the questions (see appendix) were generic, as the interview progressed they did become more focused on Financial Institution X as the discussion opened up with sub questions being asked by the interviewer inductively based on the participant's response.

The interviews were conducted semi formally which allowed for information to flow more naturally and easily between participants and interviewer. In some instances questions that were to be asked during the interview were answered unknowingly prior to being asked, the interviewer sometime asked the question again to ensure the question had been answered fully or omitted the question if satisfied with the previous response.

A Dictaphone was used to collect the primary data, this enabled the interviewer to take notes and more importantly converse with the participants better responding to the participants with further probing questions based on their initial responses to the questions (see appendix). The Dictaphone also enables the researcher to analyse the data more efficiently, allowing them to understand the findings more accurately through playing back the data if necessary. The data from the focus group was then transcribed onto a Microsoft Word document by the researcher once completed, this being completed by the researcher allowing them to listen to the focus group again ensuring no key findings from the data was missed.

### **3.7 Data Analysis**

An established method of analysing primary data must be applied to the primary data gathered in the focus groups conducted (4.6.7) to ensure the findings of the research are valid and transparent. While the collection of qualitative data is common and well known to some, the approach to analysing such data is less common.

There are numerous approaches to the analysing of qualitative data which could be applied such as phenomenology (van Manen, 1990), discourse analysis (Potter and Wetherell, 1994) and narrative analysis (Leiblich, 1998) however the researcher has chosen apply the grounded theory (Glaser and Strauss, 1968) to analysing the primary data for the purpose of this study (Thomas, 2006).

#### **3.7.1 Grounded Theory - Glaser and Strauss (1968)**

Grounded theory coding is a form of content analysis that attempts to locate and conceptualize the underlying issues in among the 'noise' of the primary data with the coding performed with an open mind without any preconceived ideas (Allan, 2003).

However, as stated by Allen (2003) many have critiqued this approach to data analysis with Glaser and Strauss themselves disagreeing on the grounded theory approach. The approach is extremely time consuming and can result in 'over-conceptualization' as stated by Glaser (1992) himself with analysis from this point onwards formed on the basis of this including Miles and Huberman (1984) and Dey (2000).

### **3.7.2 Constant Comparison Method – Dye et al (2000)**

Following on from grounded theory (Glaser and Strauss, 1968), the constant comparison method (Dye et al, 2000) was formulated on the basis of this ground breaking theory. As Dye et al (2000) outlined, the method focuses on the connection between the literary review (Chapter 2) and the application of the qualitative research applied, which for the purpose of this study was in the form of focus groups (3.6.7). The main principles of the constant comparison method are as follows (Boeiji, 2002):

- **Constant comparing and contrasting during data analysis**
- **Forming categories**
- **Establishing barriers and boundaries**
- **Assigning segments**
- **Summarizing the content of each category**

*"The goal is to discern conceptual similarities, to refine the discriminative power of categories and to discover patterns"* (Tesch, 1990). However, as stated by Boeiji (2002) the constant comparison method does not provide specific instructions on how to approach constant comparison methodology furthermore if does not address issues surrounding whether different types of comparison can be identified, he proceeds to state there is more to this process than comparing all data gathered.

For the purpose of this study, the researcher will apply the established constant comparison method to the primary data gathered through the focus groups, as it is a well renowned, established qualitative research method. The researcher has deemed



the analytical tool compatible with the study as it aims to make a connection with primary data from the previous research conducted in the field of motivation, this is also the objective of the constant comparison method.

### **3.8 Organizations and Participant Anonymity**

For the purpose of the study, the Financial Institution will be known as Financial Institution X. Upon gaining approval from Financial Institution X, it was advised that while they are fully supportive of the study they requested the organization and employees and managers who participate remain fully anonymous within the study. The researcher has attempted to adhere to this request to the best of their ability and has coded the responses to maintain anonymity (see appendix).

### **3.9 Ethics**

Ethical considerations for the purpose of this study were acutely considered throughout the study. As the researcher is a manager within the organization on which the research is being conducted, it was arranged that no employees within her catchment area was used for the focus group to ensure the participants were comfortable with the researcher conducting the interview. Furthermore the position of the researcher was advised to the participants prior to them agreeing to partake in the focus groups. As a gesture of thanks, the researcher offered to send a completed copy of the Dissertation to any interested participants, which each interviewee accepted and were extremely grateful for the offer.

### **3.10 Research Limitations and Considerations**

While the research was conducted with the utmost care and precision, the researcher is aware of numerous limitations on the research conducted:

- **Sample Set Limitation (4.10.1)**
- **Divulging of Opinion (4.10.2)**
- **Limited Research on Topic (4.10.3)**

#### **3.10.1 Sample Set**

As the research was conducted during summer months, many branches were running on low staff numbers, which meant some branches that were supposed to send frontline employees could not. The initial sample size was set at 10 frontline employees and 5 managers with just 8 frontline employees and 4 managers attending due to the participants not being able to leave their branch due to staff shortages. However, the researcher did set a minimum participant limit to ensure enough data was collected having discussed it with her thesis supervisor and this minimum limit was achieved.

Furthermore ideally customers and Human Recourses focus groups would have enrich the findings as these areas also affect frontline employee motivation however for Data Protection reasons customers could not be contacted and Financial Institution X's HR is based in Manchester, United Kingdom and due to time and cost restrictions this was not possible.

### **3.10.2 Divulging of Opinion**

All data received was taken with the assumption that the questions were answered honestly to the researcher in an attempt to provide the most accurate findings and conclusion. However, while the researcher did not notice it being an issue during the focus groups she is aware that her position as manager may have affected how some questions were answered, especially for the frontline employees who conducted the focus groups with the researcher being in a higher more influential position hierarchically.

### **3.10.3 Limited Research on Frontline Employee Motivation in Financial Institutions**

The amount of literature available to the researcher online and in academic libraries on the topic of frontline employee motivation was limited to a small number of authors, especially EU member countries based due to a lack of research being conducted in this field to date and some what limited the amount of perspective surrounding the specific topic of frontline employee motivation in a financial institution.

## 4. Findings and Analysis

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### **4.1 Introduction**

The purpose of this chapter is to present and discuss the findings of the primary research conducted through focus groups of management and frontline employee as outlined in Chapter 3.

The questions (see appendix 1) posed to the participants derived from a detailed critical analysis of the literature concerning the topic of motivation as outlined in Chapter 2. As indicated in the methodology chapter, a detailed piloting phase was undertaken before the final research instrument was arrived at. This chapter will begin with a discussion of the analysis approach utilised. Following this the key themes which emanated from the data are discussed in detail and finally the chapter summarises the key outcomes from the study.

#### **4.2 Method of Analysis**

Qualitative data is by its nature rich and allowed the author to deeply explore behaviours to uncover the complexities of the situation through a holistic framework (Khan, 2014) . As such a detailed analysis of participants responses was undertaken where their views and opinions were categorised under thematic headings. Specifically the Dye (2002) Constant Comparison Method (4.7.2) approach to data analysis as outlined in Chapter 3 was applied in order to examine the primary data. This process of detailed analysis led to the following categories developed. Such an approach allowed for key motivational factors, which impacts the performance of frontline staff in Financial Institution X to be identified.

These factors are listed below in the first instance and discussed in detail thereafter:

- **Training and Development**
- **Reward and Recognition**
- **Leadership**
- **Job Design**
- **Length of Service and Age**

The above themes are discussed at length below with the information within each deriving from the analysed primary data collected from the three focus groups conducted as outlined in Chapter 3.

### **4.3 Training and Development**

The most frequent areas of **Training and Development** mentioned by all participants were:

- **Career Progression**
- **Training / Upskilling**
- **Education**

#### **4.3.1 Career Progression**

Career progression was a reoccurring element when discussing frontline employee, this was prevalent when discussing motivation with managers, with one manager stating *“we have people who are at different levels of life I suppose, that want career progression”* (Manager 4) and *“one of the biggest ways you can do that (motivation) is to actually get peoples buy in from the beginning and actually empower them to make their own suggestions about what they want to do”*(Manager 1).

Furthermore one of the managers stated that motivation through career progression has had a positive affect on their low absenteeism rate in the branch in the last 24 months, *“my branch hasn’t had any absenteeism in the last 24 months, I have had four CSO’s promoted over the past 24 months so basically for the people that are coming in I can show them this is the path to go down”* (Manager 3) and proceeded to link this in assisting her to succession planning for her branch through using career progression as a motivator.

However while career progression was identified by management as a key motivator for frontline employees, communication of opportunities within the financial institution appears to be weak from both managers and the HR division who advertise the jobs. Participants from Dublin City Centre proceeded to state; *“I think there should be someone available that comes down to us once a month and talks about all our opportunities (Participant 7) and “I would love to be alerted on all opportunities, everything across the board” (Participant 6).*

Career progression was also frequently mentioned by Dublin City Centre frontline employees, however it was not mentioned as a motivator by frontline staff based in Dublin West and South. When directly asked what would be a key motivator to drive participants to meet objectives, career progression was the first topic mentioned by Dublin City Centre participants, *“to know that you can progress, so career progression’ (Participant 7) with another stating ‘a great thing is for your manager to talk to you about your career progression and what they can help you in and it can drive you” (Participant 6).*

However, it is evident that although both management and frontline employees agree that career progression is a motivator of frontline employees there was detrimental affects to career progressions identified within frontline staff with one employee feeling pressure to progress into a specific role within the branch as opposed to the role of her choice outside the branch, *“I might not want to stay in Retail and they were saying that oh no you have to go and do Customer Advisor (within branch) if you want to move on into Private Banking (outside branch)” (Participant 8).*

Furthermore, as outlined above; career progression was not an area of motivation which was discussed within the Dublin West and South frontline employees. When directly asked if career progression motivates them it was evident that this is not a motivational factor due to the perceived pressure and stress of promotion within the branch, also the obstacles of career progression within branch such as mandatory exams was mentioned, “ *the pressure that comes down onto branch managers has made me not want to progress into the role*” (Participant 2).

A participant from Dublin West and South had in fact progressed within the branch previously however reverted back to frontline due to the pressures of the role, “*I was a Customer Advisor stepped down to be a Customer Service Officer because of the pressure of the role*” (Participant 3).

Interesting, although career progression was not mentioned as a motivator for frontline employees in Dublin West and South, one manager based in this area proceeded to mention they deem frontline employees who were not motivated by career progression as unengaged and encouraged them to leave the business identifying a potential misalignment of motivational factors in the area, “*people are not engaged and motivated by career progression I let them go to the brink so they realise they want to do something different*” (Participant 4).

The positive impact of career progression on motivation with frontline employees in Dublin City Centre as opposed to the negative impact of motivation on employees in Dublin South and West is apparent from the primary data, interestingly the main demographic difference between the Dublin City Centre participants and Dublin West and South participants is age and length of service with the financial institution.

The demographics of each participant is outlined in Chapter 3 and identifies Dublin City Centre frontline employees are younger with an average age of 28 and have served in the financial institution on average 1.4 years in comparison to Dublin South

and West with the participants having an average age of 41 and length of service 14.7 years.

Furthermore the topic of age and career progression as a key motivator was highlighted by both management and frontline employees during the focus groups with management correlating career progression as significant motivator for younger staff, *“younger members of staff that would be interested in progression that want to go on so I find them a little bit more engaging”* (Manager 4). However the manager did continue on to outline a mix of employees ages is required in each branch to ensure an equilibrium is achieved to run the branch effectively and efficiently as having a branch with all younger aged did not work based on previous experience.

Frontline employees in Dublin City Centre proceeded to state employees who are relatively new into the financial institution are more motivated to progress in their career than longer serving employees and comment there is a ‘negativity’ with such employees which results in embarrassment for employees who are vocal in expressing their interest to progress. Whereas frontline employees in Dublin West and South while initially new to bank frontline employees are eager to progress, it is very much short lived and many do not last long in the branch, *“some of them are eager at the start when they want to make an impress, they can then get a bad customer and it affects their confidence”* (Participant 2).

However they do concede that employees who are in the role a significant amount of time can become lethargic in their role, *“some people who are in the role a long time can become complacent”* (Participant 4).

#### **4.3.2 Training / Upskilling**

It is clearly evident that although the experience of the frontline employees is vast as outlined in Chapter 3 training and up skilling is a key factor in motivation for them. While it is evident that in Dublin City Centre frontline employees are interested in upskilling and training in different roles within the branch such as Customer Advisor *‘observing an Customer Advisor, even little things when you have your APA* (mandatory



regulatory exams required) *even doing little things like opening an account*" (Participant 7), this specific type of training was not mentioned by the frontline employees in Dublin West and South.

Frontline employees in Dublin West and South confirmed that while training and development does motivate them, *"training is a motivator, it's a good thing because it helps you know what you are doing"* (Participant 4) and *"I need to be busy to be kept motivated – I love learning new things"* (Participant 1).

However it was training and development to improve their performance in their existing role as a Customer Service Officer that was a motivator as opposed to training in a different role within the branch as mentioned by frontline employees in Dublin City Centre, *"not so much career progression but progression within the role you are currently doing as well to make sure you are efficient in what you are doing"* (Participant 4).

Frontline employees in Dublin and West also state how training in other locations such as other branches and other areas of the business related to the Customer Service Officer role such as the Cash Centre which supplies the frontline employees with their cash supply would be a motivator however while these initiatives occasionally are mentioned by management they are not followed through and therefore become demotivating to the frontline employee, *"that would be a de motivator, when its talked about and never done"* (Participant 3).

This identifies although the initiative of offsite training would drive motivation for frontline staff if implemented, management tend not follow up when mentioned to frontline staff which results in a negative effect as opposed to a positive effect and ultimately result decreases motivation in frontline employees.

Furthermore when proceeding with training, an employee within Dublin West and South stated when the opportunities for training is present, the same employees are selected which does have an affect on employees motivation to train and develop.

However while training and upskilling is clearly a key motivator for frontline staff it is evident this is not recognised by the managers interviewed with just one manager mentioning development in the branch linking this as an incentive to motivate his frontline staff, *“they (frontline staff) are only literally motivated when I am pulling someone from cash”* (Manager 4) and another mentioning feedback as a motivator which is a form of training however no manager mentioned training or upskilling staff as a motivator directly throughout the focus group identifying a conflicting perception of what motivates frontline staff from a management perspective.

While training and development is a mutual motivational factor for frontline employees, the nature of the training and development does differ between the two regions. Frontline employees in Dublin City Centre seek training and development in other senior roles within the branch to enhance career progression opportunities (4.3.1) as opposed to Dublin West and South employees who seek training in their existing role as opposed to more senior roles in the branch with again the main demographic difference between Dublin City Centre participants and Dublin West and South participants being age and length of service with the financial institution.

#### **4.3.3. Education**

Education is significant factor in career progression within financial institutions since the introduction of mandatory exams as outlined Chapter 1. Education is deemed both

a motivator and de motivator by frontline employees as identified from focus groups conducted.

Frontline employees based in Dublin City Centre deem education to be a motivator, the completion of the specific exams required was mentioned when asked what is a key motivator in assisting you to meet objectives (see appendix), *“through the Qualified Financial Advisor (QFA) exams, once you pass your first one you are like ok I can do this”* (Participant 7). However, if there is high number of employees completing exams in one branch while there is positivity around the branch as a result of the exam focus, there is an affect on the branch atmosphere when the results are issued.

In Dublin West, the exams are not mentioned when discussing motivation, furthermore the requirement and emphasis on mandatory exams has become a de motivator for one frontline employee stating it directly affected their ability to progress in their career within the financial institution, *“I was given the wrong information, which meant I had to complete the mandatory exams and presented a lot of obstacles for me to move on”* (Participant 2).

This is further confirmed by a manager within Dublin West who stated his staff were not familiar with the website in which the exams are listed on for employees to register on, *“when we sat down not one of them had been onto the system to look at New Horizons (internal exam website)”* (Participant 1).

A manager in the Kildare region who was a participant stated education in general can be motivational and proceeded to relate the completion of regulatory exams with frontline employee motivation, *“one of the girls who is actually leaving us has just completed her last exam there and like you know it was great congratulations and there was a good bit of motivation there”* (Manager 1).

Education (4.3.3), similar to career progression (4.3.1) and training and upskilling (4.3.2) highlights conflicting motivational factors apparent between both Dublin City Centre and Dublin West and South employees. It is evident that the motivational

factors of education and training and upskilling do feed into career progression, as these are mandatory requirements of employees within the financial institution to achieve a promotion within the branch.

Within career progression (4.3.1), the main demographic difference identified between the Dublin City Centre and Dublin West and South participants was age and length of service with the financial institution therefore affecting the motivational factors of training and development and education. Furthermore, both management and frontline employees highlighted age and career progression as key motivators during the focus groups with management correlating career progression as significant motivator for younger staff based on their experience.

#### **4.4 Reward and Recognition**

##### **4.4.1 Reward**

Both management and frontline employees when discussing motivation mentioned reward. Outlined below is the most frequently mentioned type of rewards mentioned throughout the focus groups:

- **Time Off**
- **Bonus Payments**
- **Ovations (Vouchers)**
- **Salary Increase**

**4.4.1.1 Time Off** – The prospect of leaving the business earlier than their normal working hours or obtaining an extra day annual leave is evidently a motivational factor for frontline employees in both Dublin City Centre and Dublin West and South; *“its only something small like a half day but to some people its huge”* (Participant 7) and *“a day off here and there wouldn’t hurt”* (Participant 2).

As Financial Institution X is a subsidiary of a larger organisation located outside of the Republic of Ireland, branch managers have no control of the mass incentive schemes currently in place for frontline employees as this is controlled by their parent organisation.

However managers do have control of the day-to-day running their branch and therefore can chose to use time off as a motivational tool based but it is at their own discretion. *“Our biggest challenge is we actually have no control over things because we are working for such a big organisation our hands are tied on a lot of things. So you might have some good ideas you can bring in for incentives in your branch like time off but then you’ve to do a head count to see if you can have people off”* (Manager 4).

Evidently, some managers in the business already use time off as a motivational tool for employees, *“manager X was doing that as well, giving a half day on a Friday for anyone who got three excellence alerts in the week”* (Participant 7) however it is apparent this is not consistent throughout the branch network. When talking about half days one participant states their manager does not use time off as a motivational incentive, *“we haven’t had anything like that, just like well done”* (Participant 8) thus highlighting an inconsistent approach throughout the branch network.

**4.4.1.2 Bonus Payments** - The creation and management of branch incentive schemes is completed centrally by Financial Institution X parent company outside of Republic of Ireland. The existing bonus payment is cash based incentive paid quarterly and based on the branch achieving specific scores versus the objectives set in January of each year. The incentive is the same for all frontline employees throughout the

branch network, however the second level frontline employees who are the financial advisors of the branch are paid three times the bonus the frontline employees.

The motivational effect of the bonus payment varies throughout frontline employees across the two areas with some participants in Dublin West and South evidently motivated by the bonus payment structure in place, *“the more money in my back pocket the better”* (Participant 2) and *“the performance based bonus payment helps because if you don’t hit performance there is no pay rise option for performance”* (Participant 2).

However one of the participants in the same area did not know the details of the performance based incentives and proceeded to state that the incentive is not a motivator upon hearing the amount available with Participant 2 disagreeing stating *“it depends on the person, to someone it’s a night out or the money could get you an extra week of petrol like me coming from Northside to Southside each day for work”* (Participant 2).

The performance based bonus incentive evidently does not motivate the frontline employees in Dublin City Centre with the incentive mentioned only when probed by the author with participants stating the incentive is not mentioned in their branch, *“it doesn’t be mentioned, it is non-existent in our branch”* (Participant 8) and *“I used to see it a lot when I worked in Branch X, I never see it anymore”* (Participant 7).

However, management and frontline employees both expressed their dissatisfaction with how the performance based incentive payment is disproportionate within the branch with frontline employees receiving a lesser repayment than other roles within the branch with both agreeing this results in demotivation defeating the motivational purpose of the incentive; *“look at your frontline population, it means your financial advisor would get a bigger portion like three times the size - massive result”* (Manager 4) proceeding to state the incentive can be demotivating if not done correctly.

Furthermore, a change in the results parameters that are required to be met for the incentive bonus to be paid in 2014, changes in the frequency of payments and removal of the higher bonus payment to the service co-ordinator who would also be a frontline employee resulted in demotivation of some frontline employees with both managers and frontline employees stating when discussing what affects motivation, *“changing the bonus payments for SQA, we have hit target since I began doing the SQA role the past 18 months and we get after tax like €100 the same as everyone, so definitely this affects your motivation”* (Participant 4).

**4.4.1.3 Ovations (Vouchers)** – Ovations are shopping vouchers, which are available to all employees in the organisation including frontline employees. The vouchers are distributed ad hoc and the employee must be nominated by management to receive the ovations.

It is apparent that again there is an inconsistent approach to use of ovations as motivational tool across the branches with one frontline employee in Dublin West and South stating when the author asked what could be done more to increase motivation, *“they seem to be doing all they can with ovations and that, they are definitely doing more”* (Participant 1). However the reaction by another employee in another branch upon hearing about ovations, *“I hadn’t heard they are being back used”* (Participant 3) again highlighting an inconsistent approach in use of motivational tools.

Again similar to 4.4.1.2, this financial based incentive scheme was not mentioned by frontline employees in Dublin City Centre until prompted and the response being solely, *“yeah it would drive you”* (Participant 7) with no further mention of the motivational tool throughout the focus group.

Managers mentioned ovations when discussing the motivational tools available however the frustration over the lack of control over the motivational incentives for frontline employees was evident when discussing same, *“well that’s good that we have motivation because all we have is the E-Thank You, Ovations and Retail Stars”* (Manager 2). They also stated that ovations could be rewarded to more frontline

employees if utilized better by their own managers who have a certain budget, which may not be fully spent.

**4.4.1.4 Salary Increase** – Salary increases were introduced back into Financial Institution X after a five year salary freeze, it is directly linked to your previous years performance and the increase amount is based on your current position of the salary scale.

However, the re-introduction of the salary increase has not resulted in increased motivation in frontline employees as the majority of people who management are trying to motivate are at the top end of their scale which results in no salary increase, *“technically you could get for example a €2000 pay increase but because your at the top of your scale you get nothing”* (Manager 4).

This is further evidenced by frontline employees in Dublin West and South with no recent pay rise evident although it re-introduced this year, *“we have not had a pay rise in years”* (Participant 4) and another participant stating when speaking about pay rises, *“like we are not going to get anything”* (Participant 3).

Frontline employees within Dublin City Centre again highlighting a difference in motivational and de motivational factors between the two areas do not mention the motivational factor of pay increases.

#### **4.4.2 Recognition**

Recognition was frequently discussed as driver of motivation by both management and frontline employees throughout the focus groups conducted. Outlined below are the methods of recognition, which are mentioned throughout the focus groups and identified as a tool of motivation:



Recognition from management was outlined as a common motivational factor for frontline employees in both Dublin City Centre and Dublin West and South.

As evidenced through the primary data collected the delivery of recognition to frontline staff is communicated differently throughout the branches with emails, morning meetings and face to face meetings being delivered to frontline employees and the method dependant on the manager delivering the recognition and does result in employee motivation, *“our manager has pulled us in and told us how well we are doing, like he didn’t have to do that and he did”* (Participant 1).

However, it can result in demotivation for frontline employees if recognition is not given when frontline employees are exceeding certain objectives or too much recognition is given to an individual employee who may not deserve the recognition, *“there is a lot of focus on one staff member that would be really good on the sales kind of things but on the back of that like through the grape vines there is not a lot of quality coming out of it but its getting recognised and I think its having a really negative impact on some of the other CSO’s”* (Participant 8).

Management also recognised recognition is a key tool for increasing employee motivation, *“a simple well done, you can give them all the gifts in the world but I think recognition is very important”* (Manager 1). Furthermore ensuring frontline employees are also given recognition by senior management is a tool of motivation with management feeding recognition up to their line manager via email with the frontline employee copied in on the email.

Recognition has also worked in re-engaging unmotivated employees, *“giving reward and recognition for what they have done they have turned into a completely different person and they are very much motivated”* (Manager 1).

However, managers have stated over recognition can result in complacency and a balance is required to ensure you maintain motivation through recognition for frontline employees, *“recognition you have to careful as well that you don’t over recognise because they still have a job to do as well and that’s something that you need to find with your staff, its brilliant but you need to build on this”* (Manager 3).

#### **4.5 Leadership**

The following are the most prominent leadership themes, which present themselves in the primary data when discussing frontline motivation:

- **Morning Meetings**
- **Managing Behaviours**
- **Performance Management**
- **Positive Attitude, Knowledge and Teamwork**

##### **4.5.1 Morning Meetings**

Evidently, there is a culture of each branch manager conducting a morning meeting with his or her team’s daily in Financial Institution X. This activity has a positive or

negative impact on the motivation of frontline employees depending how the manager delivers of the morning meeting and can set the tone for the day.

The initial response from a participant in Dublin City Centre when asked what does motivation look like (see appendix) was regarding morning huddles and the positive impact they have on branch atmosphere and performance, *“positivity in the morning meetings, I have noticed a big difference in the past couple of months, I only started there in December”* (Participant 8).

Managers also recognised the morning meeting impacts the motivation of frontline employees, when the author questioned how they motivate their team daily (see appendix) the morning meeting was the first motivational tool mentioned, *“the huddle most definitely is where I would motivate them from the start”* and *“if I have a positive huddle, they (frontline employees) are very motivated”* (Manager 2).

However while positivity and praise at morning meetings can motivate frontline employees, if issues of a negative nature are discussed at the morning huddle it can result in the team feeling demotivated for the rest of the day, *“praise at the huddles if somebody is doing well they say it on front of everyone and it gives a boost but definitely the opposite if there is anything negative in the huddle it has a catastrophic affect on the day”* (Participant 6).

#### **4.5.2 Managing Behaviours**

Based on the primary data collected, frontline employees themselves can affect and impact on employee motivation. Both frontline employees in Dublin City Centre and Dublin West and South as well as the Managers when discussing motivation frequently mention the topic of negative behaviours.

When asked by the author what drives motivation down in branch, the initial response by all participants in Dublin City Centre was people. Participants in Dublin City Centre proceeded to state employees who are in the role for a long period of time portray negative attitudes as opposed to employees who are relatively new to the role, *“In terms of motivation, there is definitely a massive difference in someone who has been a frontline employee for eight years, I think there is almost a negativity”* (Participant 7) and *“there is a person who over there who has been there a good while and I think its like she hates the place but it really has a massive effect on the branch”* (Participant 6).

It is apparent frontline employees are of the opinion it is the managers role to address the negative behaviour of the frontline employees as if it is not addressed it can have a significant impact on the frontline employees motivation, *“there is always that one person that will be negative, and there are always people that will get up and get on with it and the manager needs to make sure their branch is structured so these people are spread out”* (Participant 1) and *“that is something that is a de motivator, people who are left in their own little box and not addressed when they are not pulling there weight”* (Participant 4).

Furthermore, one of the participants admitted previously he displayed a negative attitude when in work which did significantly impact the branch however his manager addressed it with him and he had to change his attitude and as a result feels engaged and motivated to perform through understanding how to communicate with him, *“my manager does change his motivation style when dealing with different people and has helped change me and has changed by outlook and vice versa”* (Participant 2).

Managers who participated in the focus group are aware of the impact a negative employee can have on the branches motivation and are of the opinion they address such negative behaviour, *“one person in bad form in the morning will just ruin the whole day for everyone else so I would probably bring that person in and ask is everything ok”* (Manager 2) and *“if I had did get someone like that (negative) I would bring them into the office straight away and ask what is going on, your bringing everyone down”* (Manager 3).

#### 4.5.3 Performance Management

It is evident throughout all focus groups conducted how frontline employees performance is managed significantly affects their motivation. Frontline participants consistently state throughout the focus groups having clear, achievable and concise objectives (targets) and receiving feedback from management / team leaders on how they are performing against these objectives is a key motivational driver furthermore it improves performance.

Speaking of one to one meetings with managers, one stated *“it is definitely better, it has a positive impact but definitely I have improved since I have got them”* (Participant 8) of performance updates; *“it’s weekly here and then we have visual aids to let us know how we are doing and see results”* (Participant 1) and *“... it does motivate you to keep up performance, beforehand we didn’t know what we were doing...”*(Participant 2)

Managers are aware of how setting clear objectives and providing frequent updates on how they are performing against the objectives are a key motivator of driving frontline employees motivation, *“Motivation to me I suppose is a clear set of direction for the staff”* (Manager 2) and *“...me personally in my branch we do a weekly spread sheet consisting of every staff member and signed off by myself basically about what they achieved this week”* (Manager3).

However the same manager then proceeds to states *“**if** their objectives are going well and we have our weekly one to one they are very motivated...”* (Manager 2), this suggests that weekly one to ones may not always happen creating an inconsistency in performance management for the frontline employees.

While frontline employees have stated frequent updates on their performance does drive their motivation to perform, over managing this can drive motivation down. If managers do not give frontline employees enough time to prepare or introduce too many performance measurement tools it can become detrimental to the motivation

and performance of the frontline employee, when speaking about the introduction of objective tracker and weekly one to one performance meetings one frontline employee stated “... *it was a complete negative*” (Participant 4).

#### **4.5.4 Positive Attitude, Knowledge and Team Work**

As outlined above (4.5.2), addressing employees negative behaviours can maintain and improve frontline employees motivation, furthermore as evidenced in primary data (see appendix) management displaying a positive and can do attitude can result in their frontline employees portraying the same attitude which results in the frontline employees feeling motivated to perform.

This is apparent in Dublin West and South with employees outlining how having a positive leader does motivate you to perform, “*a positive leader does motivate you, if you have someone who is not interested in leading you then you are not going to be motivated*” (Participant 1). The participant proceeds to state the frontline role could be monotonous if you do not have a manager who tries to motivate you on a daily basis.

Dublin West and South participants also outline to achieve branch targets its is imperative for the manager driving the targets to be positive, interested and motivated themselves as they are responsible for setting the tone of the team, “*whoever is driving it needs to be positive about it and be interested in it and motivated themselves, it is important and they are the ones setting the tone*”.

Not only do frontline employees state positive managers increases motivation, having managers who are knowledgeable and pro-active in their role can increase motivation for example; assisting frontline employees with issues if they arise, “*I had an instance where I had a difficult customer, my Manager overheard it from her office and came*

*out. She didn't wait for somebody and took the initiative, which was nice to see. She was proactive in her approach"* (Participant 4).

Furthermore, frontline employees are of the opinion if managers are under skilled in their role this can decrease motivation, when asked by author what would demotivate them one participant responded *"they (managers) have to know what they are doing, you know sometimes they are telling you to do something but you know well they don't know what to do themselves"* (Participant 3).

Based on the primary data (appendix), management are unaware of the impact their attitude and knowledge has on motivating frontline employees. Just one manager stated *"I would like to think I lead by example and not by a stick so I want to be out on the ground and balance their cashes and that for them",*

However they proceed to state that although they have the intention of doing this, they do not follow up with the intention *"I never really do it but they were surprised when I could"* (Manager 2) thus identifying a mismatch between what motivates the frontline employees and what managers actually do.

Finally the importance of teamwork and friendship is apparent from the frontline focus group; *"... I've made a lot of friends over there so coming in to have the laugh like not just messing"* (Participant 5) and *"...to have friend's as well there's nothing worse than going into a place where everyone hates each other"* (Participant 7). This highlights the importance of the manager to ensure these relationships are encouraged and developed where possible as it evidently can affect frontline motivation.

#### **4.6 Job Design**

The author started off each focus groups questioning how tasks are delegate each day and uncovered how tasks are delegated to front line staff daily evidently differs in each branch although each branch was provided with a task board to provide a

consistent approach to task delegation in circa 2010. Evidently the two aspects of job design, which affects frontline employee motivation, are as follows:

- **Task Delegation**
- **Job Rotation**

#### **4.6.1 Task Delegation**

Based on the primary data (see appendix) the following factors affect how this is communicated to front line employees:

- **Size of branch (Incl. no of staff and physical size of branch)**
- **Location of branch (City Centre vs. Suburban)**
- **Structure of branch (Manager and Team Leader or just Manager)**

It was identified from focus groups conducted with managers and frontline employees there is an inconsistency in how tasks are delegated daily with three of the eleven branches using task boards to delegate jobs daily to frontline employees. The other seven branches are delegated tasks through various different means of communication from face to face to in the morning meeting and two branches not been directly communicated what tasks are to be completed for the day at all.

Evidently, the frontline employees who are delegated work through task boards state this approach is informal and staff may not adhere to the task board in place, *“it might be good face to face as a lot of people do not pay attention to the rag board”* (Participant 8) and *“I would rather be told than looking at a board, rather than walking up and seeing what you are doing”* (Participant 5).

It is apparent that task boards are used in the branches which have a large frontline employee population and have team leaders who complete the task board each day as opposed to the manager completing the task boards.



Although employees who receive direction via task boards have stated that they feel the task board is an impersonal approach to task delegation, it does provide more structure and operationally to the branch. A new manager implemented this into a branch, which had no manager or use of the task board prior to her starting and as a result of working the task board, *'has given the frontline staff more direction and accountability for what they are looking after on a day to day basis'* (Manager 1).

Furthermore smaller branches (staff less than 8) without team leaders do not use task boards and do not receive direction from their manager on a day to day basis are of the opinion that it should be used as some frontline employees need direction as not all employees use their initiative to get the required tasks completed, *"we used it (rag board) for awhile and then we stopped using it. Some people think you have to be told to do everything every day but imagine I go and use a bit of initiative but that doesn't really happen in our branch"* (Participant 7).

However one participant who has worked in both larger and smaller branches stated face to face task delegation works much better in smaller branches with the task board working only in larger branches, *"So I suppose from myself coming from a big branch, something like using the rag board would have worked a lot better then delegating things out in a huddle but after recently moving to a small branch delegating things out in a huddle works better"* (Manager 4).

#### **4.6.2 Job Rotation**

The changing of roles within the frontline employees is evidently a motivation, as outlined above the frequency and scale of job rotation can vary based on branch size, staffing levels and structure however in the branches it is possible it is a motivator for frontline employees.

When the author questioned motivation (see appendix) a participant based in a larger City Centre branch stated, *"going from cash to the accounts has definitely been a motivator, being given a little bit more responsibility"* (Participant 8).

Another participant from different City Centre branch further identifies how job rotation increases motivation, *“I think shown trust like I was put on business desk, and so stuff like that they show a bit of trust in you in your abilities”* (Participant 6). This identifies autonomy and trust as motivators for frontline employees, a manager also recognises this as a driver of motivation, *“...and motivation would be maybe responsibility and consistently dividing that between the branch”* (Manager 4).

Furthermore if job rotation does not exist in a branch and the frontline employee is expected to complete the same jobs on a daily basis, this does significantly drive motivation down. When asked by the author if job repetition is a de motivator one participant responded stating, *“that would definitely demotivate me, I need to be busy to be kept motivated”* (Participant 1) and another proceeded to state it affects his confidence when doing the same job day in day out, *“the monotony of it, your stuck in a routine and if someone ask you to do something different you just think I don’t know what to do”* (Participant 2).

Job rotation was identified by one manager as a motivator for frontline employees, having come in new to Financial Institution X recently she recognised everyone seemed to be doing the same jobs each day so implemented a job rotation plan with each person changing their job every two weeks to increase motivation by delegating responsibility throughout the branch as opposed to it being on person.

#### **4.7 Length of Service and Age**

The length of service completed by frontline employees who participated in the focus groups ranged from 6 weeks to 24 years and age ranging from 25 to 58 years of age (Chapter 3), the author proceeded to question if length of service, age or gender has an impact on the motivation of frontline employees with the outcome being length of service and age impacting motivation with no comment of gender impacting same.

##### **4.7.1 Length of Service**

Evidently, length of service completed by frontline employees does impact on the motivation of frontline employees to perform in Financial Institution X as outlined by three of the four Dublin City Centre participants *“in terms of motivation, there is definitely a massive difference in someone who has been a frontline employee for eight years, I think there is almost a negativity”* (Participant 7).

However the employees in Dublin City Centre who have stated they have identified decreased motivation in frontline employees who are in the business a long time themselves are not in the business a long time; the participants average length of service is 1.4 years in Dublin City Centre in comparison to Dublin West and South with the participants having an average age of 41 and length of service 14.7 years.

Just one participant in Dublin City Centre who is shortest serving staff member of just six weeks stated when discussing long serving employees, *“people that are there a couple of years are a little bit more motivated and want to move on, they would be much more driven and motivated”* (Participant 5).

However, while Dublin West and South participants agree to a certain extent long standing frontline employees can become complement, they are of the opinion frontline employees who are new into the business do not last very long and proceed to state that in fact they would rather be short staffed that have new staff due to the lack of commitment to the business.

Managers did not specifically confirm if length of service results in different levels of motivation when asked by the author proceeding to link it to age rather than length of service as discussed below (4.7.2).

#### **4.7.2 Age**

Similar to Length of Service (4.7.1) when questioned by the author if age affects motivation, frontline employees in Dublin City Centre and Managers are of the opinion younger employees are significantly more motivated than older employees, “*younger people are definitely more motivated*” (Participant 7) and “*I notice most of my team are a bit older and I have only one person that is young and you can see the difference of her vibrancy and energy, she is willing to get in and do things*” (Manager 1).

Participants in Dublin West and South did not specifically confirm if in their opinion age results in different levels of motivation when asked by the author proceeding to link it to length of service rather than age discussed above in (4.7.1). The Dublin West and South focus group had a staff member who was in her late 50’s and this may have impacted the reason why the other participants chose not to discuss this subject.

## 5. Discussion of Findings

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### 5.1 Introduction

The primary data gathered through the three focus groups held which consisted of eight frontline employees and four managers reflected the perspectives represented in previous academic research on motivation as discussed in Chapter 2.

The following chapter highlights the finding of the analysed primary data as outlined in Chapter 4 and links it with the literary articles of motivation as discussed in Chapter 2 where evident. It also discusses if the findings correlate to the initial hypothesis of the researcher (3.2.3).

The chapter is broken up into the five key motivational factors which affect the performance of frontline employees in Financial Institution X as outlined in Chapter 3:

- **Training and Development**
- **Reward and Recognition**
- **Leadership**

- **Job Design**
- **Length of Service / Age**

## **5.2 Training and Development**

It is evident from the primary data produced from the three focus groups conducted with both management and frontline employees that training and development is a significant driving force of motivation for the frontline employees (see 4.3).

The questions posed to the participants (see appendix) did not specifically mention the topic of training and development yet when discussing the research topic of motivation, both management and frontline employees frequently mentioned it throughout.

Specific areas of training and development such as **career development (4.3.1)**, **training and upskilling (4.3.2)** and **education (4.3.3)** were outlined by participants as drivers of motivation. Training and development is an established driver of motivation and has been a consideration of management as far back as Herzberg's Two Factor Theory (1959).

Career progression can satisfy both intrinsic and extrinsic motivational factors as it can intrinsically satisfy the employee through a sense of achievement and the career progression also increases employee's pay this satisfies an extrinsic motivation factor.

Similarly within this research, education can be deemed as both an intrinsic and extrinsic motivator as to enable you to progress in the branches within Financial Institution X, a certain level of education is required. Training / development within the context of this research is an intrinsic factor of motivation.

Career progression and Education; which are deemed motivators for employees in Dublin City Centre identifies growth in an employee and deemed a motivator in previous content theory literature.

Growth is deemed a 'satisfier' in Herzberg Two Factor Theory (1959), it is also an element of Alderfer's ERG Theory (1964) with G standing for growth, Alderfer's theory is based on Maslow's Hierarchy of Needs (1943) which is an established motivational theory as discussed in Chapter 2. This is also relevant to frontline employees in Dublin West and South who want to grow and develop in their existing roles as opposed to a new role within Financial Institution.

The requirement of education to progress, in the context of how its discussed in the focus groups (see appendix) could be deemed a dissatisfied in the terms of Herzberg Two Factor Theory (1959) where company policies are deemed to be 'hygiene factors' or 'dissatisfiers' and can detrimentally affect employee motivation.

Career development is also discussed in process theories such Vroom's (1964) Expectancy Theory which outlines employees may expect progression if they work hard however evidently employees of Financial Institution X did portray this expectation during focus groups. Self Determination Theory as outlined Deci and Ryan (1985) also discusses how competence, relatedness and autonomy is required for achieving optimum development; all of which are mentioned a needs during the frontline employee focus groups be it in the context of career development or existing role development.

### **5.3 Reward and Recognition**

Reward and recognition was mentioned throughout all three focus groups of management and frontline employees as a key performance motivator (see appendix). The questions presented to both focus groups did not contain any specific question surrounding the topic of reward and recognition yet it was mentioned organically in all focus groups, once mentioned further probing questions were asked about the area (see appendix).

As discussed in 4.4, the four elements of reward, which affect employee motivation in Financial Institution X are as follows:

- **Time Off**
- **Bonus Payments**
- **Ovations (Vouchers)**
- **Salary Increase**

Reward is an established and renowned form of extrinsic motivation with it being mentioned in the classical approaches to management (Taylor, 1911) who identified offering a financial incentive can result in more work being done.

The idea of rewarding employees to increase performance and motivation and has significantly evolved since Taylor Vroom (1964); Porter and Lawler (1968) Expectancy Theory's outlining how receiving higher rewards for increased efforts in the workplace can increase employee motivation.

As outlined in Adam's Equity Theory (1963) also salary increase can improve motivation, with Locke et al (1980) also discussing the importance of pay in employee motivation. Financial Institution X proceeded to reintroduce salary increases as a performance based reward (4.4.4), however this did not increase many participants salary as they had peaked their salary cap and resulted in what introduced as a motivational tool to become a demotivator to employees.

This is also discussed in Herzberg's Two Factor Theory (1966) with pay being outlined as a 'hygiene factor' and can drive motivation down. Stringer et al (2011), found well paid frontline employees are satisfied and motivated by both intrinsic and extrinsic motivation Financial Institution X however if disconnected can have the opposite effect.

Following on from Herzberg (1959) who deemed recognition as a 'satisfier' within his Two Factor Theory, Deeprose (1994) proceeded to state employee motivation can be significantly enhanced through providing cohesive and effective recognition; this was reconfirmed by employees in Financial Institution X.

#### **5.4 Leadership**

A reoccurring theme, which presents itself throughout primary data, is the presence and actions of the leader and the affect it has on the motivation of frontline employees, the leader being the branch manager or the team leader based on the branch structure in Financial Institution X.

The following are the most prominent leadership themes, which present themselves in the primary data when discussing frontline motivation:

- **Morning Meetings**
- **Managing Behaviours**
- **Performance Management**
- **Positive Attitude, Knowledge and Team Work**

Leadership as renowned a factor of motivation and was a consideration of the classical theorists with Maslow's Hiererachy of Needs (1943), Alderfer's ERG Theory (1963) and McClelland Need Theory (1961) all outlining the importance of affiliation, teamwork and relatedness which needs to be lead and nurtured by the leader for it to be a motivational tool. This echoes the frontline employees of Financial Institution X motivational factor regarding the manager addressing negative behaviours, portraying a positive attitude and encouraging social relationships.



With regards to managing performance, Hackman and Oldman's Job Characteristics Model (1980) outlines how meaningful work and the knowledge of results can result in motivation for employees with Vroom (1964); Porter and Lawler (1968) through Expectancy Theory further stating goal directed and purposeful jobs are also increase motivation.

This is prevalent in frontline employees in Financial Institution X who consistently state having clear and achievable and objectives (targets) is a key motivational driver and improves performance. The importance and effect of feedback and the disconnection of outcomes can affect motivation is discussed in Bitner et al (1990). Performance feedback is evidently given in Financial Institution X through morning meetings, one to one's and completion of performance trackers however it is inconsistent in each branch.

The application of such performance measurements by Financial Institution X is outlined in Katzenback and Santamaria (1999) and results in high performing committed frontline employees with Financial Institution X fitting to the Process and Metrics Path category.

Hoppe (2004) conducted a study on frontline employees with the outcome predominately surrounding leadership through communication, leadership training incentives with employee's input all of which have been identified as drivers of motivation for employees in Financial Institution X.

Townley (2011), conducted a study on frontline employees in a Financial Institution in the US incentive scheme through objective setting, however it was bespoke to the employee as opposed to mass objective setting like Financial Institution X which at present does not seem to be motivation all frontline employees as identified in focus groups conducted.

### **5.5 Job Design**

Herzberg Two Factor Theory (1959) is considered to the founding research of job design as an intrinsic motivational factor. Hackman and Oldman's Job Characteristics Model (1980) is based on the classical theory (1980) and states three core factors including task significance and skill variety as factors of the theory and results in high internal work motivation.

Locke (1968) through Goal Setting Theory identifies the importance of specifying and adjusting tasks to employees when motivating employees to perform. Deci and Ryan (1985) proceed to state outputs such as tasks can improve feelings of autonomy thus increase intrinsic motivation of employees.

It is evident from the focus groups conducted that how the jobs are delegated and how frequently the job roles are rotated significantly affects the motivation of frontline employees within Financial Institution X therefore the above literature is relevant when considering motivational factors for frontline employees in Financial Institution X. The role of the frontline employee is vast, one frontline employee could solely spend the day serving customers on the cash desk (teller) and another could be an accounts clerk dealing with customers account queries at a desk on the branch floor.

### **5.6 Length of Service and Age**

Based on the literary review conducted, the factor of length of service and age is not mentioned as frequent as the other factors that evidently affect the motivation of frontline employees in Financial Institution X.

However empirical research identifies a downward trajectory in employee motivation as they get older and serve longer in employment (Herzberg, 1957; Hulin and Smith, 1965). This reflects the perception of the majority frontline employees participants in

Financial Institution regarding age, length of service and how this drives motivation down as it they both increase.

No recent studies have been conducted regarding the affect length of service and age has on motivation for employee.

## 6. Conclusion / Recommendations

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### 6.1 Conclusion

It is evident through the empirical research there completed for the purpose of this study; there are numerous factors which affect frontline employee motivation of Financial Institution X. Through rigorous quantitative research analysis, five main factors which impact employee motivation are apparent:

- Training and Development
- Reward and Recognition
- Leadership
- Job Design
- Length of Service and Age

As outlined in Chapter 3, the researcher created a hypothesis (Fig.3) based on the previous research conducted in the field of employee motivation. Holistically the hypothesis does not represent the motivational factors of frontline employees in Financial Institution X.

However all factors outlined in the hypothesis (Fig.3) are mentioned by the participants throughout the focus groups conducted (see appendices) and four of the five intrinsic and extrinsic factors outlined in the findings are presented in the

hypothesis with length of service and age the only factor not outlined. This is due to lack of academic research on this theme within employee motivation.

Managers also mentioned all five motivational factors which impact employee motivation however it was identified there is an inconsistent approach to all of the factors which need to be addressed by Financial Institution X in an attempt to improve employee motivation.

## **6.2 Recommendations**

I would recommend Financial Institution X focuses on rectifying the following:

- Consistent Performance Management approach including how it is measured and how it is managed
- Bespoke objectives as opposed to carte blanche objectives
- Revision of pay increase structure

I would direct Financial Institution to review Townley (2011) who successfully achieved implementing a revised performance management tool into a Financial Institution, which, resulted in highly motivated performing frontline team.

## **6.3 Future Studies**

To enrich the research present, further studies in the field of what motivates frontline employees in other financial institutions should be undertaken to identify if similar factors affecting frontline employee motivation are evident.

Furthermore, as highlighted by the research there is a lack of academic research surrounding the topic of length of service and age affecting the motivation of employees, which the researcher may decide to research further.

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## 8. Appendices

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### **Figure 1:**

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### **Figure 2:**

Authors Own

### **Figure 3:**

Authors Own

### **Figure 4:**

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<http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.475.7307&rep=rep1&type=pdf> [Accessed 25<sup>th</sup> August 2015]

### **Figure 5,7 and 7:**

Stats of Participants – Authors Own



## **Appendix 1. Focus Group Questions – Managers**

### **Opening Questions:**

1. How do you or your Team Leader assign specific tasks regularly to each employee?
2. What does the term motivation look like to you?
3. As Managers, do you think motivating staff is an significant part of your job, if so why / why not?

### **Key Questions:**

4. What do you think are key motivators for front line staff to want to perform to the best of their ability?
5. In your opinion, what are the difficulties in motivation front line staff?
6. On a day to day basis how do you motivate your staff?
7. From experience, do you think investing in time to motivate staff results in an improved / disproved performance from the employee?  
Please elaborate on your opinion.

8. In your opinion, do you think more could be done to motivate front line staff? If so, what do you think could be introduced to facilitate this.
9. Is there anything you would like to do to improve motivation in front line staff?
10. From experience, have you recognised a link between job satisfaction and motivation?
11. From your experience do factors such as; gender, age and length of service impacts motivation in front line staff?

**Closing Questions:**

12. Anything else you would like to add?

## **Appendix 2. Focus Group Questions – Employees**

### **Opening Questions:**

1. Are you assigned specific tasks to complete regularly, if so by who and how? Do they change daily or are they always the same?
2. What does the term motivation look like to you?

### **Key Questions:**

3. Are you regularly updated by your Manager on what is expected of you from an objective / target perspective - Does this help you to be motivated to perform?
4. In your opinion, does your Manager try to motivate you on a daily basis - If so how?
5. What are key motivators that would drive you to perform to the best of your ability to reach objectives?
6. Following on from that, what would drive motivation down among front line staff in the branch?
7. What do you think could be introduced to increase motivation in the front line population - Within reason?
8. As a front line employee, does job satisfaction increase motivation and visa versa does job dissatisfaction demotivate you in your job?

9. From your experience of front line staff do factors such as; gender, age and length of service impacts motivation in front line staff?

#### **Closing Questions**

10. Anything else you would like to add?

### **Appendix 3. Focus Group 1 – Managers**

JM - Hi everyone thank you so much again for coming here today just to start off I know we've already talked it through but the purpose of today is not for me to be here as a bank manager but as a student of the National College of Ireland and this is for the purpose of my dissertation which is around frontline motivation and when I say frontline, I'll probably be saying frontline a lot throughout the questions that I have I mean specifically customer service officers just because for the purpose of my dissertation they wouldn't know what a customer service officer is so it would be put down as a front line staff. I'm doing a masters in management and it's my last year and I've decided to do my dissertation and my thesis on the motivation of frontline staff, customer service officers. I'm doing this completely anonymously your name will not be mentioned it will be noted down as respondent 1, respondent 2 throughout the date it will not be passed around Ulster Bank this is going to be given to my Thesis supervisor and it's going to be in the library of the National College of Ireland but it won't be going any further. Once again I'm completing this as a student and not a manager, and I will be meeting with 2 groups of Customer service officers on Thursday in Navan and in Tallaght, I'll be getting their perspective but this is from a branch manager point of view just to see if there is a disconnection or if we're missing something we think motivates front line staff and what actually does. Are there any questions before we start? Are we clear about what we have to do here and you are totally comfortable? General consensus of "yes" in background.

Just to start off in your branch on a day to day basis would you or a team leader depending on how big a branch is assign tasks to employees regularly?

Manager 1- well as a new manager coming on board one of the challenges I faced coming into the business I felt it was very disorganised. Obviously because they hadn't had a manager for awhile they needed a little bit more structure a bit more operationally, I had asked the question before what was the board behind and I was told it was the rag board. The rag board is used in some branches and it's not used in others. So we actually implemented the rag board and from working from the rag board it gives the staff member or the CSO much more direction and accountability for what they are looking after on a day to day basis.

Manager 2- I would probably work in around the same size staff and yes I would allocate in the huddle depending on what numbers I have and what needs to be done I would allocate in the huddle most definitely .

Manager 3- I would work from the cash office, I'm actually in the branch ten years in Ballsbridge I know the area as well as the staff there, with such a small team I need to

delegate with them to make sure that if somebody is on holidays that someone is there to cover...

JM- So your there giving out the tasks all day as your based in the cash office?

M3- My office, my desk is based behind the lads so im based in front line so I get to see 24/7 what there up to.

Manager 4- So I suppose from myself coming from a big branch, something like using the rag board would have worked a lot better then delegating things out in a huddle but after recently moving to a small branch delegating things out in a huddle works better.

JM- Moving on I suppose, ive talked a lot already about motivation just a generalised view on what you think that looks like? I suppose this would cover a huge amount but to you working in Ulster Bank as a branch Manager what does motivation look like to you?

M1- Well I suppose again coming in as a new person at the end of the day we all need to get results and we all have I suppose I cant use the word targets and we all have objectives we need to achieve in the branch and one of the I suppose difficulties that I found from a motivational point of view is that they seem very challenged and de-motivated If the branch wasn't achieving the targets or the required SPFS and it comes back to quality, I think that trying to get there understanding and get there buy in I think that was one of the biggest challenges I found coming in to try and get them motivated. So what I started to do was obviously the one to one's which I felt worked very good from a motivational point of view and then the second thing was to work from a team perspective in been able to I mean ive done a very simple little thing like I ordered a box of crayons last week, my guys CSI results is probably one of the biggest challenges its only something like 65% quite a poor customer service they all felt in there own mind they were giving good customer service and then when you looked at the scores it just wasn't showing through, to motivate them and to create a good atmosphere we brought in the crayons and we started to get feedback from customers, Kids were laughing, customers were laughing, the guys were abit more upbeat, the results have now gone to 74%, one week they had 80% another week they had 100%.So its those type of things that I found a little bit more encouraging just to get the moral up. That might not necessarily work all the time like we might have a couple of weeks that have negative results but it's a case of how do we get over the line and I think that's important for the guys to understand that you need consistency and I think that's something that the team hadn't seen and I think consistency drives the results and I think from my perspective its about getting them from were they are and just increasing it slowly week upon week and creating that consistency going forward

JM- Cause its being transparent aswell? From what your looking to get to your getting there through motivation? So they have something to work towards?

M1- Yeah a goal.

JM- What does motivation mean to you? So you say you want to go and motivate your staff, what does that mean to you?

M2- Motivation to me I suppose is a clear set of direction for the staff. I do find that when the branch is going well be it with service, sale, be it with mortgages anything the staff seems very motivated. When it's not going well it is hard to lift them off the ground, then we would have one person who is bringing it down with sick leave. They get very de-motivated by that. If there objectives are going well and we have our weekly one to one they are very motivated and if I have a positive huddle there very motivated. If somebody has not got there 5 appointments or there 5 PFR's they can be very de-motivated.

JM- There target driven in a sense?

M2- They are, we have made them target driven cause they have to be target driven and I think that's coming even more so now in the 2<sup>nd</sup> half of the year. So when results are good I have very motivated staff and when things are going bad I have to try and lift them motivate them and give them clear direction.

JM- P3 Yourself?

M3- I motivate them basically by setting out that each and every one of them know what there objectives are and me personally in my branch we do a weekly spreadsheet consisting of every staff member and signed off by myself basically about what they have achieved that week, any incident reports its basically all full recorded. We talk it out in morning huddles, this is we were last week this is were we need to go. The results are there to be shown for service example were the only branch in Dublin South that has hit target every month. We were top contribution in Dublin 7 aswell. By doing this spreadsheet im showing the lads were we are now and were we have to get and by doing this there getting money in there pockets each quarter and they don't want to loose that and in fairness I do general consensus in the branch were if were low on MPM numbers its not a case of getting crap appointments its about quality. So the staff member with the first 5 kept MPM appointments get a half day on a Friday and its just something like that and for people who are short on there holidays its amazing how quickly they pick up to get the half days.

JM- In fairness that's all that's in our reach at the moment that we can give on our own. P4 what about you?

M4- I think the biggest link to motivation would be maybe responsibility and consistently dividing that between the branch, we have people who are at different levels of experience and different levels of life I suppose that want carer progression, it can motivate them if there seen to be successful aim for performance plus were as My front line staff don't really care for that too much. In fairness when you look at

the amount they would get its not very motivating either but the biggest thing that ive found an everybody at a different level of age or situation is to just keep giving them responsibility and learning to divide it equally. You will see the difference between the motivation of a front line official and a customer advisor, a customer advisor would have a lot more responsibility on there shoulders and again then you see the branch manager and most of them would be heavily motivated because there responsible for there branch.

JM- That's huge and its something that I definitely feel from an academic side so from everything that your saying does correlate back to what we've talked about and what ive looked at in different areas.

As Managers you've already talked a lot about it but do you think that motivating staff is a significant part of your job? So we know we have our job specs, you don't actually see this in black and white as us been targeted to motivate our staff but as a branch manager do you feel that is one of your huge responsibilities in the branch

M1- Well the first thing I did when I came into the business was devised the business plan for the branch and I think as part of that im not going to exceed in that plan? So I think it was very important for me to share that plan with the team so that they could come along and look at it and achieve those results im looking for in the branch

JM- So you think that that business plan is a form of motivation?

M1- It is

JM- And that's something that your mind full of every day? And its something that you believe is part of your role?

M1- Because I think unless you have your team motivated and your motivated as the leader I think its important that you keep the motivation going I think it's a constant, everyday, every week and I think motivation should be part of stretching your goals and you forecast and you re- forecast. Motivation is also very important to look at long term strategies aswell for your team and how you can actually drive them and I think also when your sitting down doing the objectives to keep that motivation going so that when they do leave that you can continue that journey with them and keep motivation on the right track.

JM- P2?

M2- For me our CSO population meet our customers every day I don't meet them so they have to be 100% motivated and I would like to think I lead by example and not by a stick so I want to be out on the ground I want to balance for them, I never really do that but they were surprised I could!! So you're leading by example you're getting out there and your showing them that this is the service I want to deliver.



JM- And even you doing that, your doing it to try and motivate them? You're obviously doing it to get it out but your concisions of it so you want them to see you contributing.

M2- One person in bad form in the morning will just ruin the whole day for everyone else so I would probably bring that person in and just ask them is everything ok? Stuff like that as I said before even, sick leave that would de-motivate a team aswell so when everybody is on board and everyone's in good form for example the best moods that ive ever seen that staff in would be the one week and they really were in fabulous form that week and the customers say that and there was a great mood.

JM- Yes I agree

M2- So they were motivated they still got the results gave the service and they were just highly motivated that week.

JM-P3 what about yourself?

M3- Yeah motivation is very important, in an experienced branch you can see the people who want to be there and the people who don't want to be there. Old Irish thing in Jobs that people turn up just to get paid, that mentality is still there slowly but surely it is going out but like if you don't have a motivated team the results are going to affect the service and that's going to hit you hard straight away. But like with motivation its going back to attendance again you will see it coming through in absenteeism, me personally in my branch hasn't had any absenteeism in the last 24 months, ive had four CSO's been promoted to CA's over the last 24 months so its basically for the people that are coming in I can show them that this is a path you can go down its not a case of go on off somebody else will look after you. You need successor planning there and motivation is a major part of it.

JM- P4?

M4- Yeah I suppose something similar to what P3 said its not necessarily down in black and white in our objectives what we have to do but then in order for us to meet the rest of our objectives we have to have a motivated team and I think one of the biggest ways that you can do that is to actually get peoples buy in from the beginning and actually empower them to make there own suggestions about what they want to do. We've been lucky enough in this area that the manager that we have as in our line manager let us come up with a vision each for this area so we were motivated with that so its something similar with our staff as we've pumped this into our branch's. We just need to show them we are there to support we are there to manage them and were are there to help people along there way in there career and that's for us to help ourselves aswell..

JM- That's Key, it is something that I suppose is important, its something that its really unwritten in a way that its not an objective of our business but its something as managers its like a monkey on our back if that makes sense? Every day its like how

are we going to do this and if your consciously and constantly working towards it and aware of its half the battle.

M1- You literally have to be that person who has all the energy vibrant and then you get some people that come in with a face on them

M3- Well my honest opinion if I did get someone like that id bring them into the office straight away, what is going on? Like you're bringing it down everyone has there own crosses to bear. Because at least you acknowledge that there is a problem and then generally 9 times out of 10 it's something stupid.

JM- I think it depends on aswell if your aware of the set up of your branch and I know this is something that if you have the likes of say if you have a smaller branch if they aren't spread out like the likes of Tallaght one persons mood can actually affect the whole team, so you need to have the confidence as a manager to be able to call that out because then the others will see that you called it out too and have that buy in. So if you let it fester and you think that im not going to bring it up because I don't want it to be worse, because sometimes people can be afraid to bring it up that then shows a sign of weakness as a team if your not looking after them, your looking after one as apposed to looking after the rest.

M1- Our area manager always talks about "the victim" and I think there are still a number of victims as such in the business and its hard to deal with them and bring them out the other side or maybe if they just have to leave?

M3- Id two best friends working in Ballsbridge and it was gas one to ones they were both slating each other off.

M1- I suppose me coming in from a completely different environment I mean the first thing I thought was my god the hours these guys do compared to retail and you don't get the sick pay from the benefits in retail and how there treated in the business I personally think they are very spoiled because when I look at other business's ive come from some work very long hours yet we get some complaining about getting out at 5 o'clock .so I think form that perspective aswell they are looked after very well by Ulster back and I think that lack of " feeling hard done by"

JM- Do you know what it a legacy issues.

M4- In general you look at customers that even come in and the front line staff be the first ones to say it about how they get spoken too were not actually owed by the people were owed by the business

JM- So it's an industry thing?

M4- The staff consider themselves to be in that position with them aswell, they feel they are owed something when infact they owe the bank an honest days work.

JM- and I suppose if we were coming from all different areas it's a consistency across the board.

Ok so moving on, this is interesting what do you think would motivate front line staff to perform to the best of their ability? So we've already touched on this but could you name them?

M4- Favoured approach is how they're measured, we would show if our staff are engaged or have by in or we would be motivated by our IVR results. We all know from getting those in they would be inconsistent, and sometimes you can get very deflated. I find the branch a lot more motivated when they're having a consistent run of good results

JM- Transparency of what they need to do. What are their expectations are?

M4- or control over it more so, there is very little control you can have over it?

M1- One thing we actually do in our branch is a lot of motivation, one thing we did in June was actually a group thing we need to have a lot more of that but on different themes so if it was bonus on CSI it could be a bit of fun you could roll out competitions and then you could maybe at the end of a quarter that you could have like an Oscars and I know it all costs but it's those type of things that people look forward to and it creates good morale another thing could be a night at the cinema, chocolate, sweets or a breakfast morning just doing those type of incentives to boost morale.

As much as we give things away for free to the customers like the crayons, if we give them a free cake there as happy as Larry.

M2- I think they have to come again and be proud to work for Ulster bank I don't think our CSOs are proud to be working for UB, I think that came with the whole bust and the customers coming in now and they have no respect towards the CSOs and they are in effect just waiting nearly to be hit with all these different problems and complaints

M3- CSO in general they want to work for us as well we need to make sure that we're planting the seed that they want to stay working in the company and they want to progress in the company.

JM- Ok so to make sure there is opportunity's there for them?

M4- I think that's very important as I know in my career with Ulster bank I considered myself working more so for my manager rather than Ulster bank itself.

M1- I think especially when I brought on board the one to one's and when we sat down to do them not one of them had been onto the system to look at new horizons. So there was that lack of communication and their willingness to look at themselves from a PDP point of view and looking at their own career development

and seeing what was available to them, it was nearly like well why would I be looking there?

M2- You still will have people who actually do not want to do PDP but who come to work and do excellent customer service but im just wondering how you get over the line on that one.

M4- You need to go back and look at it on a whole and if its affecting your service bonus Look at your CSO population it means your CA would get a much bigger portion, 3 times the size. Massive results.

JM- So were saying incentives are there to motivate but can essentially results in demotivation.

Everyone- Most definitely if there not done correctly.

M4- The majority people who we are trying to motivate would be at the top of the scale. Were I know another institution what it does is that they wont give it to you in your salary but they give it to you as a bonus. So instead of a higher salary it's a performance bonus. You could technically get for example a €2000 pay increase but because you're at the top of your scale you get nothing so what the other institution does is give it to you as a bonus.

JM- Is there anything else from an in branch perspective incentive that you think would work? So just to give an example atonmy meaning that you would give them tasks to do by themselves, like you take them off cash, Things like that how you work your branch?

M1- A simple well done, I think you can give them all the gifts in the world but I think recognition and on the spot feedback aswell because I think that's very important when you recognise it on the spot when its happened, ive started to do it now quite frequently. You see the smile you see the enthusiasm.

M4-Development, even in the branch that im in now ive one person that's eligible to sell so I want to focus on developing. So they are only literally motivated when im pulling someone from Cash.

JM- that's autonomy that's them wanting to come off cash, when there off cash you can give them a task and there free to do it themselves. It seems to be a huge issue, they want to come off and do something else differently. So if you can promise them to come off and delegate a task it seems to motivate them more

JM- Difficulties to motivate them?

M1- I think its like you said its one bad apple in the apple cart, you know causes the root to others feeling the pressure, but then when it comes to the likes of the huddle and motivations and stuff its like they might not speak out or you might find in the

one to one's in terms of what there not happy with and its probably abit of peer pressure and in particular ive heard the word union mentioned a lot. That's one of things I found coming in, I came in motivated on the whole sale sides of things and I found I was hearing a lot " the unions wont let us do this" etc and it seems to be that culture of we do have a front face who can support us and help us because we really don't want to do this and I think that's something they fall back on.

M3- There the staff that don't want to go further, they don't want to go down there just happy saying well we turned up for our job today so we should get paid automatically.

M1- And having dealt with unions from a retail perspective its one of the things I have said is I would be happy to talk to the unions because im not asking you to do anything in your job spec.

M4- Yes ive had something quite similar in my branch, it would actually be quite unionised. I kind of panicked all this talk of union. So I went through peoples objectives and realised I wasn't doing anything wrong and these objectives were signed off by the union.

JM- You hit the nail on the head there back to transparency and knowing what's expected of them.

M4- I know someone from the union and his advice was bring someone from the union into your branch because if you are having difficulty like that then there is not a lot they can do if your not doing anything wrong.

M2- I think its important to know that you motivate everyone differently so each staff member I will motivate them. Everyone has different characters and strengths. Been able to tell them your strengths.

M3- they say you've to know your customer well you have to know your staff.

M4- Also what I think we think is our biggest challenge is what we actually have control over because were working for such a big organisation our hands are tied on a lot of things. So you might have some good ideas you can bring in for incentives in your branch like time off but then you've to do a head count to see if you can have people off.

M1- well I came from managing 500 people to managing 8 and if you were to ask me which was more challenging it would be 8. So with the 500 with the buy in that I had to it was all about trust and building a relationship to kind of get that moral, so one of the first things I did was put myself in a skip in the middle of the boyne and done the ice bucket challenge so they all bought in and knew I was on board. Of course you will have your people that will challenge you, you will have your ones that will

be the trouble makers and then you will have your ones that are fine and they will come along and come on board with what you're doing.

M4- The ones that challenge you are good. There different.

M1- yeah I quite like them. You need to create freshness and new ideas and keep them excited all the time. It's like your customers you excite and delight them it's the same with your team.

JM- So on a day to day basis we've talked a lot about it today, I know its something that you all do and its something that your all mindful off which as we said its like a monkey on your back; how are you going to do this, that today? I have to say its refreshing to see because I wasn't going to assume that that's something managers think off because were in such a large business with a different wide scale with a length of service you don't know when this has actually come into consideration of managers?

So what would you do on a day to day basis as a way of motivating staff?

M2- The huddle most definitely is were I would motivate them from the start. Observations and I kind of let them know that im doing observations because I want them to know that im looking at them all the time in the background, not directly looking at them but I want them to know that what they do is going to affect the customer. Praise during the day, Feedback.

M3-Deleivering feedback at the right time so its done were people can see. Ive held a competition between my lads at the moment and they get on really well with each other.

JM- Do you think that helps them getting on?

M3- Ah it does as I said im in a branch that's ticked over in staff over the years and you get to see how many people that isn't happy. If your not happy move on. Its going back aswell old style CSO who are passed on from branch to branch who aren't happy, you can talk about there objectives.

JM- Your right I think it's a culture change and it's an industry thing that now we have people coming in from other industries that are re-lining and seeing how good a position we are in.

M1-Its even the case of we have a position for a CA, were looking external but then you start to looking internal are these people right for the position? And if it the situation that we don't quality like really exceptional quality and really we should have the best of the best team in there, do we look to do a little bit of a cleansing program so from your AIB, BOI that can bring a little bit of freshness and I think that's kind of needed across the board.

JM- is there anything else from an in branch perspective or from an area perspective from an incentive side/ motivational side to help with that.

M4-Well we would be big on Dublin West on the award of recognition, we don't actually use the tools we do have and we do complain and ive said it myself today that are hands are pretty much tied but we don't actually use the tools that are there, for example feeding up to my line manager about the good work that they are doing eg- coping them in emails etc. feed to Area manager the use of ovations is not even utilized enough to what is in the budget for it say as such.

M1- I think an email from an area manager goes along way.

JM- Recognition from higher power.

M4- I had a chap that was sent down to me and he turned out to be brilliant hes with me 6 months managed to get 2 exams and his APA.

M2- Personality's have a huge role to play and I think as manager you can either take to somebody or not take to somebody.

JM- Then you have to be mindful it's a lot of work to neutralise that. Everyone doesn't always get on. We have to be the bigger person and a lot of time its hard.

M1- One thing about my team they never told me when I started was most of my team were suffering with depression from work stress. And I was like Oh my god I knew the psychology would come in handy, and that's been a challenge in itself obviously these employees have had doctors certs and obviously we have had medicals so when you nearly have a percentage of your team been out on stress leave for 110-120 days . I had said that we draw a line in the sand and we have plans in place. The question then is 110 days is a lot of days out of somebody's carer and the thing is could that have been nipped in the bud cause it seems to be we looked at the percentage for the area and there very very high. I know we get a lot of doctor's certs in and we get a lot of information in on these people and there's probably "x" amount of cases that are genuine and there are a lot of cases we have a consistency with illness and as a business that does impact greatly on.

M3- And that's were hands are tied even though we know, we don't know at the same time. You've to protect your own self because you cant be seen to say to staff member something out of line because you're the one who it will fall back on. Your sort of damned if you do and damned if you don't.

JM- Sorry So go back to the question before you would deem that as a de-motivator to the team having that in the branch.

M1- we have to relive Naas at the moment so for the last couple of weeks we have had to send staff over to Naas so that means it leaves 2 CA's on the cash desk so its all hands on deck at night time. Everybody is out there trying to catch up and get

everything. So I said to them look guys as part of working this time ill give you the time off and make it up to you so its not too de-motivating for them but it has still been a little bit of a stress and that I suppose its one thing I thought of as a business have they ever thought of having floaters in the area, so you have a team that is mobile.

JM- Can I just go back in Naas and the reason you had to cover, are they out due to sick leave or stress or?

M1- it's a mixture of sick leave, pregnancy or stress leave and they were down to 2 people in the branch yesterday,

JM- Ok

M1- So its literally you've got your day planned, everything organised the team are all upbeat, everything is going great and next of all you get a phone call over-emergency we need somebody taxi sent and over they go and of course your trying to then diffuse the situation bring the moral up and bring the sweets in, and its understandable I know were trying to motivate and globally motivate the whole business that's something that is our biggest factor sickness and stress leave that we have a relief team there?

JM- That you have to address it I suppose

M1- Yes

M2- I think are we being fair? I think the staffs just want a fair model. One really de-motivating thing that happened in our branch was they all found out they weren't getting pay rises because they all found out they were at the 120% an then they saw Jim Brown getting his 60%. That to them is not fair.

JM- I know.

M1- Sure he's leaving.

M2- I know that yeah but that to them is not fair so they see that the bank is not a fair place to work.

JM- So from experience I suppose in investing the time in motivating the team, can you tangibly say you notice a difference. So if you were to go a week for example if you weren't there and you didn't have anyone to carry the torch for you to motivate them or if you have a week when you cant be there all the time like now when were doing our end of year reviews and that. Do you see a correlation off when your not there to kind of rile them up and do the motivation piece that the results do change or is there a period of time before you that a manager before you didn't concentrate on motivation and that you came in with something different and got the results. I suppose went the other way. Is it something that you can tangibly see and feel?



M3- Well ive taken a week holiday off and im taking a week off next week and I can honestly say there will be no difference in what's been done because if its not been done its my fault because if you don't have the set up with you been away. And they know because everything is recorded about what they have delivered and all and by me going on holidays im sending out group emails as to what im looking for when im away.

JM- So you lead that in a motivational way that if you didn't do that set up do you think it would still be done?

M3- No because this is the thing its mainly because your mammy, your teacher you've to make sure this is your certain day in day out because if you don't they will say you didn't say it and its my fault, it is my fault.

M4- Because you've been there so long aswell

M1- I suppose one of the things I found coming in as a new person was The team leader, she has been in the business 35 years, She likes to do everything there I mean everything the tea, PFO'S everything going back to her the whole time. I sat there the first couple of weeks and observed all of this and I was like my god that poor woman she was managing herself she was very good on her risk assessments she would dot her l's and cross her t's but when it came to the people management side of it they weren't being managed but on the other side I said to her go into your diary take everything down that your doing from Monday to Wednesday or sorry Monday to Friday and were going to share it out to the team because you have to go on holiday and she nearly wanted to stay in the business, god forbid something happened you tomorrow we still have to survive and we still have to do the work so we literally took everybody's name and shared out all the work, who was good at what. Spilt it up and from a motivational point of view those guys for the past few days have been working really well and what ive seen is them step out of there comfort zone. So they don't go back what I was planning to do was when the team leader comes back that continues she doesn't fall back.

M3- I actually disagree with what your doing there because she thinks to herself that she's capable and that's wrong aswell. I actually have someone who has worked in the bank 16 or 17 years and he is team leader at the moment. If he off for a week He nearly gets a kick out of "huh this wasn't done" and that's wrong and that's were I totally agree with you. You need to pass it back on.

JM- And not to de-motivate that person aswell because they like to take it on because they don't realise they do but they will hmm and hah about it. They will have a negative impact although there helping, we neutralise by them giving out that there doing it but at the same time they like to do it.

M3- That's why they call it a negative branch everybody wants to do it.

JM- Yeah.

M1- That's what I said to her look at the bigger picture you need to be less set in your ways and look at other things you could be doing and of course ill be going through those with her but she wasn't thinking of anything and I said to her what will happen is people wont rely on you so much. So be held accountable and that's were you will see the results coming in.

M2- But she likes people relying on her?

M1- She does but you have to break that habit and her problem is she is too soft and she is too nice and she plays the mammy bear.

M4- She's scared from an audit point of view she thinks at least if I know

M1-She was like ring me, ring me if you hear.

JM- So it's the same across the board so if you were not to put focus on people or say if you had a fall out with somebody or the were completely disengaged if you persisted in motivating them you would get more success from it? So what im trying to say is do you believe that the time that you spent that you get the results because of it? Is there a direct link?

M2- Yes definitely between motivation and results there has to be.

JM- Obviously this is why were talking about it because its grown so much legs over the past number of years, Motivation is key and we can all say tangibly we've seen the results.

M2- with Clear direction?

JM- With clear direction yeah.

M1- I think coming from an outside point of view were focus is very much on education aswell I think that can be motivational aswell, I think that's just coming from an outside view you can have your results coming from an educational point of view that can be very motivating and achieving. One of the girls who is actually leaving us has just completed her last exam there and like ya know it was great congratulations and there was a good bit of motivation there.

JM- I suppose do you think there can be more done? From an Ulster Bank perspective in motivating staff? I know this seems quite repetitive but in fairness to us we already kind of had our idea when we were talking general questions kind of open things completely and I know we might be going back over a few things but do we feel there could be more done from our level, maybe not from our level but from an Ulster Bank perspective?

M4- I think you can always continually do more and I think it will all depend on how we will be managed as managers. You have seen over the years ive worked in Ulster Bank you can see different moods that have been in the bank, and the mood of the Senior Manager at that time and to see what there objectives are and what there focusing on its straight down the line were as now its taking a circle turn and looking at motivating and getting engagements from staff is what seems to be the agenda now.

JM- and what you think say that's with Kevin Keegan coming in say that's his tone that's set at the top leads it?

M1- I think another thing I suppose aswell a few of them came down to me I had my business meeting Ronan and Brian Keane came down to me and I brought them into the huddle, they came in they shake your hand and go for coffee. I actually made it that they went into the team, introduced the team to them. So I actually think more of that, more presence from senior management coming and visiting the branch's it just means that at the moment you have an area manager coming, you might see her a couple of times a year coming into the branch were as were I come from in retail you would see senior management every 2 weeks and the consistency was always there and I think having more senior management there.

JM- Do we all agree?

M3- No I disagree, I have a relationship with my area manager I know him 10 years now and if I see him coming into the branch im like oh no what's happened now. My area manager has been over me for 20 months and been in the branch 3 times and I think that's a good sign if you're not seeing him coming your in good shape.

JM- I think that must be an Ulster Bank thing.

M2- Our area manager is bringing all the CSO'S out for breakfast

JM- How did that go down?

M2- It hasn't happened yet?

M4- Yeah that happened twice before in our branch

JM- Did that motivate the team?

M4- Yeah they get to give there opinions and get listened too.

JM- I Suppose maybe coming to the branch it might be detrimental but taking them out of the branch might have a positive affect on them for them to be heard and listened too.

M2- Well it's good that we have motivation because all we have is the e- thank you, ovation and the retail stars.

M4- Yeah that's what I mean it be good for different areas for the area managers to take the CSO's out for lunch/breakfast like that you wouldn't just send anybody from your branch you would want to send somebody that's engaged that's motivated and that would represent your branch well. Like that aswell if you were sending someone from your branch you're going to get everyone else asking why aren't they going.

M1- The one thing that I have actually organised for the next quarter ive themed up with a rugby course aswell as Ulster Bank coming in with a motivational view we did a day in Kildare Village were we brought one of the Irish rugby team members down and it was great he done a speech , he talked about how he got results and how he has to work as team member and from that he was actually inspirational. So rugby force are coming back to me this week so were going to get some of the key players to come down on one of the Wednesday mornings. When I started in the branch they had this bell and I thought it was a very old fashioned bell and they said ah that's for the good looking men that come in. So I said does it ring often? And they said no? So were going to get a couple of Rugby guys to come down so these guys who have been in the bank 15 years something to freshen them up and have abit of fun. Couple of guys standing there telling them how they got the results, what achieved there wins for them and how they work as a team. So were going to implement that and I think that could be actually something because were going to be affiliated with sports the rugby it could be rolled out.

JM- That's thinking outside the box though in a sense, because were managers we have a line of what we can do for them. If there is anything we can do for them as leaders of the company outside the usual grounds to freshen things up and I think the day to day job we've so much going on sometimes it's hard to take a step back and sometimes you need people coming in from the outside to have a fresh perspective.

M1- Even people from Marketing. You know the way we get our marketing calendars and I know everything is very strategic and it comes down from head office and everything has to be put in place and that but ive been speaking to marketing and one of the things ive said to them if you know for example is having a retail calendar that's specific to different things but affiliating it with like the week in June but say for example themeing up with starbucks and doing a coffee morning so not only are they increasing there presence and buying into our business but it's a way of engaging and creating a little bit of a moral another thing I mentioned was arts and hobbies around the schools, Holidays to do face painting in the branch like one thing ive noticed is we have a queue of people we have this very directional signage but its all about creating the scene its like having your dinner party you make sure everything its all about customer service but for me coming in as a customer coming in as somebody new we don't excite the customer enough and that's jus my perceptive of it. So I keep getting the buy in of the moral of the team its about nearly

setting the stage, so if somebody is in the queue and that's were the CSI results come into play.

M4- I think if its solely focused on service and your looking at that and trying to think how you can excite and the end of the day you still have to remember we are a regulated identity and we are a bank so you still need some type of professionalism and you don't want to come in and get home insurance off a clown do you know that way.

M4- We still have to remember we are a bank.

JM- I think what p4 said earlier on you need someone to challenge you and push the boundaries something that you can do.

M1- We can get a lot from marketing but then how engaged are we with marketing and that's what I challenged myself on how engaged are we with marketing? Is there something we can do a little bit different to what other banks are doing to raise the bar?

M2- I think the CSO population though for today is very interesting for me. If you told me for the next year I had to go back to end cash and serve I would crack up.

JM- and you having that mentality and thinking of that and then trying to help them that will go a huge way.

M2- I think people forget it

JM- That's the thing, I can ask P2 your back ground?

M2- Ive done cash, ive done accounts ive done team leader and now Im back to branch manager for 5 years

JM- P4 and do you find yourself thinking back to when you started and what motivated me?

M4- yes I think what motivated me but im only in the branch 3 weeks so I don't know weather it will back fire on me but like that from working in the bank over the years you have all different types of people so I started to make a skill makers box I think I got it off my area manager and Im able to pin point were people are and where I feel they are and like that when you have your staff who aren't fully engaged who are happy just to come in to do there days work like that you need staff like that. Not everybody can run on aggressiveness and no one to deal with the customers. What ive done with them is ive striped team leader out of the branch because I think its old school and from doing the assistant manager in Tallaght I think it's a made up roll im like if you're a team leader you're a team leader and you can be measured against objectives helping to motivate staff or whatever if not then your just a controls person or them jobs can be divided between everyone. So those

people who aren't engaged and aren't motivated by progression I let them get to the brink so they realise they want to do something else. Were as people who do want to progress im getting them to do different things.

JM- No that's back to Nicolas point in a sense you will help people who want success and have them want the others that don't want to move towards them to create a competition in the branch kind of a fun factor there is a drive in there but you will also be doing carer progression aswell

M1- It's like with us in the branch and the target is 7 million in mortgages but I say to them we can do 10 million and they laugh and now there all saying 10 million. So basically if you break it down 250,000 mortgages times that by the balance you get to get the extra 3 million and we've been doing that and like you said you stretch them.

JM-So we've already kind of talked about is there anything else you would like to improve motivation, so we've already in a sense covered that off what the bank can do and what we cant do for them. From experience do you recognise or have you ever identified job satisfaction and motivation. So do you think in your opinion does it mix? So if somebody motivated out of getting satisfaction out of what they do?

M4- yeah I think I would have been

JM- From looking at your team? So looking at it from a front line point of view if you need to look back it when you were doing it or by looking at your team now do you think that they recognise what they do and do you think there is huge link in once they satisfy what they do and I suppose when I say job satisfaction it means meeting objections. Do you think that helps keeping them motivated?

M1- It does I have one staff member now that when I first started they would have been very de-motivated and probably not encouraged along the way and I think the one to one meeting first one probably went ok think it was about building the relationship but a few weeks on this person when I first person never smiled I didn't know whether they had a personality but eventually now weve built such a great relationship that when it comes to giving reward and recognition for what they have done they have turned into a completely different person and they are very much motivated.

JM- and have you been giving them feedback? As in you've been reaching this, you've been reaching that?

M1- yeah

JM- So by them fulfilling there goals they've become satisfied and more motivated.

M1- I think its still tipping the iceberg it's a long way to go yet but certainly ive got them over that line of the negativity they are now actually taking on the

responsibility of taking over the team while the team leader is away. So I think what I put in place was definitely a success.

M3- Recognition you have to be careful as well that you don't over recognise because they still have a job to do as well and that's something that you need to find with your staff, it's brilliant but you need to build on this. In my career I've been guilty of it but good manners you have to pull away from it. When you're giving recognition this is brilliant but this is where you are.

M4- I think going back to your question the satisfaction piece it's depending on what people have to do within their job like how satisfying is taking cash off someone and lodge it into an account. Well as what I find most satisfying not even as a bank manager but as a customer adviser was to actually be putting someone into a house and starting them off. You're getting them into a home. It's actually what you're doing for people and that's what motivated me. Made me feel satisfied about my job so in that sense it's I don't know what you could do for the front line staff to be overly satisfied unless they got a bit more responsibility and contribution from the branch, it's zero tolerance when it comes to controls. So how satisfied can you be sitting there from 9-5?

JM- So yeah it depends on the level of what you're doing? Depends on the nature of your job.

M2- in fairness to the CSOs we do ask a lot of them they have the service, they have the sales they have the controls and then we come out and say we're low on home insurance can you come out and capture it we're low on this we're low on that so you suddenly you're giving them everything and in their defence there absolutely bombarded.

JM- is that something your mind full of?

ALL: Yes

M1- One thing I found was everyone seemed to be doing the same thing so what we started to implement was we switched it around so everybody gets two weeks roll over so whether it's foreign or whether it's cash everybody has the experience. Going back to my team leader again I think my team leader taking control of everything you make it more interesting so for example there not dreading balancing the foreign, and yes a mistake can happen but that's important as well it was always that fear factor if they make a mistake. So I think if somebody has to take a responsibility of doing them. We only started.

JM- So let's link that back in because there learning something new there getting satisfaction and that's keeping them motivated to go on and keep doing it and changing. It is hard in a branch perspective because at the end they will know everything but then it will give the satisfaction so they might start to think they can conquer things.

M1- They might start thinking outside the box then at a CA or they might start looking at other jobs around the areas in Dublin. I think at the moment there so set on doing these jobs fills.

M4- There is staff members who are very good CSO's who are happy just being CSO's

All- Yeah, we need them aswell

JM- This is the last question you will be happy to know it's great to listen to everyone's opinion and it seems to be similar which is really really good.  
Do you find depend on there circumstances in a away? Do you find a difference in full time and part time CSO's motivation?

All: Yes

JM- From my perspective I find it easier to motivate my part timers because there not in the branch daily.

M1- I think with the part timers because we have our huddles in the morning and some of them are in at 11.30 am I think sometimes the feedback and follow up from them meetings because your so busy ive asked them to give feedback to them. Just to keep them updated.

M2- Because sometimes there coming in and only getting snippets of everything were as if you dedicate one or two people to give them feedback on a daily basis.

M4- What's good to do aswell I find I have a lot of staff part-timers so I decided I would needs someone to relay the messages if im out at meetings and stuff like that. So im telling them people to go and find the messages themselves to go and ask what happened in the huddle.

JM- So anything else aside from Part-timers this is devils advocate  
gender/age/length of time

M2- im a mother of 3 so Im allowed to say this but ive two staff who just want part time, 3 children each there very good staff but there mind is just on the job there going to come in do there 9-5 on cash and there focus is on there kids at the moment and I totally understand that.

JM- Have they requested part- time and haven't got it?

M2- Yeah but there still good girls, still meeting there objectives stuff like that.

JM- What about yourself?



M4- Yeah I can see a difference I guess its people stages in life different things will motivate people success finical, so you would have a lot of part timers aswell who would be pretty comfortable so like that they wouldn't be motivated by the fianacial opportunities so you have to look at other options to motivate them. Progression? So it's like that just keeping the consistent management and trying to motivate them as you go along. Then you have the younger members of staff that would be interested in progression that want to go on so I find them a little bit more engaged And more financially need to be motivated.

JM- You said younger side of the front line staff want to move on?

M4-yes and I think that makes sense its probably bad me saying it and its probably a little bit of discrimination in my branch I suppose, which I think its great and everyone was under the age of 25 and it's a nightmare working with them. You need to have a balance.

M1- I think your right there I have a whole female team and I would definitely love to have 2 boys into the team because the hormones are unreal honest to god. I think it would make a huge difference.

JM- So a good mix in the branch because if you had too much of one thing it can be detrimental.

JM- So anything else years of service?

M1- The one thing I notice most of my team are that bit older and ive only one person that's young and you can see the difference of her viberance and energy willing to get in and do things so again as you said you can have that mindset which is very much around kids and family im at that age etc. so if you have a full team of that to try and get that over to a motivational level. I think even looking at an area trying to change staff around need a good balance and a good mix.

M3- I was 24 when I became a branch manager and your sending in a young person, that responsibility should fall with your manager the fact that you should be set up right because in fairness over the years here people were just thrown to the lions and they didn't make it through. Just because its an irish thing aswell, im older I know more then you!!

JM- Do you think that happens in branches?

M3- Well I know when I started off it was there.

M1- Well I came in as a total newbie to banking and I already had it throughout. People would even say to me why banking? What do you know about banking? One thing I learned very well not to do was to know how not to get fooled and that was in consultancy so it was good answer back.

M4- It used to be a great thing to get a job in a bank. If you told anyone you worked in a bank it be a great thing to be a branch manager now you would be nearly embarrassed. Everyone thinks you're your going to loose your job

M1- When I actually had the choice of coming here I was saying to everybody the bank will be great.

JM- it depends on who your talking to and what they think of the bank ere as a manager.

JM – I have no more questions - Any questions yourselves, if not thanks a million for your time and input.

M1- I found it very good actually just particularly listening to everybody else views.

JM- I really really appreciate it and thank you very much.

All: Hope everything goes well.

#### **Appendix 4. Focus Group 2 – Frontline Employees (Dublin West and South)**

Intro - The purpose of today is to research what motivates frontline staff. Frontline staff is what we call within Ulster Bank a Customer Service Officer. As I said, I am doing a Masters in Management and this is for the purposes of my dissertation on Motivation. I am completing this as a student of The National College of Ireland and not as an employee of Ulster Bank; neither your names nor Ulster Bank will be named within the dissertation and it will not be used for internal purposes within Ulster Bank. We will be going through ten questions in total and we will go from there.

JM - Do you feel that you are assigned a specific task on a daily basis, and if so, how and by who?

Participant 1 – Yes you would, but it would be depending upon your role. You would be assigned tasks by your manager or team leader.

Participant 2 – Yes, you would.

JM – Would this be done face to face, in a huddle, on a rag board?

P1 – It could be in a huddle or it could be in a one to one.

P2 – You know what you need to do from your objectives. You would go through one to ones, your quarterly review and your end of year review and other discussions throughout the year.

P1 – If you are within a development role, you would be assigned different tasks regularly.

JM – And they are clear, are they?

P1 – Yes, they are.

Participant 3 – Well, that would be in a big branch. I am in a smaller branch and it depends on how many staff we have on the day. At the moment we have two full time staff and it depends on the day.

JM – Are you clear in what you need to do every day?

P3 – We know what has to be done. We know what we have to do in the morning to be set up for the day with it being just the two of us.

JM – Do you and your colleague do the same tasks every day or does it change?

P3 – Not really. We are a great team and we will do whatever comes next that needs to be done in the branch.

JM – How long have you worked together?

P3 – I am there four years and Martin, he is the team leader, he is there less than a year. There is a person on holidays at the moment and I am training in a new member.

JM – Temporary staff, are they?

P3 – Yes. And we have no manager, she is out on long term sick leave and there is no manager and another branch is sending a CA on Tuesdays and Thursdays to take meetings.

JM – So would there be much structure in your huddle?

P3 – There wouldn't, no. Not at the moment.

JM – But the branch is going through a changing period at the moment?

P3 – Our branch has had more managers than a football team.

JM – Do you think that affects the overall morale and drive in the branch?

P3 – It would, yes, but we all get on well and I think that's very important.

JM – Do you all get on well naturally, or do you find that you have to make an effort?

P3 – Naturally. We all get on well and get on with it. There is no point in being there if you are going to be negative. The work has to be done.

P1 – There is always one person that will be negative and there are always people that will get up and get on with it, and the manager needs to make sure their branch is structured so these people are spread out.

Participant 4 – My branch is quite structured and we would be told from the reviews that take place at the beginning of the year – you would know where you stand and

what you are supposed to do on a daily basis. If there are changes, it would be communicated what you have to do differently.

JM – Would that be in a huddle?

P4 – It would be in a huddle, yeah. But generally, it is only if somebody is on holidays that the structure might change and we would be told in the huddle in the morning. Overall, it wouldn't be communicated on a daily basis because we know what to do.

JM – Would that be rotated, or would it be quite regular?

P4 – It would be quite regular. Maybe on the cash desk you might have people switching over to foreign exchange, that type of thing. But besides that, no, it wouldn't be rotated.

JM – What, in your opinion, does motivation look like? To give an example, what motivates you to come to work every day?

P1 – It all depends on the leader, I suppose. Some people are going to be naturally motivated by small things, just like getting up and doing stuff and then you have other people that need to be managed, I suppose. I think a positive leader does motivate you, like if you have someone who is not interested in leading you, then you are not going to be motivated. In a work environment, it is easy to fall into that kind of day in, day out monotony, so you need somebody there to motivate you.

P2 – If it's the same rigmarole that you get each day, each week, and there is no change or something different and you are told 'you know what you are doing, off you go', or 'you need to put the focus on this, give it a good push, we will see how it goes, and then off you go', instead of coming in 'yeah we got this, we got this, could be better, off you go', this more direct way is better, I think.

P1 – So yeah, say for example we need to be motivated into driving new products into the branch, whoever is driving it needs to be positive about it and be interested in it and motivated themselves, it's important. They are the ones who are going to be setting the tone.

JM – So that's what motivates you, somebody leading the way and getting you bought in and being positive about it themselves and it's something different that would motivate you, P1?

P1 – Yes, definitely. In the workplace.

JM – P3, when you think about motivation, what does it look like to you?

P3 – It's all about the people, that motivates me. Dealing with people face to face and the prospect of it, being helpful and seeing results from helping somebody and them leaving happy.

JM – And this drives you every day?

P3 – Yes, absolutely.

P4 – Good team morale motivates me, if I'm honest. If everybody is in good form, that definitely motivates you more. You could have one that could really bring things down, so definitely, positive vibes in numbers pays off. Recognition is another thing, it motivates you a little bit more too when you see results and you are actually recognised for it.

P2 – A day off here and there wouldn't hurt, ha ha.

JM – Personally, what would motivate you to come to work to work everyday? For example, does receiving a wage motivate you to come to work everyday?

P1 – Well I am working to provide the life that I want to live.

P2, P3 and P4 all agree.

P1 – Personally, if I didn't have to work full time, I wouldn't. I have two kids so I wouldn't come in Monday to Friday, if I could afford it.

JM – Does that affect your humour when going to work? And when you are going to work, does that play on your mind – the fact that you are working to earn a living?

P2 – To me it's just natural routine.

P3 – I suppose the people that you work with can detract from motivation and can change the whole thing. Somebody constantly telling you you should be doing it this way and constantly questioning you and the way you do things does decrease your motivation. It would drive you mad, somebody asking 'why, why, why', with no reason for it and I just say 'cause the cat has kittens'.

JM – Are you regularly updated by your manager on what is expected from you from an objective or target prospective? If so, does it help you to be motivated to perform better if you are updated regularly on your performance and if not, would you like to be or are you satisfied the way things are?

P4 – Everyone would be updated once a week, or maybe every two weeks in a huddle, but you have to make sure you know where you stand yourself and you have X, Y and Z. Recently, we did a huddle purely on going back over objectives that were set at the start of the year and what is expected of you to remind us. Yes, so it motivates you, I suppose, and keeps you in check on how you are doing.

P3 – We have had changes with managers and whatever so it wouldn't generally be communicated.

JM – Do you think that is detrimental to the branch?

P3 – I don't think it is because we know what we have to do to run the branch and I suppose there is more emphasis on the running of the branch.

JM – Do you think that you could get more from what you are doing if there was a manager there?

P3 – Yes, I could.

JM (to P1 and P2) – How often would you talk about how you are doing?

P1 – It's weekly here and then we have the visual aids to let us know how we are doing and see the results.

JM – Do you think that works?

P2 – Yes, it lets us know we are doing a good job. I am in charge of the service in the branch and I can see if I am doing a good job or not. Before, I wouldn't have cared if we were doing a good job or not, but now, because I am looking after it, I have more interest.

P1 – On the board, you can see the performance of all areas of the branch. It is not individual, it's the overall score of the branch. We can know then if we look at our service score, if we are in line for a bonus or not.

JM – And who updates this?

P1 – The Manager, as he gets all the management information.

JM – Have you noticed an increase in results since the branch began using the visuals?

P1 & P2 – Yes, definitely.

P2 – I am in charge of an element of the service score and it does motivate you to keep up performance, but beforehand, we didn't know what we were doing; but since we can all see it, it is much better.

P4 – We have no visual aids in our branch, but it would be talked up in the huddle. We have a smaller group of people, like four or five staff members, so we have a discussion on the branches performance.

JM – In your opinion, how does your line manager try to motivate you, and what will they do?

P2 – They keep us updated on how we are performing in line with getting a bonus payment, which motivates me; the more money in my back pocket, the better. I think it depends on the lifestyle that you are living, like the extra money would provide for my kids and provide for myself. This drives me on to get my bonus every quarter, even if it is halved after tax.

P1 – The performance based bonus payment helps, because if you don't hit performance, there is no pay rise option for performance. We have not had a pay rise in years, so this is something within our control.

P3 – Like we are not going to get anything.

JM – This could refer back to the topic mentioned earlier, do you think that it could be possible for you to achieve your objectives and receive a performance bonus if you had a manager?

P3 – Yes, definitely.

JM – Is there anything that you can think that your manager does outside of tangible incentives to motivate you?

P4 – If she thinks that I am doing a good job at something, she would call you on for one to one, and she would recognise it with you and that is something that motivates me and it is noticed so that would motivate you. She would also reward you with a half day in recognition of a job well done, when it is possible, not on a weekly basis.

P3 – That is not possible in our branch because we do not have the cover.

P1 – We do a breakfast morning every second Friday and it motivates us for the day.

P2 – We have a rota for somebody to make breakfast at home or to buy it and bring it in. We also had a wellbeing week and sat down and came up with stuff to motivate the team. We came up with a couple of ideas and it did work. When it comes to motivation with me, like each person is different when it comes to motivation, but what motivates me is an explanation to why we are doing something, why or why not we are doing something. My manager gets this but it took him a little while. To be honest, at the start I was an absolute demon because I didn't want to be here and I got transferred.

P1 – It's because he came from a smaller branch to a bigger branch and the smaller branch was a lot more task orientated and you had a specific role within the branch.

P2 – I will admit at the start, I didn't want to be here and it did affect the whole team. I came in and put the head down and it took me a while. There are no grey areas, it's black and white; if I am in bad form, I'm in bad form and if I am in good form, I am in flying form.



JM – Does your manager understand this with you?

P2 – Yes, and I have explained it to him. I have calmed down a lot. My other half has helped calm me down. My manager does change his motivation styles when dealing with different people and has helped change me and has changed my outlook and vice versa. He knows now when communicating with me, he needs to explain why I am doing something etc. Like if I get something wrong, explain it to me and I will fix it instead of saying 'you got it wrong' and then leaving me alone. I'm happy with that then, I'll get stuck into it and that motivates me.

P3 – The personality of the manager has an effect on peoples motivation. One day, the fridge was in urgent need of a clearing and I got an email from my manager at the time saying you would be better spending your time making prospecting calls than cleaning out the fridge. All I wanted to do was pull out the plug. That really affected my motivation for months and I did not want to do anything.

P2 – Like we are really motivated here, but, sometimes if you are over-motivated, it can become de-motivating; because if you are getting all these pats on the backs, it's always 'how can we do it better again, how can we improve?'. You are trying to motivate yourself again but the goalposts are always moving. Last year, when our service target increased halfway through the year really affected the teams motivation. We still now think, 'are the goalposts now going to change when we are given our target, and it still could be this year, it's still early'.

P4 – That was a big thing last year, definitely. Training is a motivator, it's a good thing because it helps you to know what you are doing.

P2 – If you know that you are going to be trained in on something, you then know you can step into the role if somebody is out and it can present opportunities career wise and you feel you're capable of doing the job.

JM – Is giving good customer service a motivator for you?

P2 – I would honestly be more satisfied by helping a customer to sort something out than booking a personal financial review which is one of my objectives. If you can help them, you get a good feel and drives you on to serve the next one. If I can help them it gives you a push and confidence to help the next customer. If you do your basic job which is to help serve customers anything you can do afterwards to help them is a bonus.

JM – Is career progression a motivating factor for you, if not what would discourage you from wanting to progress in your career?

P2 – The pressure of the next step with the target, a couple of years ago when I came into the role straight from school the job was just serving customers and I wanted to be a branch manager and now the pressure that comes down onto branch

managers has made me not want to progress into the role. It has changed completely and there is a lot of pressures on branch managers. Then the whole grandfathering issue came in and I was given the wrong information which meant I had to do all the mandatory exams and presented a lot of obstacles for me to move on. I have also been moved through a few branches which means I was having to start afresh constantly and was hard to get settled in the one place.

P3 – I was a Customer Advisor stepped down to be a Customer Service Officer because of the pressure of sales in the role. I moved across to Ulster Bank from First Active where I just did Savings and Investments, the roles were separated in First Active between Mortgages and Loans and Savings and Investments and when I came to Ulster Bank it was all the one role as Customer Advisor and I found it very difficult and again it was constant pressure.

JM – Do you feel the downturn in the economy affected the motivation to move on into the Customer Advisor role from a Customer Service Officer?

P3 – I found customers were influenced by Sky News or whatever and whatever they heard there was Gospel.

P2 – Customer shop around more, they will come to us and get information and will go elsewhere and get more information and believe they know more than we do.

P3 – Customers have learned their lessons definitely.

P4 – Not so much career progression but progression within in the role you are currently doing as well to make sure you are efficient in what you are doing. Changing around and things like the Credit Skills course which I suppose when you go on it you are more motivated because you are learning more things. If you want to be a branch manager you can go on and get your QFA's but them courses are good to get you involved and gets you out of the branch for a day.

JM – Do you find getting out of the branch every so often is a motivator?

P1 – I love getting out of the branch for a day.

P2 – Its good because you get to put a face to name of a person you might be dealing with in other branches.

P3 – And you learn from them aswell.

P1 – Its completely different in each branch.

P2 – You can walk into one branch and they could be doing it completely different to the way your branch does it.

P1 – I am here 10 years in Tallaght

P4 – I am 15 years in Lucan!

P1 – So I have never worked in another branch, I started here but the dynamics have definitely changed in the branch since I started and its happened loads of times. Like each time I came back off both of my maternity leaves the dynamics had changed in the branch and I had come back a new manager and team leader but it was almost like coming back to a new branch as the dynamic had changed.

P2 – Like I would love to go to the Cash Centre in College Green and see how the cash and foreign is done there, it would give me a better understanding so I can see how its done and understand then when going back to the branch.

P3 – Sometimes those ideas come about and it's a great idea but its never followed through and I suppose that would be a demotivator and when its talked about we know it will never be done.

JM – Do you find dealing with other departments as you work in a vast organisation (RBS) keeps you motivated and interested in your role as Customer Service Officer?

P1 – Its nice to build relationships with different departments because we do lean on them for help and stuff like that.

P2 – Yeah it is but I suppose its all depends on the people you are dealing with as well because there is times you deal with someone that is no help.

P4 – That's one thing I have to say when you are trying to get something sorted its not too often but when you cant sort it yourself, I suppose like I have had some cases where I was dealing with Business customers and had to contact the North and once its not in their little box and then went to Galway who told us its not them either so I went back to Belfast and got through to a lovely guy who in fairness who helped me with the query but it did annoy me because I don't often look for help.

P2 – Like sending stuff up to Belfast to be completed, I have sent stuff up that has been sent back, I fix what they want and then they send it back because of something else which is different, then you are like why didn't the first person notice this. One time one item came back four times for four different reasons and that definitely demotivates you but then you get back up again because someone up there goes out of their way to explain it to you or goes out of their way to help.

JM – Any other demotivators you could think of in the role?

P1 – Individuals definitely

P4 – Yeah if somebody was negative and impersonal and had a bad attitude it does affect you and the branch.

P2 – I used to be that lad! Its take me to have ructions with other people and for someone to sit me down. Like if a person has an attitude and the manager addresses it and says cut the crap, you do look at that person and wait to see their reaction. You have to take ownership and think are you going to change – I was that person. I changed one because I had too and two because I got a toe in the hole to say do it from staff here, from the manager here and my other half who told me to cop on because it was affecting my whole life being honest.

P1 – Married life changed you!

P2 – Married life changed me and stuff like that.

P3- Short staffed is a demotivator, like Sandyford is a quiet branch but stuff still needs to be done in the background to keep the branch open. Even this morning now Martin is left on his own, one cashier while I am here and I have to ensure I am back for lunch cover. There is just no conception of the running of the branch and numbers of staff needed to do this because the branch is deemed quiet.

JM – Would job reptition demotivate you?

P1 – That would definitely demotivate me, I need to be busy to be kept motivated - I love learning new things.

P3 – No two days are the same.

P2 – The monotomy of it, your stuck in a routine and if someone ask you to do something different you just think I don't know what to do.

JM – Have you ever experienced when a Manager demotivates a team?

P1 – Yeah that can happen

P2 – Absolutely

P3 – They have to know what they are doing, you know sometimes the are telling you to do something but you know well they don't know what to do

P2 – I am someone that has to be explained why I am doing this before I can go ahead with it. At the end of the day they are Managers and they need to know what they are doing. They don't necessarily need to know cash but they need to know customers

P4 – They need to be visible they can see whats going on

P2 – They need to understand if you have a problem they need to jump in

P4 – I had an instance where I had a difficult customer, my Manager overheard it from her office and came out. She didn't wait for somebody and took the initiative which was nice to see. She was proactive in her approach.

P1 – You have confidence in your job then

JM – What do you think could be introduced to increase staff motivation?

P1 - They seem to be doing all they can with ovations and that, they are definitely doing more

P3 – I hadn't heard they are back being used. More staff would be great, like it is very difficult, I am run off my feet all day long where I am, we close for lunch and are the only branch in UB that do that at the moment. My Manager is out on stress leave at the moment.

P4 – More recognition I suppose

P2 – Going back to the incident, like we went through four weeks of hell.

P3- We didn't have to do what we did

P1 – I felt very undervalued after

P2 – We came in on Saturdays

P1 – We were told we were going to be rewarded for it and then it was like two annual leave days are you kidding me. Under recognition can definitely have an affect on motivation.

P2 – I couldn't take my two weeks holidays until December and had to carry over eight days because of the incident

P2 – The computer systems are still slow, brutal they are and it makes you think are we going to have another incident

P3 – The FX system is always down

P2 – A small incident happened two months ago, and we were told the wrong information and had tried to fix it before it was ready to be fixed following communication to go ahead and it had to be done again because of this mistake and took three days to key

P4 – I hadn't even heard of that

P2 – Little things like remind you of the incident and think are the computers going to go again

P1- You don't trust them

P4 – Changing the bonus payments for SQA, we have hit target since I began doing the SQA role the past 18 months and we get after tax like €100 the same as everyone, so definitely this affects your motivation.

P1 – Yes and the Customer Advisors getting higher bonuses

P4 - Like the Customer Advisors don't even meet the customers and in one instance where we had a bad scoring on service it was related to something the Customer Advisor had done and you feel it's not fair and it affects your motivation because you are putting a lot of extra work into it for just €100. Also when they changed from Performance Plus to One Reward and the changes of the frequency affected motivation.

P2 – How are you expected to do more when the other person is getting the same as you.

P2 – Your understand, you get your sales objectives and the CA are doing their job and they get more but it does deter

P3 – What do you get for bonus for sales for CSO?

P2 - X amount.

P3 - Well that is not a motivator.

P1 – When you break it down over three months and then after tax I agree

P2 – It depends on the person, to someone it's a night out or the money could get you an extra week of petrol like me coming from the Northside to the Southside each day for work

JM – Would you link motivation to job satisfaction?

ALL – Yes, without a doubt

P3 – Satisfying the customer is what it is all about

P4 – Its great when you can help a customer, they are happy when you explain to them how long things will take and you set the right expectations

P1 – I opened an account for a child with special needs and I got great satisfaction from this, he was thrilled to be able to come and lodge his money in and that spurs you on

P2 – There is obviously something that keeps me going because 15 years later I am still here

P1 – When I was maternity leave I was delighted to come back to work because being out of the loop affected by confidence and I wasn't really engaging with people. I noticed a huge difference with my confidence and how I carried myself

P1 – Some people have different work ethics to other people, I have plenty of friends who wouldn't have any sort of drive and nothing would motivate

P2 – Ideally I would love to be a Chef but starting from scratch isn't possible with my family life

P4 – The shift work as well, we work 9-5

JM – From experience have you experienced a difference in motivation with frontline staff based on age, gender, lengths of experience etc...

P2 – Some of them are eager at the start when they want to make an impression but then they can get a bad customer and it does affect their confidence. With us and everything that has happened through the years, if this happened to them I don't think they would stick it out

P1 – Contract staff don't last very long

P2 – They are the first ones to go because they are the last ones in and you know they are gone

P1 – It feels like they are not long term fixtures in the branch

P2 – I would rather be short staffed than have temporary staff in the branch

P3 – We have a temporary staff member at the moment and he is great

P1 – We had a girl who was great and then she turned around and didn't want to do the job anymore

P4 – Some people who are in the job a long time become complacent

P1 – Some people who don't want to do much and it's not fair to leave that person in that position because we all have the same job role

P4 – That is something that is a demotivator, people who are left in their own little box and not addressed when they are not pulling their weight.

P1 – Sometimes they get preferential treatment

P4 – I understand Managers don't want to address them to maintain a good atmosphere but it does affect things in the long term

P2 - The opposite can happen to people who are doing their job, if they are concentrating on these people you think why are they not focusing on me, this is when you have to try motivate yourself

P4 – I also think that the same people get the opportunities that come up for training and other things it's the same people who are selected

JM – That's it guys, thanks a million for all your input and time today I really appreciate it!!!



### **Appendix 5. Focus Group 3 – Frontline Employees (Dublin City Centre)**

JM- Thanks everybody for coming today as I said I hope you understand what ive explained but just to go through it again im doing this for my masters in management im doing this completely as a student not as a manager. So anything you say will be completely confidential your names as I said wont be used within the data and Ulster bank wont be provided with the copy of this. This is completely confidential they will be able to get a copy in the library in NCI but its not something im doing for them I suppose.

JM -So just to start off looking at your day to day job are you assigned specific tasks? And by who and how? I suppose just to start it off is there a rag board are you told in the huddle and do they change daily or do you know what you have to do each day.

Participant 5- Yeah rag board, so you just look at it every morning?

JM- and do they change?

P5- Yeah every day. So you could be doing anything day to day it just varies.

JM- What about yourself?

Participant 6 -Yeah it tends to vary every morning; I always do the rate boards every morning that's my assigned task.

JM- ok so you come in and do that but everything else would be kind of ad-hoc? In the huddle or one to one?

P6- Probably more one to one, team leader would just kind of tell us in the morning what specifically needs to be done?

Participant 7- No we don't use the rag board at all, we use it for awhile and then we stopped using it?

JM- and what do you think did you find a difference?

P7- Yeah it probably should be used? Im out at the accounts desk and the girls are in the cash office so they, ya know the way some people think you have to have to go

to be told to do everything every day but imagine I go and use abit of innovative but that doesn't really happen in our branch.

Participant 8- We don't really use the rag board at the moment, im sharing the accounts job at the moment so if someone doesn't get the do something you just take the innovative.

JM- Ok so your kind of looking out for jobs to be done aswell as being assigned tasks. Do you find it difficult would you rather be told face to face or would you rather be told off a rag board?

P5- Id rather be told then looking at board. Rather than just walking up and seeing what you're doing.

JM- I know you said the rag board the fact that there is nothing really talked about in the sense that?

P7- Sometimes I think that cashiers really do need it? Some people need to do reports some people need to stay on the till all the time.

JM- so they would rather abit of structure?

P7- Now im out in accounts so I think it's different in every area but when it comes down to cash I think you do need it.

P8- Sometimes it might be good face to face as a lot of people might not pay attention to the rag board, coming from smaller branches were it would be like only two or three of us and everyone would kind of worked together with the branch manager.

JM- So it does depend on the branch so with College Green and O Connell because its such a big branch the rag board is better with time because it be too time consuming to go around and tell twenty people what they are to be doing. So I know I've spoke about motivation its just a generalised question but what does motivation within your workplace look like to you. What comes to you when you think of the word motivation in work??

P8- I think like positivity in the huddle in the mornings, ive noticed a big difference in the past couple of months I only started there in December.

JM- and what branch were you in before that?

P8- I was in Maynooth and Kilcock before that, yeah I noticed a big difference but I don't know whether that was cause it's a bigger branch aswell but even since starting in O Connell Street ive noticed a big change.

JM- In a motivating way? So your saying a positive huddle would set the day off.

ALL- Yes

JM- Anything else from a motivational sense with you in work that would drive you in work and make you be the best you can be?

P8- Well since starting there I never had a team leader because I was in a smaller branch so having the one to ones every week , there concentrating on you

JM- Brilliant that's great, P3 what about yourself?

P7- I think to be recognised, in work we have a thing were everyone is in charge of something im personal loans someone else is credit cards somebody is service. So I feel like that's huge so for someone like Naoimi from my branch who got the SQA role she earned the most excellence award and she was recognised for the role, she didn't even put her name forward but they were like at the CSO meeting and she had the most out of everyone.

JM- Would you see the SQA role as a reward.

P7- Yeah definitely.

JM- Anything else in the sense to motivate you? You said recognition? Is there a financial kind of reward/ recognition that would motivate you?

P7- Yeah well like I would have got the most appointments award in Camden street last year and that was nice. It wasn't huge though

JM- Would that essentially drive you? So the ovations are really good?

P7- Yeah it would drive you.

JM-P5 I know your only six weeks in so you probably still have a pep in your step coming in your not stale like the rest of us but from a work environment would motivate you to be the best that you can be?

P5- Well taking notice of individuals and taking notice of what they are doing? So if someone is doing well in a certain area taking notice of what they're doing that to be recognised and set a higher target for yourself as it kind of drives you. So that would be a good one for me. I've got my head around foreign very easy so there going to train me to balance that in the evenings. It makes you feel motivated to push yourselfs in other areas then?

JM- So training and development?

P5- Exactly yeah

JM- That's good, that's something that's you want to keep learning and keep achieving.

P7- Because you get board doing the same thing.

JM- You really do.

P7- I agree with foreign completely I remember I didn't know foreign, and when I came to college green they were like do foreign and I was kind of like ill do reports.

JM- Because when you weren't doing it you were wondering why is it so special then your realise it isn't that special. No but honest to god its moving the targets slightly not in a way that's its better for the bank but in a way that's stretching what you can do. P2 what about you?

P6- I think shown trust like I was put on business, so stuff like that they show abit of trust in you in your abilities. And I think praise at the huddles if someone is doing well they say it in front of everyone and it gives everyone a boost but definitely the opposite if there is anything negative in the huddle it has a catastrophic affect on the day, it really does like.

JM- That's something that should be done in private, in my opinion I don't think its the right place for it going back to what P4 said setting a positive huddle for the day it really does motivate you to go on.

So would we all agree that fiancial awards be more down the pecking order with what we can offer at the moment with the one reward that wouldn't be something would definitely coming in and say im going to do this today its more of the managers control of what they can do for you?

P7- Paul did a most excellence list so Paul would give an hour off and everyone wanted to do that.

P6- Yeah lionel was doing that aswell giving a half day on a Friday for anyone who got 3 excellence alerts in the week.

JM- and do you find in general with you and your team that would drive you, ok im going to do this Im going to get my excellence alerts im going to give it a shot more so then it not being there on the table.

P7- and its only something small like a half day but to some people its huge.

JM- and especially as manangers theres not a lot we can do to reward people they are set by the powers to be but the time off is the one thing we do have control of that's great to hear that some managers are using the inniative. So that's really good, How about observations or feedback or would that de-motivate you?

P6- It depends on how the observation goes? Like if it goes negatively then it affects you but if it goes really well then its good.

JM- So would you rather be observed or not?

P6- Yeah I probably would.

JM- So for feedback from a training side? That was one thing that came up in the other one because other people think about it in different ways one person would be like oh god and someone else would be like yeah id love to know how im getting.

P8- I remember at the start of UB it was a lot more intimidating like they sat behind you, then thank god they went up to the top area kind of hiding away.

JM- Yeah because you don't really know hich way the customer is going to be you cant control what way. But you know working in Ulster bank you don't know whats going to come next.

I suppose onto the next one are you regulary updated by your manager of whats expected by you objective wise and does this help you with be motivated? So back to what P4 says she sits down weekly with her team leader I suppose say a little bit more about what would be talked about? What would be discussed?

P8- Definitely since I began in O Connell street we now have to keep a tracker we have to create our own excile sheet and keep our appointments and what was the outcomes of them then separate to that one we have another sheet that we have to do up for her own tracker.

JM- And is that every week?

P8- yeah that's every single week, now the tracker is for ourselves but you are expected to send it onto the branch manager at the end of the quarter sometimes, Sometimes he would ask for it but its more for our own thing because then we have to be seen what was kept.

JM- Do you find obviously P4 at one of the end of spectrum how your proformance is but do you find too much of that could de-motivate you?

P8- Yeah it was a completely negative impact at one point everyones results were saved on the shared drive and then completely everybody it was jus not a good idea.

JM- So everyone could see what everyone else was doing.

P8- Because it was the week I was there everyone was kind of like whats the point kind of thing

JM- And before would you have just done that at your one to ones diary?

P8- Yeah and it would be said privately between you and your team leader.

JM- And was that the most motivating for you?

P8- I think that was fine because you would have a private conversation door closed about what you did for the week and what you could improve on whatever. And the other way it didn't happen anyway.

JM- Yeah due to circumstances there was too much probably going on do you know that way added value to what you were doing in a sense could you be doing something else.

P7- Very time consuming like

JM- That's exactly it. In your previous branch would you have had that one to one time?

P8- No because there would be no time you would be basically doing everything in the smaller branch you would be thinking is the ATM full?

JM- Do you find your performance is better as a result of your one to ones?

P8- It's definitely better, its has positive impact but definitely ive improved since ive got them. It's much more focused on in Dublin Central I have to say then any other area, well ive only worked in one other area.

JM- In fairness it's the best performance area were you can see a correlation. If every area was to do this but then again its what you can do in your branch and how many you have in your branch or bigger branch's. P3 what about you? On a performance point of you would you be regularly updated on how you are doing against your objectives?

P8- Yeah we have two CA's and then half the staff would go to one and half the staff would go to the other and we do a thing called a coaching session.

JM- and how often would you do this?

P7- once a week it wasn't long now, only fifteen minutes you would just literally go over the appointments book saying what the outcomes was and what you have ahead of you. When it was really good cause then you know were you are.

JM- So then if there's no shows and you think you are doing really great and then if you take a step back cause sometimes it's too late.

P7- and especially cause it's a CA aswell it's like a chat like it's not formal.

JM- Same with you say with the team leader it's kind of like a peer in a sense rather than manager and do you do them now still?

P7- The only thing is were down to one CA now so we wouldn't do them as often but we are expected to go in and check our own forms.

JM- And do you find that you would?

P7- Yeah definitely

JM- What's the set up in Baggot Street like I know your 6 weeks in so your objectives would be balancing and things like that.

P7- Yeah ive been setting targets just one time at the day at the moment I think we are starting our one to ones today and we be going over the stuff by weekly going forward. The do talk about our objectives a lot and how we are our doing. Our manager calls us into his office a lot just a random conversation to see how your doing which for me that works because it's always abit of pressure on you. It is needed.

JM- It is needed, P2 what about yourself?

P6-yeah the one to ones aswell, the only things I find annoying is trying to get all the results of your appointments aswell

JM- I know and if your not given the time?

P6- and then when you're turning up to the one to one and you don't know the outcomes but I do think that has a balancing affect because you're turning up and you know where you have to be.

JM- So in your opinion does your manager try and motivate you on a daily basis and if so can we have examples, so think about your interactions with your manager each day in day out do you feel that something that they are conscious of and something that they try to do? Be it good or bad like you said the push it might be a positive but it might be a push in a way of we need to get this done.

P7- We've a thing now were we all mail each other, so my team leader would mail us all at lunch time and say so how's everyone's appointments going today and we all write back to each other aswell so like you have one appointment, you have one appointment and so on, So say if one of us got two appointments our team leader would be like " well done" to that person they got two.

JM- and does that help?

P7- Yeah because we never done that before and every day we have it now, so we know it happens at lunch time then again at two or three and then at 4.30, so we all know what we've all got.

JM- That's great isn't it really good.

P6- We have team leaders going around asking us how we got. How much we got today kind of thing

JM- And does that motivate you like does that kind of make you think that's what I need to do?

P7- It does because you know when there starting to come around so your kind of like I better get something before they come kind of thing.

JM- That's what were there to do to kind of push on but from a these are all people who aren't your manager like they all do it? Whos idea was it?

P6- Leanne, so say for a week there like whos going to mail around the appointments and then I maybe do it and naoimi does it, one of the girls has now taken it on and she would even be like hello ladies and gentle ya know making it more enjoyable.

JM- It keeps it fresh in your mind aswell, is there anything that your managers would do in a huddle or to kind of launch the day of to make you say do you know what there really trying to gear us up here or would it be the same?

P8- I don't know we would have the same like we would have a team leader sending us a check, one to one kind of through an email nothing like known not everyones included in it or anything. We wouldn't have like I suppose the BM would just go straight to the team leader we wouldn't have direct conversation.

JM- Would he come around?

P8- No not really like he would speak in the huddle or whatever but it be more like kind of what you need to focus on or sales wise say like the personal loans that would be evident in the huddle every morning like for a drive. Not individually.

JM- And do you think that would help?

P8- I suppose were having it from the team leader so I don't know if it be too much then basically both team leaders would speak in the huddle to us directly it would be more the financial standing of us as apposed to anything individually.

JM- And do you think there is anything in the Branch incentive wise that your manager would come up with to motivate you? I know we talked about a half day is there anything there in regards to?



P8- We haven't had anything like that, just like well done. Recognition.

JM- Yeah like recognition, would you get emails to say well done and stuff like that?

P8- Yeah like when the service was down, it would be a positive email to everybody.

JM- Ok perfect, P2 what about yourself?

P6- Yeah most things would be said in a huddle he just might say if someone is doing particularly well in an area. The other members of staff would say it to us would send us home insurance quotes.

JM- And then your manager might email back in if someone has done well?

P6- Yeah exactly, that seems to be the trend.

JM- P1 what about yourself?

P5- Yeah our manager in the morning, if people were doing well he would say it out loud in front of everyone. Our CA would send emails around if someone was doing well and our manager has pulled us in and told us how well we are doing like he didn't have to do that.

JM- That's great something small like that would go a long way to you?

P5- Yeah it does.

JM- We worked with your manager and we know its something ive carried on because I think the personal touch regardless of the side of the branch.

P5- Like I know he's my branch manager we wouldn't sit there and have lunch but at the same time he is very approachable.

JM- Because you need support at times you need to know the door is open and every week isn't going to be a fantastic week and you need to be able to have them conversations about this is where I am what do I need to do. There serious at the end of the day.

JM- Would there be breakfast or anything like that the branch managers or team leaders would do personally to kind of say were going to have a day here weve done really well or would that not really happen?

P7- Yeah on a Friday our manager used to always get us sweets religiously. I used to call him the feeder but it was lovely though.

JM- And did that help? It did boost the moral and that?

P7- Yeah its little things like that sometimes it might not even be a manager sometimes the CA's would bring in a load of munch. We like sitting in the canteen for our huddle.

JM- What about college green I know your manager is partial to a fry?

P5- Yeah we've had one breakfast. CA on a really busy day would get ice-creams and stuff like that and say they are in the fridge. It does give you abit of an uplift especially when your backs against the wall.

JM- P4 what about yourself?

P8- Yeah we've had a couple of breakfasts and like that team leader on a Friday will go out and get a load of sweets.

JM- Maybe we should change to fruit? Never going to happen. So you find that helps boost moral especially at the end of a week when you're wrecked. Its actually funny enough when were focusing on this were all just thinking of appointments. That's part of our job it's a quarter of it not even a quarter of it, it's a portion of a quarter of our role. There is a lot of stuff that you do outside of that should be recognised is what im trying to get. That's what im an advocate of in a sense that yeah your meeting appointments is one thing but there is a whole different other side of the role that there doing aswell that we need to recognise.

What would I suppose be the key motivator to drive you to perform to meet your objectives? I know this is kind of repetitive and we've probably gone through it in question 2 but that's come from a general question on what you think motivation is? So we've already talked about it but just to zone in on it what are the key motivators to get you to meet your objectives within each day to do the best that you can do?

P7- To know that you can progress, so carer progression.

JM- So is that something that you all like?

ALL- Yes

JM- I suppose is that something you like about working in Ulster Bank so you can kind of look up and see that there are opportunities there?

P7- That's through the QFA's like that's the starter, once you past your first one you're like ok I can do this.

JM - So carer progression for you P3 in the sense ok it's driving you to come in it's a carer, this is what I want to move on it?

Anything else? That would drive you to come in every day and go in and say im in happy form, im going to rock this im going to do great today.

P8- Yeah I think carer progression is definitely important but I think there is a lot of focus on within progression on CSO's that its just CA. Just CA and im not really. I said it since I started in o Connell street ive got the APA now just since I started in December I don't think I actually want to go that route but I have heard a lot say that you need to do your CA to actually progress weather its to go. I was kind of saying that I might not want to stay in retail and they were saying that oh no you have to go and do CA if you want to go to do private.

JM- If you have a really good talent that there trying to say no you really need to do this, so carer progression so understanding your carer progression that your not being prescribed, and there listening and understanding to you.

And yeah that's something that's come up quite a lot that people have been pigeon holed and that's necessarily what they want to do. So carer progression when you come in and say I really want to do well would suppose coming into a positive working environment.

P8- Yeah like coming into a positive working environment since the beginning of December is totally different atmosphere to what it is like now and it has definitely helped the branch as a whole.

JM- Has it helped you?

P8- Definitely yeah, I suppose there is recognition in a way I would have been starting on the cash side see in the other branch's you would have been doing everything and given a little thing. Just going to cash and going to accounts and that's definitely a motivator been given a little bit of responsibility side of things, now with the SQA thing aswell. We divide it into two?

JM- So P1 what about you? What drives you to come in every day? So what to you personally do you want to achieve and what drives that?

P8- Yeah positive work environment aswell, have a bit of laugh with the guys and the manager, I know what my targets are throughout the day so its good to know what's expected of you each day.

JM- So kind of knowing your objectives and knowing were you stand? P1 what about yourself?

P5- Yeah same like ive made a lot of friends over there so coming in to have the laugh like not just messing.

P7- Yeah but to have friend's aswell there's nothing worse than going into a place where everyone hates each other. Saying hurry up 4 0'clock.

JM - Would meet the customers would be something that drives you to come in, like im going to help this customer today. Would that be something that drives you?

Anything else? If money wasn't motivating you would notice that and it's a factor and its there and its part of it but its not something that keeps you going every day and its really interesting to see and to hear?

JM-What would drive motivation down in a branch?

ALL- People

P6- Naming and shaming I hate that.

JM- In a huddle or in general

P6- In general and whenever I see it done to anyone else it annoys me aswell.

JM- yeah to get feedback like that should be on a one to one basis.

P5- Do people go back about that like does anybody say it to the team leaders?

P6- Yeah like it started off kind of like name and shaming going on and everyone was going mad it created a lot of tension in the place but there was a lot of new people staying and loads of moving around.

JM- yeah like say if Jordan came in six weeks ago to that environment he could say like feck that im not staying on and it could eliminate people that would be really good for the business in the long run.

P6- yeah I found I was straight in defence mode and im not letting anyone talk to me like that and its only now that its softened down.

JM- and its helped you come in better and focus and know what you need to do and get the recognition. Anything you fell P5 that if you were coming into every day would drive down your motivation?

P5- Well things like if someone's having a bad time and having a few bad weeks rather than highlighting the things there doing right its like living in a cloud of negativity. Re enforce the things they are doing right.

JM- yeah like coaching like if there not doing something right there might be a training issue there so you have someone there to put there arm around you and say we can help you. Anything else P3?

P7- Yeah probably not getting appointment numbers. You're not meeting targets. And when service results come out like there will be a yellow and a green beside it and there is one girl who is getting no alerts and its just frustrating her like and she is talking about service so much but just no alerts and she might have got two excellent but one no and the no eliminates it.

JM- so that would be back to be rewards system. So the type of IBR call system that we have so if you were doing it and still not getting the results it could be de-motivating. What happened to having a system of actually having a direct message of what your putting into it as in obviously as in your manager is seeing your hard work is being done they can pull them aside and tell them well done but its not your week or not your month but it will happen I can see your working hard as long as there not getting reds.

How do you find the one reward system from the income contribution side? Does that motivate you or is that a de-motivator?

P8- It doesn't be mentioned at all its non existent in our branch. Just recently we had a bank huddle and it was kind of mentioned about the retail star and he didn't even know what it was or anything?

P7- Yeah I used to see it a lot when I worked in Camden Street I never see it any more. And it is something small but .

JM- So reward and recognition but not using the tools that are there to recognise stars. Anything else with driving motivation down? Would repetitive work drive it down? Doing the same job every day?

P6- Yeah I even find if I do a week on something straight I get board you kind of come robotic.

JM- Lack of recognition so if you were finding you were doing the work but not actually getting the thanks, no email.

ALL- Yeah

JM- Can you think of a time that's actually happened recently?

P6- Yeah there was a lad over there how was going hell for leather on RDT's he was always getting them and they recognised someone else instead. I could see his face. One other girl got an RDT on one day and no one else got them and she got the praise for it and he was getting them all the time.

JM- And did his performance dip after that?

P6- I don't know like he was two down from me but he was pissed off like

JM- And that probably wasn't intention you really do? Any other time you felt you were doing really well and then nothing?

P8- I kind of noticed that there is a lot of focus on one staff member that would be really good on the sales kind of things but on the back of that like through the grape vines there is not a lot of quality coming out of it but its getting recognised and I think its having a really negative impact on some of the other CSO's .

JM- So basically there looking for one thing?

P8- And its really evident to see that is all there looking for but on the other side of its like the quality but that will never be recognised because the higher above will only see the numbers. I definitely noticed that.

JM- That's a really interesting one, that's something I haven't come across before. Ok within reason so this isn't willie wonka right you have free run, what would you do if you were a manager and you could increase motivation in frontline what would you do? Ok so P2 you're the manager now in Grafton Street, Congratulations, what would you do to try and increase the motivation in the branch and across the board what would you do?

P6- Well talking to the staff members about not just there targets but maybe about what there looking for from there job and where they want to head, that's a great thing for your manager to talk to you about your carer progression and what they can help you in and it can drive you.

JM- So sometimes a personal conversation about your own carer rather than just targets. Ok anything else?

P7- Training and development, like if there is any training for a specific role you could let the staff know and that you have the time to go on it.

JM- And development what would that look like to you in the sense of roles in the branch?

P7- Yeah one of them was observing a CA, like even little things like when your ABA even doing little things like opening an account.

JM- Yeah kind of like a shadow CA I know its kind of gone now.

P7- And even a lot of people saying they don't want to be a CA I was talking to i just to conor power I just met him out one day and he was like yeah im after getting a job down in dealers down in Georges Quay and your like what like people in retail wouldn't even know that you can do that but it is there I think it should even be available that someone comes to us once a month and talk about all our opportunities. There is so much down in Georges Quay that we don't even know about.

JM- Can I ask do you all know how to get into Your Carer on in touch?

P7- Yeah I know but I think its just the time.

P8- I don't even know at all?

P7- I actually looked up how to find my carer and I found it ages trying to find it and know one actually knew about it in the branch. Actually this morning the head of the retail academy coming over to the branch, that's definitely going to help

JM- Yeah that's all part of the development

P6- Yeah id love to be alerted on all opportunities, everything that crosses board.

JM-Ok anything else? You have Free run and your telling me you want training and development, anything else?

P6 - Id do something like I know it sounds abit mad but before work id do yoga or something like that.

JM- So your saying I suppose the amenities in a sense of kind of because were all in branch because like I know in the sense of Google and Facebook but that kind of innovative to come in. something in the form of Wellbeing activity in the branch.

P6- Yeah like some form of exercise in the morning before work give you more energy.

P7- Yeah that's a great idea.

P6- I think you would have a clearer mind aswell.

JM- So would you less stuffy things, so we know you work in the bank but would you like to see more outside of the box stuff happening? What about more flexible hours?

P6- Definitely more flexible hours I think 9-5, I come in from Bray and its 12 hours travelling a week, like I wouldn't mind having a lie on some mornings.

JM- Yeah and you wouldn't mind working a little bit later for that?

P6- Yeah I wouldn't mind working an odd Saturday and getting a day off during the week.

JM- Yeah and I suppose its difficult because its probably specify designed for the work were doing because it's a branch but if they were to change there hours with the working way to adjust your hours because P4 you work in a Saturday branch?

P8- Its kind of de-motivating in a way when you see people on the old contract, a full TIL day like they come into the branch and have that.

JM- Yeah I remember that ill put that down as a de-motivator, I think that equality is important it needs to be the same for everybody. That's something I never even

thought of. I remember it now from Grafton Street. Equality on the same job but it just depends on when you came in really.

P7- People on the older contract.

JM- So when we say flexible working all agree or it's something that's down the line?

ALL- Definitely

JM- Anything else before we move on that you could change or implement if you were to come in? Because it is a monkey on my back as a manager. What am I going to do today to motivate the lads?

P6- I'd say like as well you know the way you have loads of different jobs, Close down your till do your jobs and get it done instead of dealing with it while serving customers. Sometimes you find like your just fighting a losing battle.

JM- Would you like a little bit more control in a sense that "I'm going to go and do this now for a half an hour" away from cash

P8- I find that really hard at the moment actually, well people are sending me their concerns and front face and I'm on the mailbox and trying to do all their three or trying to ask someone to cover you, it's really hard for someone cause I can't leave someone on their own out there and the APM's need to be done at 4 o'clock and I'm off then I come back at 5 and I still have to deal with all of that. Sometimes I actually like coming in for 8 o'clock to get that stuff out of the way and getting my stuff done.

JM- So if you had more support in that sense?

P8- Like I do get the support sometimes but even yesterday coming back and the mailbox was full like I was even in Saturday and because yesterday was a bank holiday it was just catch up all day. Not even in the mornings because the mornings are the busiest but even say at 3 o'clock give me till 5 or whatever.

JM- So I know it's difficult because we're front facing but if you had the control to say right I'm logging off here for an hour can someone cover me and kind of having the responsibility for your own. Like you know what you need to do, you're not going to take the proverbial or anything like that but having control over that as to being controlled if that makes sense. Would that make you feel a little bit more?

P6- Well it means your going to get the job done as opposed to not getting it done.

P7- There is things that's not realistic to do your job when your serving customers.

JM- That's it, it's constantly on your mind like that you kind of dread coming up to holidays and stuff like that, you always end up saying you would rather not go away for the hassle of going but you enjoy it when your there.



Ok, this is something that has come up in literature and I just wanted to see what you guys thought of it. Do you think there is a link between job satisfaction and motivation? If you're satisfied with completing something or a task that you've achieved to do. Would that motivate you on to do more? Or what way would you look at it? So I know P4 you agreed that there.

P8- Yeah I think if you're happy in your job your going to work better definitely your going to be positive going in. I think there is a lot of emphasis on exams in my branch. So that's the most ive ever seen just to get them done and do it. There is positivity around it but then the other side of it is other people coming in with results and you wonder what way it's going to go.

JM-But the satisfaction does drive you on to do more, so if you get a 1 your going to want to go on and do your next one. So what would a satisfied job look like to you? Customer wise, Appointment wise? Like what would you be really satisfied to achieve on a weekly basis that would drive you to move on.

P7- You might even have a customer who would compliment you or you might even say would you mind pressing one for the service and they would be like "no problem" im really happy with everything here. Even we got a letter sent in before saying how much they loved us and I remember one time I got a box of chocolates little things like that.

JM- Yeah things like that, that's going back to serving a customer that makes you think ok im going to do my very best to help each customer that comes in and that gives you a pep in your step.

P7- And vulnerable customers aswell we would kind of get old customers and stuff up on Camden street and be able to look after them and then you might get customers that would only want to come in and deal with you because they trust you.

JM- Things like that make you feel important. And what about yourselves? In the bank or in a sense of have to thought about it if this satisfies me would it help me been driven on to do it again or?

P5-Well its pretty basic at the moment I serve with 2 other new lads and one of us was having a bit of trouble balancing for the first few weeks and he kind of wanted to leave straight away, and then he had a week were he balanced every day and he was so happy so he said he actually doesn't mind getting up and coming in now. Were all getting in a routine now were everything is just rounding up nicely in the evenings so for us the next morning coming in were happy and were grand and we can do it again.

JM- So that's great when you achieve something like there is trouble at the start but when you get that satisfaction like to the point were your saying ok im not doing

this, do you know what im saying your motivation is to the floor but when you start to see an improvement and get there your like right, then your onto the next thing and your back to the start again.

What about yourself P2?

P6- I think team work and stuff like that like say towards the end of the day someone says ill do this for you or you'll do something for someone else, I think that motivates me when you can help someone out.

JM- Teamwork yeah that's exactly it.

P6- If everyone just pulls together and I also think a good work like a good balance is really important.

JM- So what would be a great day for you to leave satisfied and motivated to come back in?

P6- Id come in and get a couple of appointments, get an excellence alert and I have a laugh with everyone.

JM- Yeah that's excellent

P7- Everyone's happy when they get a good appointment and when it goes to an FBM its even better.

JM- As a manager that's music to my ears but im a student so im going to write down that. Nearly there now this is generalised question, as long as your in the bank do you see a difference in motivators between different genders, people that are in the bank a long time, age? So across the board especially in P2 and P4 bigger branch would you find motivation tend to be the same for the same kind of demographics or there is no kind of correlation there you haven't noticed anything like that?

P7- Maybe kind of the younger people are definitely more motivated. The people in college green are here years like.

P6- They don't care like well not that they don't care.

JM- Do you think that length of service and age kind of seem to be, So do you think if somebody came in that was older than us at the moment there kind of mid carer and there not in the bank that long do you think there motivation would be higher? Have you come across that? So has anyone come in from Grafton that would be of an older age? That is motivated?

P8- Pretty much young people?

JM- Ok so focus on length of service you tends to see the motivation dip and dip? Did you work with Una?

P7- No I literally just got there when she left but in terms of motivation there is definitely a massive difference in someone who's been a CSO for 8 years coming in now. I think there is almost negativity.

P6- Yeah there is actually you feel embarrassed I noticed I was around one person and I felt embarrassed for doing well and its mad like.

JM- You feel like the focus is on you and there looking as if to say ah why are you doing that?

P6- Yeah like ah your doing great well that's what I felt like.

P7- Yeah even with progression If your coming in, I know a girl who was always pushing herself and always making an effort if Jim came in, hi im blah blah blah and im going to this, but I know people on the back burner would be like why is she saying that?

JM- and that brings you down and brings us back to wanting to work in a positive environment, every place isn't going to be perfect. There has to be like what you said were not dragging you in the door, you know that way. Don't bring the branch down.

P6- There is a person over there she's been there a good while and I think its like she just hates the place but it really has a massive effect.

JM- Do you feel that in the huddle like if you're standing beside them or near them.

P6- Yeah if your standing beside them but around the workplace its like almost bitter that they are there and I said to them why don't you just leave.

P7- I Think if you stay around positive people in this job it will really help you rather than staying around negative people. Like if you're just moaning all the time its got a massive effect.

JM- Its very easy for you to become apart of it and you don't want to, say for example P2 your put sitting beside them for a week that can just rub off cause its human nature.

P6- Like if someone's just moaning all the time your just like shut up.

JM- I know there is a few they are everywhere.  
What about smaller branch? Not saying you have smaller branch's but you would compared to P1 &P2 they could hide from it if they wanted were as you guys.

P7- I think my branch is really supportive like when I was doing my exams everyone was really supportive and when I was going to do my exams on a Saturday everyone on the Friday would be like " ah good luck tomorrow" sending messages. And when I

got the results the manager straight away at 8 in the morning was like “ well did ya get them”

JM- So taking interest like, so you haven’t noticed it, but in the other branch’s you worked in would there be anyone a long long time in Camden street at the moment?

P7- Yeah .....???

JM- And was there a negative impact there or did they brush it off or?

P7- They didn’t even say “Well done” or anything like that.

JM- But in general at this stage would they have pep in them.

P7 - No no no, perfect

JM- Perfect ok, P1 I know your in Baggot Street at the moment is there anyone there that you would say yeah length of service it does effect your motivation?

P5- Everyone’s pretty positive there is actually a couple of the guys who are younger that I find almost slightly more negative not negative, I think everyone’s actually alright but there like I don’t really care about this that much and they people that are there a couple of years a little bit more like I want to move on and they would be much more driven and motivated. Maybe that’s just what there saying though.

JM- Yeah that’s really interesting.

P5- They act like they don’t care that much anyways.

JM- And they are the new ones in the door?

P5- Yeah

JM- Maybe they haven’t bought in yet like it’s the buy in that hasn’t connected with them yet that this could be a carer, you know like coming in every day doing the cash it hasn’t stacked up to them yet ok this is something that could bring new developments down the line. That’s really interesting. Ok is there anything else we would like to add or?

All- No

JM- Thank you all so much.

