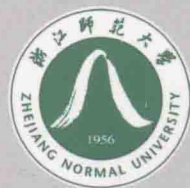


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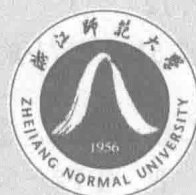
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## 前 言

浙江师范大学的国际 MBA(International Master of Business Management)项目开始于 2011 年,迄今已经培养了 5 届毕业生,涵盖 5 大洲 30 多个国家。IMBA 项目主要包含人力资源管理、市场营销和国际贸易等 3 个研究领域。IMBA 学生的学位论文主要关注各国企业在上述领域中重要的管理实践和心得,为他们从事中高层管理工作和自主创业打下了坚实的理论基础和实践能力。

本书从人力资源管理、市场营销和国际贸易等 3 个研究领域中,精选了 2012—2017 年间浙江师范大学来自加纳、塞内加尔、埃塞俄比亚、约旦、柬埔寨、意大利和喀麦隆等 7 个国家的国际 MBA 学生的硕士毕业论文,其中人力资源领域 2 篇,市场营销领域论文 3 篇,国际贸易领域论文 2 篇。具体内容涉及加纳银行员工激励、塞内加尔华为公司招聘与选拔、埃塞俄比亚传统食物 Injera 在华线上销售推广、约旦电信行业顾客购买意愿、柬埔寨啤酒的市场影响因素、意大利橄榄油平台销售调研、喀麦隆进口中国机械产品的贸易阻碍等多个主题。这些论文在把握国内外研究现状的基础上,通过开展市场调查和案例研究,重在将前沿的管理理论、热门的社会现状和当地实际情况紧密地结合起来,为阐述国外商业文化、引领国际商业合作和提升国际贸易效果提供了背景信息和决策依据。

经过长期的实践,浙江师范大学国际 MBA 项目极大地增强了 IMBA 学员的创新创业意识,提升了他们的创业运作能力、职业发展能力和产业推动能力,受到外交部非洲司、莱索托、南非等国驻华使馆的重视和支持,逐渐形成了国际 MBA 留学生教育的“浙师样本”,得到了受到了跨国商贸企业和孵化园区的青睐和好评。

本书由浙江师范大学刘远、段文奇主编，内含的学位论文分别由 Abdul-Latif Mohammed(加纳)、BABACAR KANE(塞内加尔)、Bayu Betelhem Tirusew(埃塞俄比亚)、Ma'moon ALJabri(约旦)、TAING Sokhom(柬埔寨)、Chiara Bellotta(意大利)、MADZO SANDRINE GAEL(喀麦隆)完成。本书的策划与编写广泛吸收了近年来出版的相关教材、高水平科研论文中许多有益的内容。感谢文中所引用文献的各位著、编、译者，您的研究成果是本书能够完成的基础。

由于编者水平有限，书中不当之处在所难免。敬请广大读者和同行批评指正。

编 者

2017-9-17

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# **Investigation on Motivation Factors and Their Effects on Bank Employees' Working Performance, a Case Study of Ghana Commercial Bank**

Abdul-Latif Mohammed

**Abstract** The continual survival and effectiveness of companies and organizations to an extent depends on its employees. Their general well-being, sense of duty and their results from jobs affects a company or organization performance which ultimately relates to its stability. An organization that's not stable will definitely not perform well. The study was guided by the following aims: finding the relationship between motivation and work performance, the relationship between motivation and workers attitude to work and how motivational factors influence workers approach to work. In order to attain these aims, a questionnaire was developed based on the objectives. These questionnaires were later processed and analyzed using SPSS and excel. Data generated were discussed using simple percentages, chi-square and graphs. From the data gathered and analyzed, in relation to monetary incentives packages, management needs the co-operation and support of workers towards attaining organizational effectiveness. In sum, at all levels of managerial discipline, workers should be motivated effectively for a rise in productivity which ultimately leads to higher returns. Both primary and secondary data sources were extensively used. The former was obtained using well-structured questionnaires in the selected bank. Interviews were also conducted from the bank to access information on incentive package from the bank internet site, journals and magazines. It was also revealed from the study that the motivational structure of the bank has gone through tremendous changed.

The research work is composed of six chapters. Chapter one presents an introduction of the study by bringing to light the reasons why the study was conducted and the relevance of conducting the research work. Chapter two highlights the various individual research works that was done relating to the current study. Theories and



conceptual frameworks are emanated to guide the logical presentation of information in this chapter. Chapter three explains how the research was conducted. How, who, when and what was used in collecting relevant information for the study. Chapter four presents the data analysis and the findings from the study. This chapter is critical and the most vital part of the research work. Chapter five concludes the study and makes certain recommendations based on the findings of the study and Chapter six suggests future works of the researcher.

**Key words** Motivation, Performance Management, Motivational Factors and Ghana Commercial Bank.

## Chapter 1 INTRODUCTION

### 1.1 Background of the Study

There have been a general concern on what should actually be done to achieve high productivity levels through people. Thereupon, the topic of commensurate incentives for employees, as obtained in distinction to the many whack made by management professionals, is to ascertain a good approach to achieve the sole aim with little telltale of materials and human backing feasible.

However, certain issues of little or no motivation do often come up since individuals matters and most importantly, they arrive at work with different connotations and expectations, different behaviors and appearances. Basically, we can categorize these issues into two. Firstly, the weakness of some workers motivation stems from a flaw in their composition. Workers under this problem may desire to avoid such failures, but ironically, the reason to give out their best may be weakened. This could stir a natural combat towards achievement-oriented reasons if there is to be any spur to achievement oriented at all. Secondly, even when the achievement motive is relatively strong, the challenges before the worker may be proven to be inadequate, whichever of these apply to the worker will usually manifest themselves in different ways, for instance, lack of enthusiasm (Bryans and Crouin, 2005).

Despite all of these revealing issues of motivation and performance, most companies and organizations find ways of ensuring continuity in productivity, of which



is directed towards attaining organizational objectives. The organizational system under study is not an exception.

This study will elucidate the extent to which financial and non-financial incentives such as achievement, job security, recognition, advancement, job enrichment or the job itself, responsibility, decisional participation and management style employed to raise the morale of the worker for high productivity (Badu, 2010). The research will further bring out the ways of enhancing human dignity, thus, their morale for higher performance. Furthermore, non-economic motivators on employees and their effects on productivity will be studied by the current research.

For the purpose of this study then, non-economic motivators are used to refer to those factors which are not necessarily computable in monetary terms but which drive the human mind from within to behave in a desired way and to the maximum realization of the organizational objectives while adequate motivation is simply defined as contentment, fulfillment or job satisfaction.

## **1.2 The Statement of the Problem**

Ghana has gained the attention of the world as one of the best countries for investments, (World Bank Report, 2014). Current exploratory work done by researchers has shown that Ghana has a very large oil reserves. In fore of this, the country has what it takes to be a giant of Africa in terms of industrialization, that is, if effectively harnessed.

However, the present condition of issues in totality regarding workers incentives creates the room to temper a promising future with caution. There is a popular notion which goes like this "Workers are on strike". This leaves room for questions on media outlets, lecture rooms and public discourse what exactly they want. They are requesting for another pay rise. The tension created by these pressure groups for a better pay leaves international observers worrying about the conducive atmosphere for business.

The questions are often asked as to what workers in general want from their employers. Why do workers work and what induces them to give of their best? Money only plays the role of common denominator of all things. There is a general notion that if only management can identify other things that can motivate the workforce apart from money, perhaps there will be a dramatic reduction in the demand by workers for

pay rises. Less time will be spent on the annual ritual of management/workers union negotiation meetings (Badu, 2010).

The major issues inhibit in the organizational organogram relate to low wages and salaries, lackadaisical human resource managers to correctly implement a good promotional system. All these and many more often worsen the enthusiasm of workers and subsequently the productivity.

In view of this, the current study seeks to identify the various types of incentive packages needed by workers or/and whether workers, given the right incentives other than money can put in their best to contribute to the productivity and growth of the organizations to achieve the corporate objectives (Badu, 2010).

### 1.3 Research Objectives

The main goal of the research work is to investigate the effect of motivation on performance of employees at Ghana Commercial Bank. The study specifically sought;

- (1) To determine how motivation influences the staff of GCB Banks approach to work
- (2) To find out relationship between motivational factors and the performance of staff of Ghana Commercial Bank
- (3) To examine whether motivation has any influence on the staff of Ghana Commercial Bank

### 1.4 Research Questions

The research work will attempt to obtain answers to the questions disturbing the minds of management of organizations as to what to do to adequately motivate workers to contribute their share to their company's productivity and growth. The following research questions will be answered by the study;

- (1) How does motivational factor affect GCB staff attitude to work?
- (2) Is there any relationship between motivational, factors and attitudes to work by staff at GCB?
- (3) In what way does motivation influence workers attitude to work and their performance?

### 1.5 Research Significance

The results from the research work will bring out areas that staffs of each bank

have concerns and these will be of much importance to the management of each organization as well as policy makers. In addition, the results of the study will be significant to management and the labour unions of Ghana to better understand how the various incentive packages could be harnessed to motivate staffs to increase and sustain productivity.

In addition, the results from the study will help to further point out likely problems of frustrations and how motivation can be used to either reduce or eliminate these problems amongst staffs of the organizations. The results from this study will help to highlight the concept of group dynamics and staff behavior to work. Through such understanding, the administrative scope of the chief executives officials could be broadened and this would put them in a better position to review and over-haul their orientation to administration in terms of better motivating staff and thus producing better results by fully utilizing the available human resources potentials. Furthermore this study will be of immense benefit to policy makers in the human resources functions of the organizations.

### **1.6 Scope of the Study**

The accord amid the bank and its workers is ruled by essence of what motivates them to work and the joy derived. Management wants to comprehend ways of eliciting the cooperation of workers and their direct effectiveness towards obtaining goals and aims of the organization. The current research work is however, delimited to Ghana Commercial Bank (GCB). Furthermore, contract, permanent and management staffs are the main research units to be covered within the framework of the study.

### **1.7 Structure of the Research**

The current study is divided into six chapters. The first chapter explains the main concepts of introduction taken into account the background of the study, statement of the research problem, the research purpose and the questions. The second chapter is basically known in research field as review of related literature collected information on the theoretical framework of the study, the research themes such as concept of motivation and work performance, the conceptual framework and other domain of interest. Chapter three takes a good look at the research methodology used in the study and chapter four presents the data analysis, presentation and discussion. Chapter five

outlines recommendations from the study and provides conclusions to the study and also states some future works.

## Chapter 2 LITERATURE REVIEW

### 2.1 Introduction

This chapter explains the concept of motivation and work performance. The chapter also provides empirical evidence on existing research on similar research domains. The chapter further presents theories purporting the research area.

### 2.2 The Concept of Employee Motivation and Work Performance

The topic of worker's motivation and productivity is solidly inhibitive in the research work of Maslow, Taylor and Herzberg. However, within the large organization theory model, the main units are motivation and performance. According to Simms 2014 in his work "Beyond the Fringe", he discusses how various organizations utilize tailored versions of "non-cash rewards" as employee incentives. He further points out that, it is acceptable to improve the award or party rather than an employee's salary raise (Simms, 2014).

Furthermore, he communicates the total package, the employer reinforces their commitment to the employees and helps to motivate the employee. This motivation leads to greater employee satisfaction and performance (Simms, 2014).

To further add, a study conducted on Harrah's entertainment sales teams outlines the use of team incentives to increase sales across the various branches of the Harrah's Entertainment family of products (Whiteling, 2007). However, the core to the incentive packages, that Jakobson discusses, is the use of Merchandise Awards. Jakobson, 2010 states that Merchandise Awards are even more effective than Top Seller Trips. Harrah's also uses simple employee motivation tactics such as recognition at weekly and monthly sales meetings of the top sales teams (Jakobson, 2007). Whiteling (2007) looks at the cases of Reuters and supermarket giant Sainsbury's to show how important it is to create a culture where employees become directly involved in suggestions for change. By creating a culture where employee input is valued and

utilized, the changes faced by the organization are better understood and received the support of the employees (Whiteling, 2007)

Similar to (Whiteling, Silverman, 2013) suggests that there is the need to harness the organizations culture around the concept of storytelling. It is good for workers to see that their stories are heard and well comprehended. Through this, good ties are built and the workers feels wanted. In view of this, greater work is guaranteed (Silverman, 2006; Whiteling, 2007).

A common thread of communication between employers and employees emerges as a requirement for employee motivation (Simms, 2007; Jakobson, 2010; Whiteling, 2007; Silverman, 2006; & Sharbrough, 2013). Many of these case studies link high employee motivation with increased employee performance (Simms, 2007; Jakobson, 2010; Whiteling, 2007; Silverman, 2006; & Sharbrough, 2013). By first utilizing Kellerman's "level of engagement" classification, an organization can tailor the use of ML and motivational techniques in the organization. In this way, employee motivation can be maximized to increase employee performance by focusing the use of ML and motivational techniques

## **2.3 The Theories of Motivation**

Many theories explain the idea of motivation. However, the Maslow theory of need will be used to explain the concept.

### **2.3.1 Abraham Maslow Theory of Human Motivation**

Abraham Maslow (1954) attempted to synthesize a large body of research related to human motivation. Before his theory, researchers did their research work by looking at factors such as biology, achievement and power separately and how they influence motivation.

This theory is among the most famous theories of employee motivation. It is true the theory was introduced in the middle of the 1940s and 50s. But, the role of the theory within the area of motivation has gained a lot of worldwide attention especially its need based matching concepts, Maslow further included two main forms of human motives to his theory which are growth and deprivation needs. According to him, growth needs point out the actual potentials inhibited within a person whiles the derivative needs look at the how to maintain the essence of life.

Within the domain of deprivative needs, it is a developmental phase. They are five

main tenets; physiological needs which explain the human body automatic response to normal functioning for instance hunger or thirst. Safety needs, and these include safety and security, freedom from threat, the need for predictability. Love needs and these needs can be called social needs as well. Examples are affections. Esteem needs which are self-respect, status, recognition, attention and appreciation. Lastly, self-actualization which entails the full realization of one's potential (Maslow, 1956).

The presence of excessive nagging due to rampant redundancies by employees makes worker's feel that the order and security within his work environment is broken. This will encourage him or her to lose interest in the policies and visions of the organization which exist to enable him or her achieve his or her needs (Maslow, 1956).

Based on Maslow's theory, once lower level needs have been satisfied (say at the physiological and safety levels), giving more of the same does not provide motivation. Individuals advance up the hierarchy as each lower-level need becomes satisfied. In view of this, management especially human resource managers should focus their attention on love special needs that sought maximum satisfaction.

Notwithstanding, there are inherent problems associated with Maslow theory, such as, not many people are necessary to fulfill their wants, more importantly at the higher level of human needs. These people might be satisfied these needs through other ways of life and it is not necessary through work situation. Difference between people makes people lay emphasis on their own values with the same needs. Let's take a good look at an example, people might want what they might see as the comparative safety of working in a bureaucratic organization to a more highly paid and higher status position, but with less job security, in a different organization.

Although a positive relationship was found between need strength and need satisfaction, there was only a low statistical significance. They used different samples and somewhat different methods of analysis from Hall and Nougham. But, again, although some positive relationship of Maslow's theory was found, there were few findings of statistical significance.

Despite criticisms and doubts about its limitations, the theory has had a significant impact on management approaches to motivation and the design of organizations to meet individual needs. It is a convenient framework for viewing the different needs and expectations that people have, where they are in the hierarchy, and the different motivators that might be applied to people at different levels. The work of Maslow has

drawn attention to a number of different motivators and stimulated study and research. The need hierarchy model provides a useful base for the evaluation of motivation at work.



Figure 2.1 Maslow theory of needs, 1946

### 2.3.2 Fredrick Herzberg Theory of Motivation

Frederick Herzberg (1923) had close links with Maslow and believed in a two-factor theory of motivation. He argued that there were certain factors that a business could introduce that would directly motivate employees to work harder (Motivators) (Frederick Herzberg, 1923). However there were also factors that would de-motivate an employee if not present but would not in themselves actually motivate employees to work harder (Hygiene factors) (Frederick Herzberg, 1923).

Motivators are more concerned with the actual job itself. For instance, how interesting the work is and how much opportunity it gives for extra responsibility, recognition and promotion. Hygiene factors are factors which "surround the job" rather than the job itself. For example, a worker will only turn up to work if a business has provided a reasonable level of pay and safe working conditions, but these factors will not make him work harder at his job once he is there. Importantly Herzberg viewed pay as a hygiene factor which is in direct contrast to Taylor who viewed pay and piece-rate in particular (Frederick Herzberg, 1923).

Herzberg believed that businesses should motivate employees by adopting a democratic approach to management and by improving the nature and content of the



actual job through certain methods. Some of the methods managers could use to achieve this are:

(1) Job enlargement-workers being given a greater variety of tasks to perform (not necessarily more challenging) which should make the work more interesting.

(2) Job enrichment-involves workers being given a wider range of more complex, interesting and challenging tasks surrounding a complete unit of work. This should give a greater sense of achievement.

(3) Empowerment means delegating more power to employees to make their own decisions over areas of their working life. (Frederick Herzberg, 1923).

## 2.4 The Impact of Motivation on Worker's Performance

Various ways of motivating workers should be used at work places. Generally, motivation is the willingness to do something. Workers in companies, organizations and firms are very different and there is the need to encourage them to perform.

Money is the most important motivator for employee performance, but it is important for companies to find other ways to motivate. This involves getting to know their employees and what drives them, then making sure managers utilize appropriate motivational techniques with each employee. When appropriate motivation techniques are used, employee performance will be improved.

The motivation theorists such as Maslow (1946), Herzberg (1968), Alderfer (1972) and McClelland (1988) have suggested specific things that managers can do to help their subordinates become self-actualized, because such employees are likely to work at their maximum creative potential when their needs are met. They agree that by promoting a healthy workforce, providing financial security, providing opportunities to socialize and recognizing employees accomplishments help to satisfy the employees physiological needs which in turn also increase their performance. These authors (Koch, 1990; Stuart, 1992) all stated that recognition of a job well done or full appreciation for work done is often among the top motivators of employee performance and involves feedback. Positive feedback follows the principles advocated in Reinforcement Theory, which states that behaviour is contingent on reinforcement. Examples of positive reinforcement in this context may include workplace visits by top executives to high-performance employees, personal handwritten notes of thanks accompanying paychecks, and telephone calls by top executives to employees at home

(Knippen and Green, 1990).

Theories such as equity have some important implications for ways of motivating people by not underpay, overpay and presenting information about outcomes in a thorough and socially sensitive manner. It states that, companies that attempt to save money by reducing employees salaries may find that employees respond in many different ways to even the score; those that overpay some employees as a useful motivational technique to increase performance may later realised that when you overpay one employee, you are underpaying all the others (Koch, 1990; Stuart, 1992). When the majority of the employees feel underpaid, they will lower their performance, resulting in a net decrease in productivity and widespread dissatisfaction (Koch, 1990; Stuart, 1992). Hence, the conclusion is that managers should strive to treat all employees equitably, and this suggestion follows from research showing that people's assessments of fairness on the job go beyond merely what their outcomes and inputs are to their knowledge of how these are determined, that is, to their sense of procedural justice (perceptions of the fairness of the procedures used to determine outcomes). Osei (2011), also agrees with the equity theory that one of the fundamental issues that is sensitive and critical which can make or unmake any organization is wage or salary determination.

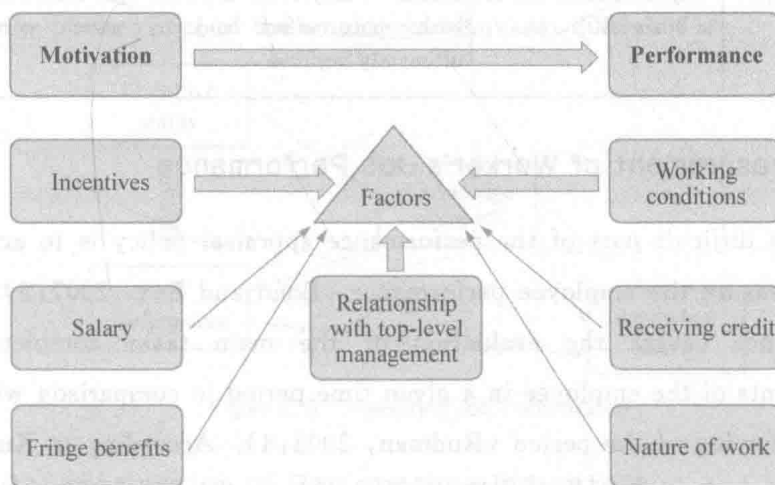


Figure 2.2 Conceptual Framework