Spring | 08

What should be done to improve employee motivation at Lammin Osuuspankki branches in Lahti?

Mälardalen University
The School Of Business
Master Thesis EFO 705
MIMA-International Marketing
Tutor: Tobias Eltebrandt

Authors
Satu Kristiina Castren 821118-P147
Kaleem Ullah Muhammad 801202-P310

Abstract

Date	12th June, 2008
Course Name	Master Thesis EFO 705
Program	MIMA-International Marketing
Group	Satu Kristiina Castren 821118-P147 Kaleem Ullah Muhammad 801202-P310
Tutor	Tobias Eltebrandt

Title

What should be done to improve employee motivation at Lammin Osuuspankki branches in Lahti?

Problem of the Statement

What should be done to improve the motivation of employees by the management at the branches of Lammin Osuuspankki in Lahti?

Purpose of the Research

The purpose of the research is to study internal marketing at Lammin Osuuspankki Lahti branches focusing on employee motivation. This research is designed for the management of Lammin Osuuspankki so that they can encourage the employees to work in an effective way. The authors will find the factors that are effecting the motivation of employees at the branches and need further improvement to increase the motivation of the employees. The research aim is to improve the employee motivation at the branches through our suggestions.

Methodology

For this research, the authors have used primary and secondary data to collect the information needed. The primary data was collected by qualitative and quantitative methods. The quantitative data was conducted by a survey, which was based on a theoretical model, the dynamic Triangle of motivation and the adapted job characteristic model. The qualitative primary data was gathered by two interviews. The secondary data was collected mainly from books, online databases and articles.

Conceptual Framework

The conceptual framework includes two models: The Dynamic triangle of Motivation and the modified Job Characteristic Model. The dynamic Triangle of Motivation looks at the values and attitudes and the needs that influence motivation for employees at a learning organization. The Job characteristic Model is a framework for studying the impact of job characteristics on job satisfaction and job outcomes.

Conclusions

The conclusions revealed the different preferences and importance of the motivational factors to the employees at Hämeenkatu and Paavola bank branches. The authors concluded all the motivational factors that require improvement to increase the motivation of employees at Hämeenkatu and Paavola branches. In short, other than cultural harmony and communication between co-workers inside social dimensions all the other factors required improvement to improve the motivation of the employees.

Acknowledgements

During our thesis process, many people have helped us to make our work possible. We would like to take this opportunity to show our appreciation to all people who have been encouraging and advising us throughout this course. First we would like to show our gratitude to our tutor Tobias Eltebrandt for his great support and continuous help from day one of taking on this project. Second, we would like to thank Tiina Castren, employee at Hämeenkatu branch at Lahti Finland, who has been a great help to us in our work. Thirdly, special thanks goes to Anthony de Monchy for his great advices and assistance in our work. Fourth, we would like to thank all our follow classmates, who have been supporting and guiding us throughout our thesis process. Last but not the least we would like to thank our parents and families for their continuous support from the start till the completion of this work.

Authors,
Satu Castren & Kaleem Ullah Muhammad

Table of Contents

1.Introduction 1
1.1 Work Motivation 1
1.2 Internal Marketing 2
1.2.1 Motivation in Internal marketing context 3
1.3 Lammin Osuuspankki Oyj background 3
1.4 Problem Statement 4
1.5 Purpose 4
1.6 The Target Audience 4
1.7 Limitations 5

2. Conceptual Framework 6
2.1 The Dynamic Triangle of Motivation 6
2.2 Hackman and Oldhams job characteristic model 8
2.2.1 Hackman and Oldhams job characteristic models shortcoming 10
2.2.2 Adaptations made to Hackman and Oldhams job characteristic models 10
2.2.3 Details of the adapted Hackman and Oldhams job characteristic model 12

3. Methodology 13
3.1 Research Process 13
3.2 Topic Selection 14
3.2.1 Interest and Relevance 14
3.2.2 Durability 15
3.2.3 Breadth of research questions 15
3.2.4 Topic Adequacy 15
3.2.5 Access 16
3.2.6 Resources 16
3.3 Literature Review 16
3.4 Connection between the two models used in the conceptual framework 18
3.5 Information Collected 18
3.5.1 Primary Data 18
3.5.1.1 Qualitative Method 18
3.5.2 Sample of Population 33
3.5.3 Secondary Data 33
3.6 Validity and Reliability 34
3.7 Findings Analysis and Conclusions 35
3.8 Recommendations 35

4. Findings & Analysis & Conclusions 36
4.1 Findings from the secondary data 36
4.2 Findings from the primary data 37
4.2.1 Findings from the interview 37
4.2.1.1 Hämeenkatu and Paavola branches 37
4.3 Findings and analysis based on survey and interview data 40
4.3.1 Background and General Questions 40
4.3.2 Preference 42
4.3.3 Importance 48
4.3.4 Satisfaction-Physical factors 52
4.3.5 Satisfaction- Social factors 65
4.3.6 Satisfaction-Mental factors 80
4.4 Overall Conclusions 100

5.Recommendations 106

6.Furthur Research 118

7.References **119**

Appendix I **122**
Survey Form Cover Mail to the Employees 123

Appendix II **139**
Information from open-ended questions 143
Information from open ended answers 150

Appendix III **153**
Interview questions in Finnish 155

Appendix IV **158**

Interview with Branch Managers Jussi Pohto and Markus Souru **159**

Appendix V **162**
2nd Interview with Jussi Pohto and Markus Souru 162

List of Figures

Figure1: The Service Marketing Triangle **2**

Figure2: The Dynamic Triangle of Motivation **6**

Figure3: The Job Characteristic model **8**

Figure4: The modified job characteristic model **11**

Figure5: Research Approach **13**

Figure6: Organisation structure of Lammin Ossuspankki Oyj **36**

Figure7: The preference of Physical, Mental and Social Dimension **42**

Figure8: The preference in Physical Dimension **43**

Figure9: The preference in Social Dimension **44**

Figure10: The preference of Mental Dimensions **45**

Figure11: The importance of factors inside social dimension **48**

Figure12: The importance of factors inside physical dimension **49**

Figure13: The importance of factors inside mental dimension **50**

Figure14: The overall satisfaction with payment **52**

Figure15: The satisfaction of constituents in payment **53**

Figure16: The overall satisfaction with working conditions **55**

Figure17: The satisfaction of constituents in working conditions **55**

Figure18: The overall satisfaction with benefits **58**

Figure19: The satisfaction of constituents of benefits **59**

Figure20: The overall satisfaction with social relationships **65**

Figure21: The satisfaction of constituents of social relationships 66
Figure22: The overall satisfaction with feedback 71
Figure23: The satisfaction of constituents of feedback 72
Figure24: The overall satisfaction with participation 77
Figure25: The satisfaction of constituents of participation 77
Figure26: The overall satisfaction with task identity 80
Figure27: The satisfaction of constituents of task identity 81
Figure28: The overall satisfaction with skill variety 87
Figure29: The satisfaction of constituents of skill variety 87
Figure30: The overall satisfaction with task significance 89
Figure31: The satisfaction of constituents of task significance 89
Figure32: The overall satisfaction with task difficulty 92
Figure33: The satisfaction of constituents of task difficulty 92
Figure34: The overall satisfaction with autonomy 94
Figure35: The satisfaction of constituents of autonomy 94
Figure36: The overall satisfaction with workload 97
Figure37: The factors within workload 97
Figure38: The overall satisfaction with work hours 99
Figure39: The factors within work hours 99

List of Tables

Table 1: Reasons for asking specific questions in the interviews 21
Table 2: Reasons for asking specific questions and analytical perspective. 25

1.Introduction

Successful companies need motivated employees. According to Bruno S. Frey and Margit Osterloh (2001), many managers nowadays are not enough aware of the effects that motivation can have on their business. Therefore, it is imperative that they learn and understand the importance of the factors that determine positive motivation in the workplace.

It is important for the company well being that they find ways of fostering and sustaining intrinsic motivation. But motivating people is normally easier said than done. Employees cannot be programmed to embrace the company objectives very easily. At the moment, many employers are focusing to motivate the employees by means of monetary incentives. However, these extrinsic motivations are not always enough to keep employees motivated, and intrinsic motivation is very important for many reasons for a company. Extrinsic motivation satisfies indirect needs, which are unrelated to the task they are performing. Intrinsic motivation on the other hand satisfies direct needs, which aspire the people to perform a particular task. By David Beswick, the intrinsic motivation comes from carrying out an activity rather than from the result of an action. According to Thomas S. Bateman job tasks are intrinsically motivating when motivators like the responsibility involved in their job, the challenges at work, the achievement in the work, the amount of skill variety, and advancement opportunity. According to Bruno S. Frey and Margit Osterloh (2001), one of the key functions of an organization is therefore ensuring the"right" form of motivation. It is also crucial for management to focus on the right ways of motivating the employees so that the company can use its shared resources as effectively as possible.

It is very important for management to have knowledge about the ways the employees are motivated; by monetary incentives or by internal factors like recognition and challenge at work. The employee's are the company's greatest assets and no matter how efficient is the company's technology or machinery, the effectiveness and efficiency of a company staff cannot be replaced.

1.1 Work Motivation

There is no generally accepted definition of work motivation because motivation is somehow hard to define. However, Rudolp and Kleiner (1989) defined work motivation as follows: "Motivation is the development of a desire within an employee to perform a task to his or her greatest ability based on that individual's own initiative." According to Christina Björklund (2000, pp.4) there can be found three common denominators, which categorize the phenomenon of motivation and confines the issues we are concerned with when talking about motivation. These three common denominators are

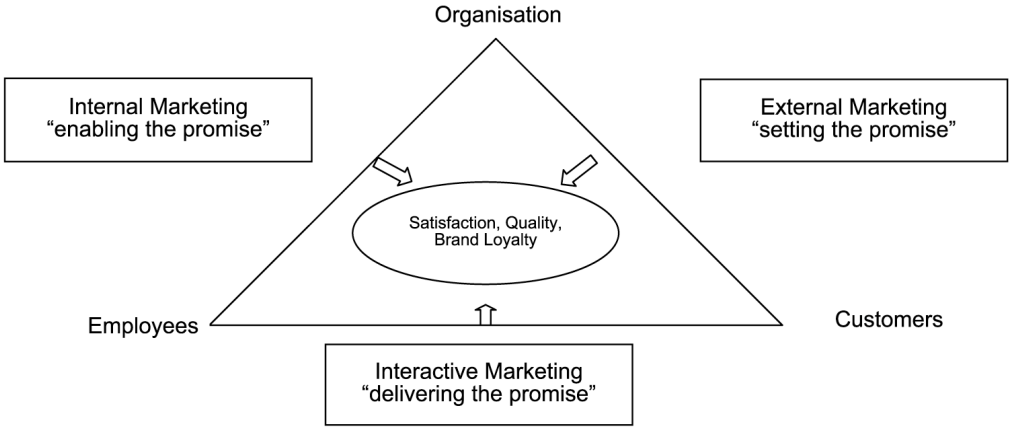
(1) What energizes human behaviors?
(2) What directs or channels such behavior and
(3) How this behavior is maintained or sustained?

1.2 Internal Marketing

According to Pervaiz K. Ahmed and Mohammed Rafiq, the internal marketing concept was introduced in the mid 1970s as a way to attain consistent service quality. Its basic premise was "to have satisfied customers, the firm must also have satisfied employees." This was achieved by treating the employees like customers by applying the ideas of marketing to job design and employee motivation. Since then internal marketing has been widely adopted in management and marketing. According to Richard J. Varey and Barbara R. Lewis (2000, pp.6), internal markets can be seen as meta-structures, or processes, which break the ordinary structures. Furthermore, internal markets are complete market economies designed to produce continual and structural changes.

By Christian Grönroos (2000, pp. 54) the scope and content of marketing becomes more complex for a service firm. The traditional product construct is too restrictive, because the customer relationship includes service processes in addition to the physical goods. Grönroos illustrates internal marketing as enabling promises through the service-marketing triangle. According to Valirie A. Zeithaml, Mary Jo Bitner and Dwayne D. Gremler, (2006, pp.356) managers aid the providers in their ability to deliver the promised service by recruiting, training, motivating, rewarding and providing needed equipment and technology.

According to Grönroos (2000, pp.54) the company includes full-time marketers and salespeople who give promises to the customers, and then by internal marketing the company enables these promises.



Source: Zeithaml and Bitner (1996, p. 23)

Figure1: The Service Marketing Triangle
(http://www.emeraldinsight.com/fig/0750200602001.png)

According to Grönroos, internal marketing is a prerequisite for external marketing and interactive marketing can be reached through attractive and stimulating places of work, together with internal communication.

1.2.1 Motivation in Internal marketing context

According to Richard J. Valley and Barbara R. Lewis (2000, page 176, 195) internal marketing includes attracting, developing, motivating and retaining qualified employees through job products that satisfy their needs. Internal marketing can be seen as a philosophy of treating employees as internal customers and it is the strategy of shaping job products to fit human wants. On the other hand, by Grönroos the purpose of internal marketing is to motivate employees towards service-mindedness and customer-orientated performance by an active marketing-like approach, where the varieties of activities are used internally in a coordinated way.

The fact that today's growing industry is the service industry, where the employees are the critical assets has increased the importance of internal marketing to focus on work motivation and employee retention. According to Everson (2003) a motivated employee is a person who strives to reach peak performance every day, who enjoys the constant challenge of improving results, who truly cares about his peers and the company, and will maintain positive results. The authors in this research wanted to take a closer look at the Finnish bank and service sector, which employs a lot of people. According to Frey and Osterloh (2001) bankers, with their above-average salaries and bonuses are commonly regarded as income maximizers. Naturally we would expect"pay for performance" to be the right method of choice for successfully motivating employees to work harder and be satisfied at the same time at their work place. However, this hardly ever corresponds to the actual performance of individual employee. The salaries alone are not sufficient enough to raise employee performance or increase the length of time they will stay with a company.

1.3 Lammin Osuuspankki Oyj background

According to Osuuspankki (2007) cooperative banks are independent, local banks, which are working on savings in retail banking. In Finland overall 229 cooperative banks are operating. According to Kallonen (2007) Finnish local cooperative bank group (POP) has 42 banks, and was founded in 1997. According to Paikallisosuuspankki (2007) the group has 144 offices in which it has more than 722 employees and 1500 representatives in administration.

According to Paikallisosuuspankki (2007) Lammin Osuuspankki belongs to the local cooperative bank group and is owned by its members. The bank has three branches; the main office is located in Lammi and the two other offices in Lahti. Overall the bank has 15 office employees, 50 members in administration and 3100 shareholders.

According to Paikallisosuuspankki (2007) Lammin Osuuspankki places the highest priority to ensure the economical success of its customers by providing high quality banking services. In order to do this, the bank managers at Lammin Osuuspankki need to ensure that the employees have encouraging and

motivating environment at work so that they are able and willing to provide consistent performance when serving the customers. The authors in this thesis found out by the internal connections they had in Lammin Osuuspankki that the bank branches are facing problems of low employee motivation and high employee turnover at the Lahti branches.

Therefore the management is trying to focus more on keep the employees motivated in order to reduce absenteeism and keep the employee turnover as low as possible and to improve the productivity of the employees. The management wants the employees to be more engaged in their work and to deliver superior performance and better results, which would reflect towards better customer service.

1.4 Problem Statement

”What should be done to improve the motivation of employees by the management at the branches of Lammin Osuuspankki in Lahti?”

1.5 Purpose

The purpose of the research is to study internal marketing at Lammin Osuuspankki’s Lahti branches focusing on employee motivation. This research is designed for the management of Lammin Osuuspankki so that they can encourage their employees to work in an effective way. The authors will find the factors that are effecting the motivation of employees at the branches and need further improvement to increase the motivation of the employees. The research aim is to improve the employee motivation at the branches through our suggestions.

1.6 The Target Audience

The research was designed for the management of Lammin Osuuspankki and is aimed especially for the managers at Hämeenkatu and Paavola branch managers who are Jussi Pohto and Markus Souru respectively because they have the major responsibility of motivating the employees at these branches. In addition, the authors’ aimed that this research would assist the CEO at the main branch in Lammi as well as administration when making decisions and developing internal marketing at Lammin Osuuspankki. Furthermore, this research will prove to be a good material for students who are interested in internal marketing. It will also reveal interesting insight into the importance of internal marketing and employee motivation for the other cooperative banks and they may use this as a guide when trying to motivate their employees.

1.7 Limitations

The survey questionnaire that the authors used were designed in English and then translated to Finnish. Although one of the thesis authors, Satu Castren is a native Finnish speaker, minor problems with the translations could have occurred. The authors have tried to overcome this limitation by going through the translated parts through to make sure that no words were being misunderstood.

The factors effecting the motivation of employees were drawn from the two models stated in the theoretical framework. However some sub factors comprising the factors effecting the motivation might have been missed due to the lack of time. More time would have allowed going into greater depth into the factors as well. The research also does not look at the details of the cognitive processes in motivation.

2. Conceptual Framework

The authors are presenting three models in the conceptual framework, the dynamic triangle of motivation, Oldham and Hackmans job characteristic model and the adapted job characteristic model in this section and are using the dynamic triangle of motivation and the adapted job characteristic model in this research.

2.1 The Dynamic Triangle of Motivation

As per Maria C. Osterake, (1999) the dynamic model of motivation is a model for the application of the static motivational theories and is based on the human needs. The model looks at the values, attitudes as well as the needs that effect motivation for workers at a learning organization. The model is created as a guideline for the management to discover the motivational factors that can be used by managers to motivate their staff.

At its heart the model revolves around the fundamental concepts of needs and values. These are taken as indicators of potential motivational needs which are there in all individuals but vary from individual to individual depending on which dimension is more dominant for that person at a certain point in time. The values of the employees affect their priorities regarding the motivational factors and the model uses this as the guideline to improve the motivational level of employees.
The model provides a general framework, which looks at the personality of the employees at the society, organization and cultural level.

The dynamic triangle of motivation

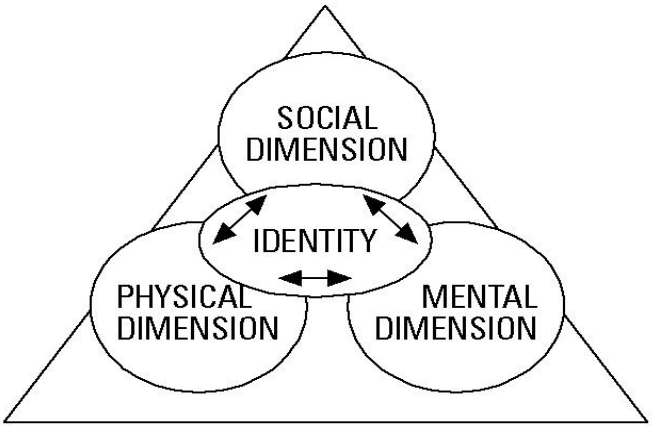


Figure 2: The Dynamic Triangle of Motivation
(http://www.emeraldinsight.com/fig/0860110205001.png)

The motivational factors in the model are categorized into three types that are physical factors, social factors and mental factors. This grouping is done depending on whether the factor, which is influencing motivation of employees, comes from the material and physical conditions associated with their work and

the characteristics of their work tasks. In the physical dimension working condition, pay and material compensations stand for the physical dimension. The social dimension covers all contacts the employee has with people inside and in the environment of the organization. The social factors embody communication, status, leadership, leisure time, acceptance feedback, need to help others and feelings of solidarity. The mental factors include the characteristics of the work, the work being meaningful and part of a whole, change at work, security at work, advancements, flexible tasks and demanding work.

The dynamic model of motivation model has the concept of ”situationality” with the coefficient of change in the dimension ‘identity’. This is dynamic since employees give different importance to motivational factors depending on the situation they are facing. And depending on the identity of the measured object it will overlap one of the dimensions more than the other and is influenced as a result by internal and external factors at the individual, organizational and cultural level.

The model covers the factors effecting the motivation of employees in an organization and allows the authors in this research to use these factors as variables, which can be refined to result in an improvement in the motivation of the employees at Lammin Osuuspankki Hämeenkatu and Paavola branches.

2.2 Hackman and Oldhams job characteristic model

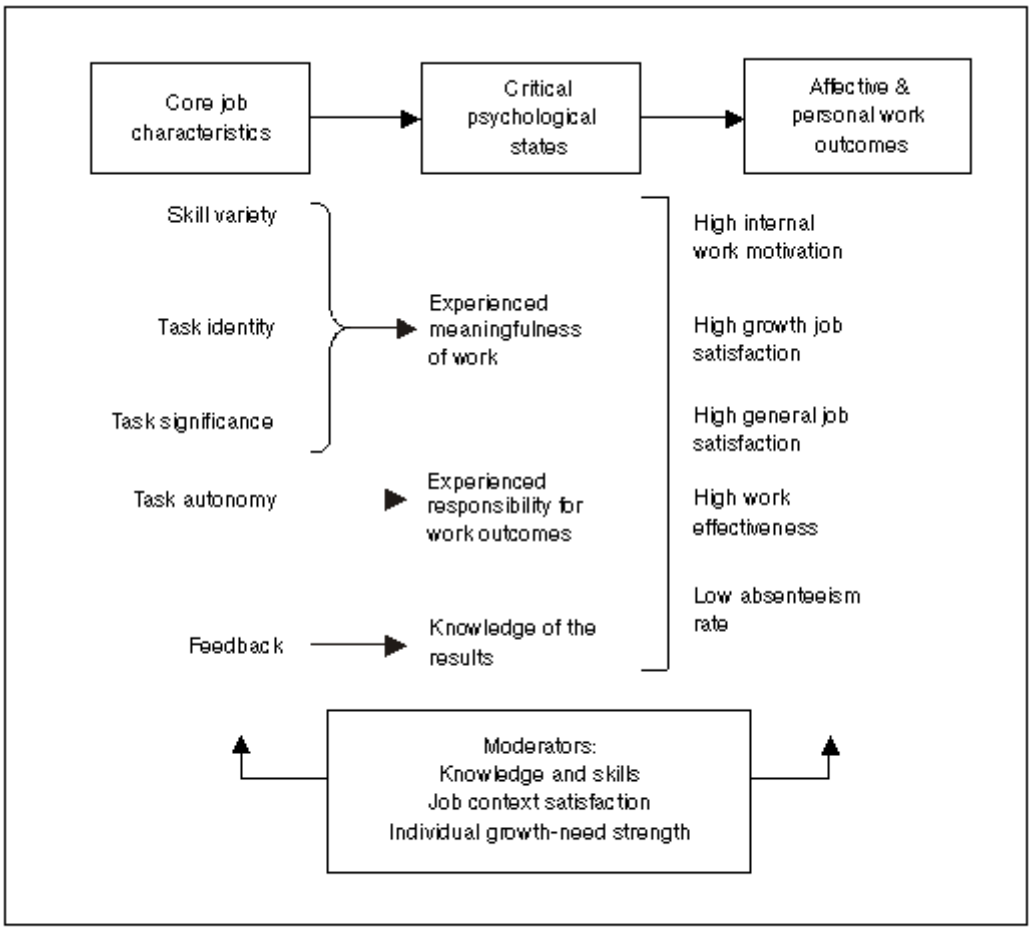


Figure 3: The Job characteristic model
http://www.emro.who.int/Publications/EMHJ/1003/Images/Using_Figure1.gif

According to Darren James Elding, (2005) Hackman and Oldham's job characteristic model is a framework for studying the impact of job characteristics on job satisfaction and the job outcomes. The model has five job characteristics as can be seen above in figure 3: skill variety, task identity, task significance, task autonomy and feedback. These core job characteristics impact on three critical psychological states experienced as meaningfulness of work, experienced responsibility for work outcomes and knowledge of the results. As a result of that it results in personal work outcomes of high internal motivation, high growth job satisfaction, high work effectiveness and low absenteeism.

According to Darren James Elding, (2005) the model focuses on the interaction between psychological states of employees, the job characteristics that decide their psychological states and the attributes of the employees that verify how positively he or she will respond to a challenging and difficult job. The core dimensions affect the three psychological states and result in improved personal

and work outcomes.
The three psychological states the core job dimensions effect, are experienced meaningfulness of the work, experienced responsibility for work outcomes and knowledge of results. Experienced meaningfulness of the work is the extent to which the employee experiences the job as being useful, valuable and meaningful. Experienced responsibility for work outcomes is the extent to which individuals feel personally responsible and in charge for the results of their work. And knowledge of results is the degree to which individuals feel how effectively they are performing their job.

As per Darren James Elding, (2005) the model proposes that the employees who experience these states at high levels feel good about themselves and react in a positive way to their job. The level to which the employees experience the critical psychological states depends on the five job dimensions, which are skill variety, task identity, autonomy, task significance and feedback. Skill variety is the extent to which the job requires a range of activities that engage different skills and talents. Task identity is the extent to which the job requires completion of a whole and identifiable piece of work with a tangible outcome and having a start and an end. Task significance is the extent to which the job affects the lives or work of the people around the employee in the organization and in the external environment. Autonomy is the point to which the job allows the employee ample freedom, discretion and independence to schedule their work and decide the process on how to do it. Feedback is the level to which the jobs activities give the employee direct and understandable information about the effectiveness of his/her performance.

According to Darren James Elding, (2005) the employees see the job that allows the employees to complete a significant piece of work and to use different skills at work as being rich. The job autonomy determines the experienced responsibility for the outcome of the work and feedback determines knowledge of the result of the activities involved in the work. These psychological states together determine the different personal and work outcomes that are high work performance, high satisfaction with work, low absenteeism and turnover as well as high internal work motivation, which is intrinsic motivation.

As per Darren James Elding, (2005) the job characteristic model has a variable termed ‘growth need strength’ (GNS), which is the feature of individuals that determine how positively the person will respond to a complex and challenging job as differences in people moderate how they react to their work. Hackman and Oldham proposed that employees with high GNS react more positively to a job high in the five core job dimensions than employees with low GNS. So employees with high GNS are better in experiencing the psychological states and they react more positively to the psychological states. Hackman and Oldham determined the overall motivating potential of a job MPS using a formula and developed the job diagnostic survey to measure employee perception of job characteristics, perceptions of job characteristics, various psychological states, strengths of growth needs and personal and work outcomes.

2.2.1 Hackman and Oldhams job characteristic models shortcoming

According to Darren James Elding, (2005) there are some shortcomings with Hackman and Oldham's job characteristics model. The effects of organizational structure on the job dimensions are not included in it and the model ignores the effect of extrinsic rewards such as payment and working conditions. It could also be that the mediating utility of the psychological states may not be as mentioned in the original model. The model also overlooks the effects of several important intrinsic elements such as social relationships, task difficulty, workload and participation. The model also does not explain the cognitive process involved in human motivation and performance. The model is also inadequate in its original form for use as a management tool.

2.2.2 Adaptations made to Hackman and Oldhams job characteristic models

As per Darren James Elding (2005) in order to overcome the limitations the model is adapted by Darren James Elding in his work to include the effect of Hackman and Oldham's conceptualization of organizational structure. This was done as it was seen that organization structure influences job characteristics and the amount of challenge and complexity in the employee's job. The missing intrinsic and extrinsic factors were added to the model as the original job characteristic model was only resulting in an overall internal motivation but with the addition of the missing extrinsic and intrinsic factors the extrinsic motivation is no longer being ignored. There was restructuring of the psychological states and their role was examined, as employees will not have positive effect on their motivation if they experience a job with high degree of responsibility when they do not really want the high degree of responsibility. The model is also made more useful for the management by using variables like motivation, performance effort and satisfaction which the managers are more used to using compared to using psychological states like experienced meaningfulness of work, knowledge of results and experienced responsibility. The model in its adapted form does not overcome the limitations of the cognitive processes involved in human motivation and performance.

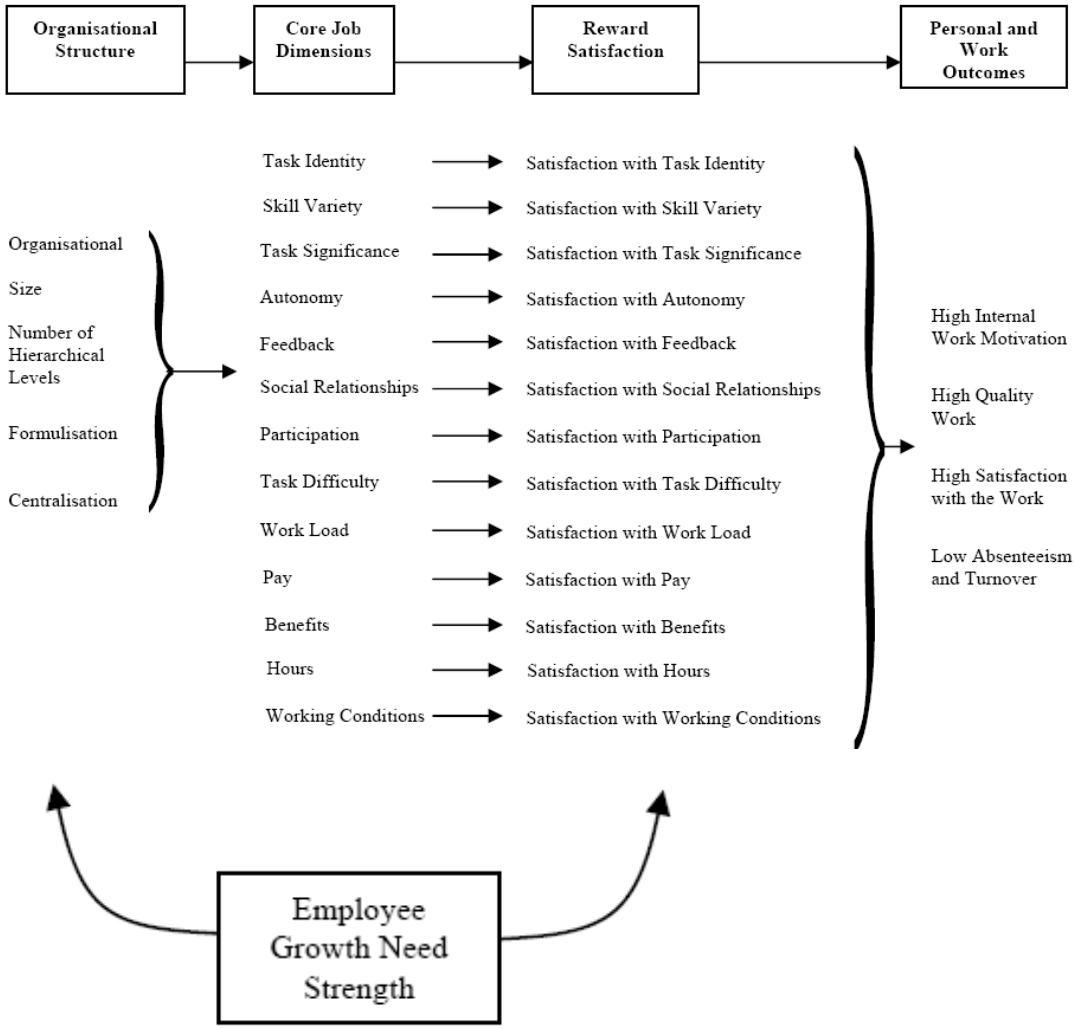


Figure 4: The modified job characteristic model (http://etheses.bham.ac.uk/11/1/Elding05PhD.pdf)

2.2.3 Details of the adapted Hackman and Oldhams job characteristic model

According to Darren James Elding (2005) the modified job characteristic model has the organizational structure consisting of organizational size, a number of hierarchical levels, formulation and centralization as can be seen in figure 4. These factors have an effect on the core job dimensions, which in the adapted model include both intrinsic, and extrinsic factors. The core job dimension in the modified job characteristic model include task identity, skill variety, task significance, autonomy and feedback which are all from the original model and in addition job dimensions which are social relationships, participation, task difficulty, work load, pay, benefits, hours and working conditions. In addition, the extrinsic motivation along with intrinsic motivation for the employees is being covered. The core job characteristics are satisfied under reward satisfaction, which has been replaced from the critical psychological states to make the model more usable for manager and with the satisfaction of these variables personal, and work benefits will be achieved. As a result of satisfaction of these core job dimensions the employee will be able to generate personal and work outcomes of high internal motivation, high growth job satisfaction, high work effectiveness and low absenteeism. The model also strengthens the concept that there is a link between satisfaction of the core job characteristics to result in an overall improvement in intrinsic and extrinsic motivation e.g. Overall motivation of employees.

3. Methodology

The methodology section is presenting the basic research processes the authors have used, the approach used to find an answers to the research questions, choices of topic selection, the literature reviewed, the methods used to collect primary and secondary data. It will also present the analytical perspective, conclusions and recommendations as well as the limitations of the research.

3.1 Research Process

In this research the authors have decided to follow the research process described below in figure 5:

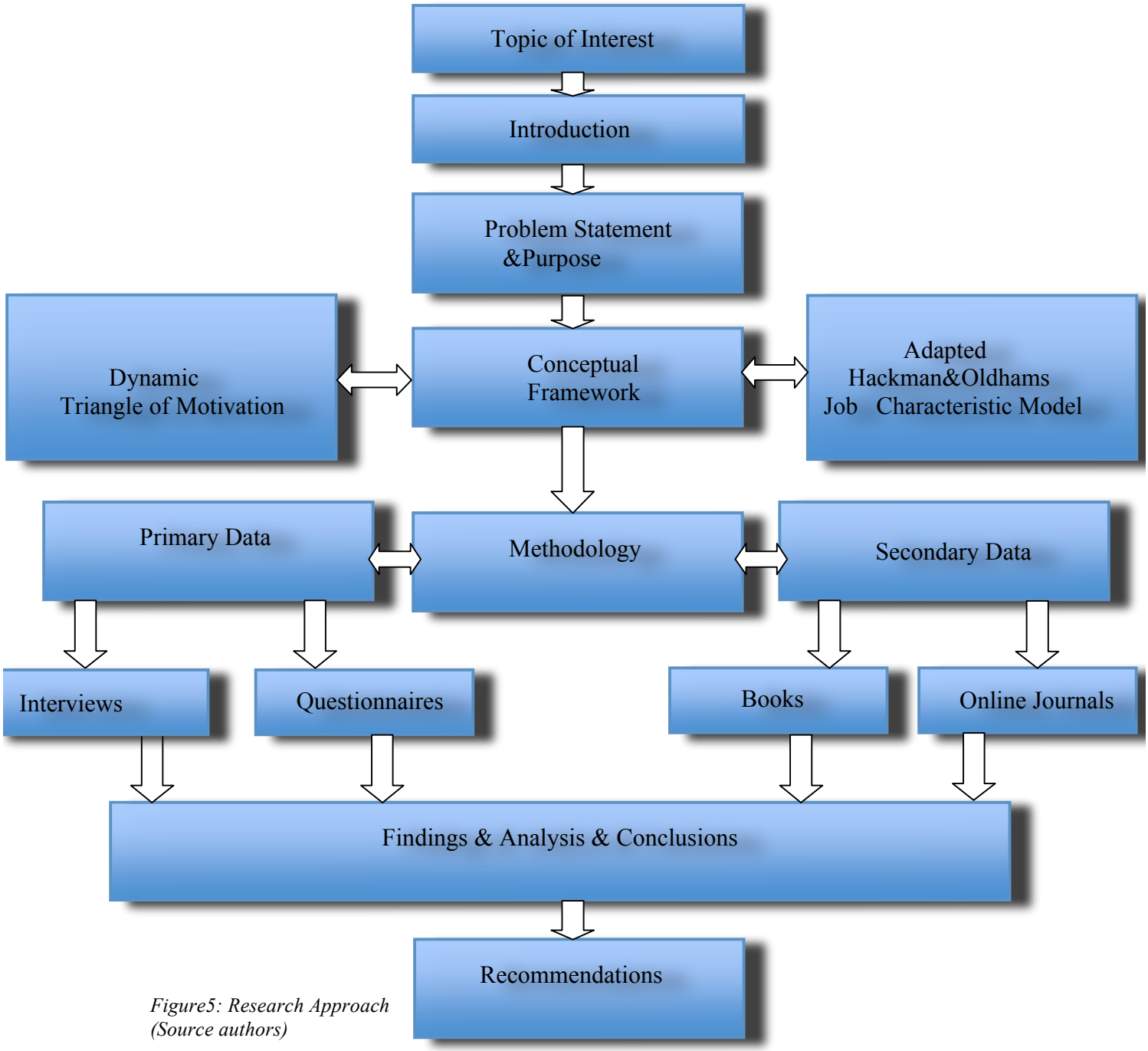


Figure5: Research Approach (Source authors)

The research process began by selecting an interesting and contemporary topic. Overall, the topic selection included identification of problems and opportunities of the chosen topic. The authors did a thorough literature search in order to clarify their own concepts of motivation. The problem statement and the purpose for the research were clarified and a compatible framework of theories found.
After building the conceptual framework, the authors decided the research method in accordance with the problem statement and together with the chosen theories and models. The best way of getting access to the information required was found and then the techniques were implemented. The data was collected, analyzed and concluded in order to come up with the recommendations for the target branches.

3.2 Topic Selection

This part explains in details why the authors have chosen this specific topic for the research. Fisher (2007, p.31) suggests relevant factors, which were taken into account when choosing our topic.

3.2.1 Interest and Relevance

The authors wanted to choose a topic, in the field of their interests as well as contemporary and relevant. The authors chose internal marketing as their field of interest and in it employee motivation as their focus. The authors wanted to look at the motivation of employees in the finance sector. Finance sector is a growing sector in Finnish economy and employs a lot of people. As the employees are the company's greatest assets, increased attention to the internal marketing has to be put in order to provide efficient and tailored services by the employees. Therefore, motivation of employees plays a fundamental role in the company to avoid issues like high employee absenteeism, burn out and the situations when employees are not delivering up to their potential. As mentioned in the introduction, not all managers know how to keep their employees satisfied and highly motivated. By motivating the employees the best way, the manager can ensure that the company can use the resources as efficiently as possible as well as ensure that the internal strength (employees) of the company provides the services as effectively as possible to the clients.

There were several reasons for the authors wanting to study a bank specifically:

1. The bank jobs are normally associated as being monotonous and the authors felt that the work on employee motivation would be best justified by working on a bank.
2. The bank jobs are normally associated with high responsibility, as the employees do not have the flexibility to make mistakes when dealing in money. This could be very stressful and the authors felt that the banks could really benefit by having motivated employees.
3. Employee turnover is high in banks in general and this is a problem for their management and the authors felt that banks would be the ideal target organisation to perform their research on.

The reasons for working for a cooperative bank and Hämeenkatu and Paavola branches were:

1. Cooperative banks are independent and the authors saw the chances of their research being put in practice as higher with cooperative banks.
2. The management of Lammin Osuuspankki at Hämeenkatu and Paavola branches expressed they had a high need for research on employee motivation and showed interest in the author's research topic.
3. The authors had personal connections at Hämeenkatu branch and found that the branches were facing problems of high employee turnover and low motivation and this presented the authors an opportunity to work for a bank, which would really benefit from the work.

3.2.2 Durability

The topic of this thesis is durable as Lammin Osuuspankki can use the author's recommendations in the long run as they can enforce the improvement suggestions for the long-term perspective. There are chances that the banks organizational structure and policies might change with time but the research can still be useful to them regarding improving employee motivation. Also other banks can also use the research work, as a guide to decide how to improve their employee motivation.

3.2.3 Breadth of research questions

A lot has been written about internal marketing in books and on Internet. Internal marketing includes several things, but the authors have chosen motivation to be their focus because of its relevance to the research work and the issue being faced. By improving employee motivation, the bank can improve the whole company's well being which has effects on the external environment too. The authors have narrowed down the research to focus only on motivation inside internal marketing, because otherwise the topic would be too broad and become too hard to manage in the allocated time span for the thesis.

3.2.4 Topic Adequacy

According to the topic requirements for this master thesis the topic has to be in the field of marketing. The research topic fulfils this and employee motivation inside internal marketing as the core focus. Internal marketing is a wide topic, which covers many things but the authors narrowed it down to motivation, which is an important part of internal marketing. Motivation is an intangible concept and involves many factors to look into to ensure that the employees are motivated at work. The topic involves not just understanding the operations going on in the bank but most importantly understanding the needs and desires of the employees working there and what needs to be done to keep them happy and working effectively. The authors found this topic to be adequate for a master level thesis because of its practicability and importance to the organisation as well as because of its long-term usefulness for the bank. Also the authors are working on two branches of Lammin Osuuspankki and feel this adds to the topic adequacy.

3.2.5 Access

Access to information is very important throughout the whole research process. The fact that the authors have internal connections at the banks ensured that the authors could get information quickly and in a way comfortable for the banks without effecting their daily business operations in a very adverse way. Hämeenkatu and Paavola branches have a high need for this research and they were very willing to provide all the information needed from their side and the managers gave their commitment to provide all necessary information. Also one of the authors comes from Finland, and is able to communicate to the bank staff in the local finish language and was able to draw information from the finish WebPages from the company website of the bank effectively as well. Therefore access to information was ensured.

3.2.6 Resources

There is a lot of work done in books and Internet on employee motivation in the banking sector. The resources for collecting secondary data are quite adequate on the World Wide Web. There are many different theories also which are presenting different perspectives. These works allowed the authors to go through as many of them as they could during the limited time for the thesis to come up with an accurate understanding of the concept of motivation and the specific theories and models which would allow the authors to study and improve the employee motivation at the bank in the best way.

This research work involves using differed software and tools especially Ms Office. The authors have looked at Internet resources and employ an online website www.surveymonkey.com to have the respondents fill up our survey forms. The website collects the information from the respondent and analyses the data to a certain level as well. However the authors took the data from there and used Microsoft Excel to present the interpretation of the information collected. The softwares haven't been too complicated for the authors to use and they found them to be of great use to them to effectively present and analyse the findings.

3.3 Literature Review

This chapter discusses the literature used by different authors and sources, which have been used for building up the knowledge of the research to find the core theories for the theoretical framework.

In general, there are many theories of motivation with different viewpoints and perspectives. The core theories for the conceptual framework were found from different databases, and the key words which are frequently used for searches have been: internal marketing, service marketing, employee motivation, and satisfaction, motivation at banks and management and motivation. Mainly EMERALD and ABI/INFORM databases from Mälardalen University library were used to gain information. Specifically the article "Measuring Motivation in

Learning Organizations" by Maria C. Osteraker found from EMERALD turned out to provide interesting insight at how to look at motivation in organizations.

The Dynamic Triangle of Motivation model presented in that article had the central elements needed to understand motivation in a dynamic way, and provided the main dimensions, which enable the company to motivate the employees. The model is a guideline for the management to determine the motivational factors that can be used to motivate their staff. It looks at the personality of employees at the social, organizational and cultural level in order to understand their needs and values in the best manner to be able to motivate them. The model covers the concept of situationality, which means that under different situations employees give different importance to motivational factors. Therefore the model helped the authors to understand the main motivational factors that constitute the cornerstone of motivational theories, and therefore the dynamic triangle of motivation has been used as a part of the framework for designing the survey.

Furthermore, the authors searched for more information from eThesis Repository, which is an online service of the Birmingham University, and found a PhD thesis "Modelling Employee Motivation and Performance" by Darren James Elding to be very interesting. Elding claims in his work that no single model can capture the full dynamics of motivated behaviors, and that generally motivation models may be classed as belonging to one of two theoretical orientation groups, cognitive models and social-cognitive models. The cognitive model of motivation looks that through the processes, and they overlook the impact of social and contextual variables. The social-cognitive model instead focuses on formulating specific hypothesis regarding the nature and direction of influence from social and contextual variables. According to McShane and Travaglione, 2003, there are content-based theories and process based theories of motivation. The content-based theories explain how the employees have different needs at different times, and the process theories describe the process through which the needs are translated into behaviour. The need theories include theories like The needs hierarchy theory by Maslow, Erg theory, Motivator hygiene theory and the Mc Cleland's learned needs theory. The process theories include theories like The Expectancy theory and The Equity theory. Each one of these theories is based on a particular perspective. After carefully studying these different perspectives the authors realised that it is not necessary for them to look at the processes, because the authors are not finding out how motivated the employees are by calculating the motivation level and are not focusing on the process side of motivation, and are basically finding out which things should be improved to further motivate the employees and give recommendations on them. According to Alanah Davis (2006) the social-cognitive theory is helpful when the researcher wants to understand or predict both group and individual behaviour and identify methods which behaviour can be modified or changed. Therefore, the authors have chosen a social-cognitive motivation approach in order to improve the motivation at the bank branches. The modified social-cognitive Job Characteristic Model by Hackman and Oldham has been used in this research as a second theory in order to design the survey. This theory was found from Elding's thesis on modelling employee motivation and performance.

In addition to databases, the authors have found useful information from several books. The authors found the Service Management and Marketing book by Christian Grönroos to be most helpful. Moreover, Internal Marketing, Directions for Management book by Richard J. Varey and Barbara R. Lewis provided interesting insight into internal marketing issues. The third book mainly used by the authors in the research was Succesful Management by Motivation by Bruno S. Frey and Margit Osterloh. It provided perspective into the importance of the motivation in organizations and gave insight into the motivation view specifically in the case of banks as well. The authors also found the book Researching and Writing a Dissertation for business students by Fisher as well as Management Research Methods book by Phylis Tharenou, Ross Donohue and Brian Cooper useful, and these have been used as a guidance to help the authors to build the work per requirements.

3.4 Connection between the two models used in the conceptual framework

According to the authors the dynamic triangle of motivation and Hackman and Oldhams job characteristic model have been used together in the shaping of the questionnaire and in the analysis of the findings.

The dynamic triangle of motivation includes motivator factors under physical, mental and social dimensions, which are covered in the adapted Oldham and Hackmans job characteristic model as well. The two models are being used to design the questionnaire with all motivator factors being placed under the motivation dimensions and covering factors from both models because they can be fit into the social, mental and physical motivation dimensions.This is how the two models will connect together and allow better and complete coverage of all factors with both intrinsic an extrinsic factors effecting the motivation of employees at the Hameenkatu and Paavola branches.

3.5 Information Collected

The authors decided to collect both primary and secondary data for the work. The methods are explained in details below.

3.5.1 Primary Data

The primary data for the project is collected using both quantitative and qualitative methods.

3.5.1.1 Qualitative Method

The qualitative method includes three interviews. According to Phyllis Tharenou, Ross Donohue and Brian Cooper (2007, pp.102), interviews can be used as the main data collection technique, or they may be used as a part of a mixed-method design, or as an equal part or as a minor or major part. In this research the authors have used the interviews as a minor data collection technique, to get

relevant information to assist in choosing the items to the major data collecting survey technique, as well as to help to build strong recommendations for the bank branches. According to Tharenou et. all (2007, pp.107) by doing like this, usually the interviews are targeted to specific people who are known to have access to information needed. The authors have interviewed the managers from both branches, because they are the best persons to answer to the questions concerning organization, the motivation policy in there and employee management because they are responsible for motivating the employees as well as they have information enough about the bank policy. In addition, as the authors had internal connections to the other bank branch, the authors have used also one key informant to provide better access to the employee's perspectives of motivation issues at the bank branch. According to Tharenou et all. (2007, pp. 108) key informants are often used in a situation where it is not possible to interview everyone but the interviewer knows someone who can provide access to the information and teach the researchers.

All the interviews were carried out by email, and were semi-structured. According to Fisher (2007, pp. 159) the semi-structured interviews are in between open interviews and pre-coded interviews. According to Tharenou et all. (2007, pp. 104) semi-structure interview has an overall topic, general themes, targeted issues, and specific questions. The semi-structure interviews were chosen because they allowed more flexibility for the researches than the pre-coded interviews but at the same time this interview structure had more focus, and allowed the researchers to ask specific questions in order to gain enough detailed data.

The interviews were carried out by email. Only the key informant was contacted by phone too, but the information from her side came mainly back to the researchers by email. The main reasons for choosing an email approach were that the target bank branches had an international location. Because of the lack of time, the researchers did not have an opportunity to go to Finland and conduct the interviews face-to-face. Furthermore, the telephone interviews were left out of consideration, as they have to be kept short, and it is not sensible to require detailed answers through them (Fisher, 2007, pp.169). The interviews through emails were the best possible option for the researchers, because of the length and depth of the questions as well as because of the limited accessibility of the target interviewees.

The first interview was carried out to the manager Jussi Pohto of Hämeenkatu bank branch, on the 28thof April and the second interview was carried out to the Paavola branch manager Markus Souru on 29th April 2008. The interview questions were divided into four main categories:

1. Bank and its business operations,
2. Motivation policy,
3. Employee management
4. Employee satisfaction

The authors wanted to interview both the target branch managers in order to get sufficient information as well as to avoid not only relying on one person's

opinion about the overall bank issues. Both the managers were asked the same questions. The interview with the key informant Tiina Castren concentrated on issues like employee satisfaction as well as asked in-depth questions about the issues which came up in the interviews with the management. In addition, all the interviews were conducted in Finnish in order to avoid misunderstandings, as well as to avoid language barriers that the respondents might have had. The authors aimed to improve the employee motivation at the two branches of the bank, therefore it was crucial for the authors to understand the organization itself and the motivation policy the branches have. The information was needed to build the major data collection technique as well as to study to organization in order to recommend changes to motivate employees

The purpose for interview questions asked from the Lammin Osuuspankki Hämeenkatu and Paavola branch managers

Table 1: Reasons for asking specific questions in the interviews (appendix)

Questions about Lammin Osuuspankki	
Q1-Q6	These questions were asked to understand the organization structure, to get the exact number of employees working in the bank,to get the information about the possible departments as well as the different responsibilities in those, to get the general idea about the business operations at the bank, to know the pay scales for different designations at the bank, to get knowledge of the technology used for the banks business operations.
Questions related to motivation policy	
Q1-Q12	These questions were asked to know which monetary incentives the bank is using to motivate the employees, to know which non-monetary incentives the bank is using to motivate the employees, to understand the recruitment policy of the bank, to understand how the different resources are allocated at the bank, to understand the how the bank is training the employees and whether the bank offers internship programs, to know what kind of opportunities the bank offers to its employees in terms of career growth, to know how the bank offers employee security to the employees as well as to know how the bank reacts towards employee unions, to know the bank's policy towards employee paid leaves, to know the bank's policy towards employee pension schemes and to know how the bank is paying extra hours worked
Questions about managing the employees	
Q1-Q7	These questions were asked to understand the internal communication process inside the bank, to get knowledge about the feedback procedures inside the bank, and especially to get knowledge of how the manager-employee feedback is taking place, to get the general picture of the problem resolution process within the bank in a case of a conflict, to know if the goals are set by the manager and whether the goals are shared ones or set individually for the employees, to know the break schedules within a work day. Amounts and durations, and to know the working hour times for permanent and part-time employees
Questions about employee satisfaction	
Q1-Q2	To know the managers way of ensuring that his employees are satisfied and to know if the bank is measuring satisfaction or motivation of the employees

3.5.1.2 Quantitative Method

The authors selected to quantify the research by using a survey as a major data collecting technique. According to Therenou et all. (2007, pp.102) questionnaires are the most plausible alternative for measuring unobservable issues such as attitudes, values and preferences, intentions and personalities. The aim of this research was to improve employee motivation, and motivation is a highly unobservable construct, and that is one of the reasons the researches selected this method. The other important selection criterion for the survey was the amount of information the researchers wanted to gather from the target group. The survey conducted maintained 130 questions and in order to collect this amount, the questionnaire format was the easiest and fastest way of collecting information. The third reason for using a survey was the international location of the target bank branches.

The survey was conducted through online survey software called survey monkey (www.surveymonkey.com). According to Fisher (2007, pp. 191) using World Wide Web to deliver questionnaires is the easiest way when the researchers want to survey employee's opinions in a single organization, that all have the access to email. The researchers were able to obtain all the email addresses of the employees at Lammin Osuuspankki Hämeenkatu and Paavola branches, and then the researchers sent the email to them with the link to the survey as well as cover letter explaining what the research was all about. Researchers considered this as an easy and user-friendly way because all what the respondents had to do is click on the link in the mail and complete the questionnaire on the screen. After completing the survey, they were asked to click on a button, and their responses were automatically sent back to the database where the researchers were able to collect all the returns.

The survey contained mostly close-ended questions, though open-ended questions were also asked. The whole survey contained 10 different parts. In the first page, the instructions were given to the employees in order for them to know how to fill it up. Among the instructions, the return date was given as well as the employees were told about the return policy. The second page contained personal information: gender, designation, permanent- or part-time employee and age were asked. As the target branches were small, one had six, and the other one five employees, the researchers wanted to make sure the employees were allowed to answer to the questions by being anonymous. Therefore, only designation and gender were mandatory for them to fill up, and permanent employee question as well as the age did not require an answer if not wanted by the respondents.

Over all 130 questions were asked in the survey including 19 open-ended questions and 111 close-ended questions. The aim of the survey was to evaluate the motivation of the employees working at Hämeenkatu and Paavola branches at Lammin Osuuspankki in Lahti. The survey was designed to provide the needed information in order to recommend practices for the bank branches on what should be done to improve the employee motivation in there, which was the aim of the researchers. The questions in the survey were divided into 10 sections: instructions, personal data, physical factors, social factors, mental factors, importance rating of factors, preference ranking, general questions, attitude towards the survey and the end section. Dichotomous questions were asked in personal data when asking the gender. According to Fisher (2007, pp.193) dichotomous questions offer respondents only two alternatives to choose between. Multiple-choice questions were used when asked designation of the employee. According to Fisher (2007, pp.193) these questions provide usually three to five options and ask to choose one. The researchers provided three options and in addition 'other (please specify) option'. “Are you permanent employee?” was asked using multiple choice questions too, because the researchers provided a third answer option ' No comments' for the respondents in order they feel it’s in a limits of their anonymity. The age of the respondents was asked by open-ended approach and it was not mandatory for the respondents to fill up, in order to make sure the anonymity.

The sections three, four and five in the survey were categorized under the headings physical factors, social factors and mental factors by the Dynamic Triangle of Motivation Model. The researchers categorized the core job dimensions presented in the Job Characteristic Model under these three factors to be as sub-headings, and came up with questions related to these core job dimensions. Likert scale was used as close-ended answer alternatives, and the employees were asked to mark their satisfaction given by following options:

Please mark on the options how satisfied you are with the following statements about your job					
Extremely satisfied	Slightly satisfied	Neutral	Slightly satisfied	Extremely satisfied	N/A

According to Fisher (2007, pp. 196) likert scales are commonly used to ask people about their opinions and attitudes. Usually the respondents are given five-point scale between strongly agree and strongly disagree, in this thesis the researchers wanted to add one more scale N/A to give the respondents an option if he is capable to answer in a case for example that they do not have the information enough to give and answer.

This satisfaction likert scale was used when asked questions in sections three, four and five. The physical section number three included questions related to the payment, working conditions and benefits.

The researchers wanted to know by the questions in the payment section if the respondents were satisfied with their basic salaries, payment policy and the ways of receiving their payment. The questions relating to the working conditions were asked to check if the respondents were satisfied with the ergonomical condition of his work space, user friendliness of the technology that was employed at the bank, the safety measures in place and the amount of resources allocated to them to perform their job responsibilities effectively and amicably. The questions related to the benefits were asked to check if the respondents were satisfied with the different monetary and non-monetary benefits being offered to them at Hämeenkatu and Paavola branches. The questions in the social section under the social relationships section were asked to check the satisfaction of the employees with the communication inside the organization between them and their supervisor as well as between them and the coworkers. The satisfaction with being able to communicate effectively by being able to understand the syntax and semantics of the language in the communication was asked from the respondent. Other than these the satisfaction of the respondents relating to the different internal communication means by intranet, email and phones was also asked from the respondents. The questions in the feedback section were asked to check the satisfaction of the respondents with the frequency and ways of receiving feedback from their supervisor as well as about privacy of information during feedback, conflict resolution means and about appraisals. The questions in the participation section were asked to check

the respondent's satisfaction with the acceptance, recognition, leadership skills of supervisor, and harassment if there any at work. The questions in the task identity section inside mental factors section included questions to check if the respondents were satisfied with being able to see a tangible outcome of their work, achievable daily goals, work identifiable as a whole, being able to perform self performance assessment, and allowed to complete a whole piece of work. The employee satisfaction for being able to get opportunity to develop leadership skills, independence of mind, effective response to change and professional competence was also asked in this section to determine their level of task identity in their job. The questions in the skill variety section inside the mental factors were asked from the respondents to check how satisfied they were with the amount of skill variety in their job and the level of autonomy in their job. The questions in the task significance section in mental section had questions, which were asked to check if the employee was satisfied with being able to add value to the bank and the effect of his/her job on others.The autonomy section inside the mental factors had questions asked t check if the employee was satisfied with the responsibility of tasks, the control over work tasks and the freedom to decide how to do his/her job. The questions in the workload section inside mental factors had questions to check the respondents' satisfaction with the amount of work he/she has to do daily at Lammin Osuuspankki.The questions in the task difficulty section inside mental factors had questions to check if the employee was satisfied with how challenging his/her work tasks were and whether these were achievable to them or not. The questions in the work hour's section inside mental factors were asked to check if the respondents were satisfied with the duration of their shift timings and their work hours.

For each of the mental dimension sections the definitions of the terms being asked about were also stated for the employees to make it easier for them to understand what the questions ment. In addition to this, at the end of every single section, general open-ended questions were asked in order to find out suggestion from respondents. The open questions were formed like ' what can be done to improve your motivation concerning your (for example, your payment)?' According to Fisher (2007, pp. 165) the open approach is the best approach to use when the researchers want to look for new ideas or in case they do not know what kind of answers they will get from the respondents.

The survey section six asked the respondents to rate the importance according to the sub-headings (core job competencies) of physical factors, social factors and mental factors. The likert scale had six options described below:

Please mark on the options how important X factors are to you at your job					
Extremely unimportant	Slightly unimportant	Neutral	Slightly important	Extremely important	N/A

The section number seven was asked to know the preference of the sub-headings (core job competencies) of physical factors, social factors and mental factors as well as of the main factors themselves. In physical factors there were three core

job competencies, and the respondents were asked to rank the preference from 1 to 3 in the respondents preferred order. In social factors were asked to rank from 1 to 3 as well. Mental factors included instead seven core job competencies, and the employees were asked to rank the preference from 1 to 7. There were three main factors over all (physical, social and mental ones) and the employees were asked to rank those from 1 to 3 at the end of this section. The employees were also given the content of the main factors as a reminder.

The next section number eight contained five general questions related to feelings and reasons of the employees to be working at the two branches. These questions were open-ended questions because the researchers did not know what kind of answers they would get. According to Fisher (2007, pp.165) open-approach is the best one to use when this is the case.

The section number nine was made to know the respondents attitudes towards the survey. Two questions were asked, and likert scale presented below was provided:

Please mark if you agree with the following statements				
Strongly disagree	Slightly disagree	Neutral	Slightly agree	Strongly agree

The last section of the survey e.g. number 10 was an end section telling the employees that the last question has been answered.

Below is presented a table describing the purpose of the questions asked from the employees at the Lammin Osuuspankki Hämeenkatu and Paavola branches as well and the analytical perspective of these questions.

Table 2: Reasons for asking specific questions and analytical perspective (appendix)

Written Cover letter	
Pp#0	The cover letter was placed to introduce the researchers and to let the employees know why they are asked to fill up the survey.
Provided Instructions	
Pp#1	This page provided instructions needed for the employees to fill up the survey and to instruct them on how to submit the completed survey as well as information about the length of the survey in terms of number of sections they would be required to respond to.
Questions about Personal Data	
Pp#2 Q1-Q4	The questions asked the employee about his/her age, gender, and job designation. The questions were asking about personal data but insuring that even with this information the survey would stay un ambiguous so that the employee would not be shy or scared to state his/her opinions openly. These questions were asked to know which age-bracket, gender and job designation the respondent fell to. This was done keeping in mind that in the

	analysis and recommendation we could relate back to these to say that for this job designation these are the most critical factors to focus on for motivating employees.
Questions about Physical Factors	
Payment	
Pp#3 Q1a-1d	These questions were asked to check if the employees were satisfied with their basic salaries, the policy of receiving salary once a month and the way of receiving the salary. The overall level of satisfaction of the employee with his payment overall is also asked from the employees.
Q2	This open-ended question was introduced so as to give the respondents flexibility to recommend any changes he/she felt that can be made to his payment which would improve his/her motivation.
Working conditions	
Pp#3 Q3a-3e	These questions were asked to check if the employees were satisfied with the ergonomical comfort of the work place, the user friendliness of the technology being used at Lammin Osuuspankki, the safety standards at the bank and the amount of resources allocated to him/her to effectively perform his/her job responsibilities. The overall level of satisfaction with the working conditions at Lammin Osuuspankki is also asked from the employees.
Q4	This open-ended question was introduced so as to give the employees flexibility to recommend any changes he/she felt that can be made to his/her working conditions which would improve his/her motivation.
Benefits	
Pp#3 Q5a-5l	These questions were asked to check if the employees were satisfied with the amount of benefits they are receiving, whether they are satisfied with receiving bonuses based on performance, if they are satisfied with the health insurance coverage, pension coverage and the annual paid leave duration. The questions also covered his satisfaction with the extra working hours, pay policy, opportunity to go on company sponsored trips, frequency of the company-sponsored dinners and frequency of sports events. Satisfaction regarding the amount of cell phone credit offered to the employee, the opportunity to go through training courses and amount of non-monetary and monetary benefits was also asked. Finally the overall satisfaction with the benefits they are receiving at Lammin Osuuspankki was asked from the employees.
Q6	This open-ended question was introduced so as to give the respondents flexibility to recommend any changes he/she felt that can be made to the benefits he's receiving which would improve his/her motivation.
Questions about Social Factors	
Social relationships	

Pp#4 Q1a-1k	These questions were asked to check if the employees were satisfied with the communication by their supervisor, the communication by their co-workers, communication between him/her and the other teams and the ability to interpret the syntax and semantics of co-workers language. The questions also included questions related to satisfaction of the respondents in terms of the internal communication via meetings, intranet (sonetti), phone, email to one meeting's as well as about the cultural harmony at the bank. The overall level of satisfaction of the employee with social relationships overall at Lammin Osuuspankki is also asked from the employees.
Q2	This open-ended question was introduced so as to give the respondents flexibility to recommend any changes he/she felt that can be made to improve their social relationships which would improve his/her motivation.
Feedback	
Pp#4 Q3a-3i	These questions were asked to check if the employees were satisfied with the frequency of feedback from his/her supervisor, the ways of receiving feedback, the accessibility to his supervisor, ways of giving feedback, consensus development means for conflict resolution and the privacy of information about feedback, frequency of appraisals and measuring ones own performance. The overall level of satisfaction of the employee with feedback at Lammin Osuuspankki was also asked from the employees.
Q4	This open-ended question was introduced so as to give the respondent flexibility to recommend any changes he/she felt that can be made to the way he receives and gives feedback which would improve his/her motivation.
Participation	
Pp#4 Q5a-5e	These questions were asked to check if the employees were satisfied with the cultural harmony at the bank, recognition for good work he/she receives from his/her supervisor, feelings of acceptance to the team by coworkers, leadership skills of the supervisor and harassment. The overall level of satisfaction of the employee with participation at Lammin Osuuspankki was also asked from the employees.
Q6	This open-ended question was introduced so as to give the employees flexibility to recommend any changes he/she felt that can be made that would make his participation better which would improve his/her motivation.
Questions about Mental Factors	
Task identity	
Pp#5 Q1a-1m	These questions were asked to check if the employees were satisfied with the being able to see tangible outcomes to job tasks, achievable daily goals, work identifiable as a whole, being able to perform self performance assessment, and allowed to complete a whole piece of work. The employee satisfaction for being able to get opportunity to develop leadership skills, independence of mind, effective response to change and professional competence, cross train and the satisfaction to the level of training he/she has received for her job was also asked. The overall level of satisfaction of the employee with task identity with the work

	at Lammin Osuuspankki was also asked from the respondents.
Q2	This open-ended question was introduced so as to give the employees flexibility to recommend any changes he/she feels that can be done that would make his task identity with his work higher and result in an improvement in his/her motivation.
Skill variety	
Pp#5 Q3a-3c	These questions were asked to check if the employees were satisfied with the amount of variety in his/her job and the monotony in the job. Also the employee is asked if they are given more skill variety at work would they be more satisfied or not. The overall level of satisfaction of the employee with skill variety with the work at Lammin Osuuspankki was also asked from the respondents.
Q4	This open-ended question was introduced so as to give the employee flexibility to recommend any changes he/she feels that can be done that would make the skill variety in his/her job tasks closer to their fancy to result in an overall improvement in motivation relating to it.
Task significance	
Pp#5 Q5a-5c	These questions were asked to check if the employees were satisfied with being able to add value to the bank and the effect of his/her job on others. The respondent is also asked if they are given more opportunity to effect work of others would they be more satisfied or not. The overall level of satisfaction of the employee with task significance with the work at Lammin Osuuspankki was also asked from the employees.
Q6	This open-ended question was introduced so as to give the respondents flexibility to recommend any changes he/she feels that can be done that would make his task significance more relating to his work, which would result in an improvement in his/her motivation.
Autonomy	
Pp#5 Q7a-7d	These questions were asked to check if the employees were satisfied with the responsibility of tasks; the control over work tasks and the freedom to decide how to do his/her job. The overall level of satisfaction of the employee with the amount of autonomy with the work at Lammin Osuuspankki was also asked from the employees.
Q8	This open-ended question was introduced so as to give the respondents flexibility to recommend any changes he/she feels that can be done that would make his job more autonomous or less autonomous depending on what he feel would make him more motivated at work.
Work load	
Pp#5 Q9a-9b	These questions were asked to check if the employees were satisfied with the amount of work they have to do on a daily basis. The respondents were also asked if they are able to keep a balance between work and home. The overall level of satisfaction of the employee with the amount of work he has to do daily at Lammin Osuuspankki was also asked from the employees.
Q10	This open-ended question was introduced so as to give the employee flexibility to

	recommend any changes he/she feels that can be done that would make his work load exactly as he/she would want it which would result in an improvement in his/her motivation
Q11	This open-ended question was asked so as to ask whether the employees feel that they should have more work to do or lesser workload to encourage them to be more motivated at work.
Task Difficulty	
Pp#5 Q12a-12c	These questions were asked to check if the employees were satisfied with how challenging their work tasks were and whether they were achievable or not. The respondents were also asked if the job tasks are made easier would they be made more satisfied or not. The overall level of satisfaction of the employee with the degree of task difficulty in their job at Lammin Osuuspankki was also asked from the employee.
Q13	This open-ended question was introduced so as to give the respondents flexibility to recommend any changes he/she feels that can be done that would make his task difficulty higher or lower which would result in an improvement in his/her motivation
Work Hours	
Pp#5 Q14a-14b	These questions were asked to check if the employees were satisfied with the work hours and the duration of the shift timings. The employees were also asked if the lunch breaks are made longer it would satisfy them more or not.
Q15	This open-ended question was introduced so as to give the employees flexibility to recommend any changes he/she feels that can be done that would make his work hours ample enough for him to give his job complete attention and not be drained by working too long and would result in an improvement in his/her motivation.
Q1a-Q14b	Analytical Perpective of Physical factors, Social factors and Mental factors
	The reasons for asking the questions relating to physical, social and mental factors were: 1. We wanted to know the overall satisfaction level of the employees with the factors as a whole. 2. We wanted to know from the respondents their satisfaction with the factors inside the concept of these three main factors each one separately and individually. 3. We asked the respondents to rate the importance of the constituting factors inside the physical, social and mental factors in order to measure the level of importance the employee gave to these factors as a motivator. 4. The respondents were asked to rank their preferred preference for physical, social and mental factors as well as for the constituting factors inside these main three factors in the survey. This was done to see what preference the main factors and the constituting factors held to the employee compared to other factors. Using this information the authors would know the overall level of satisfaction for the respondents with the particular factor. This would inform the authors if they

	are overall satisfied with it or if they feel there should be improvements made to it to make them more motivated. Next the authors were asking the level of satisfaction of the features inside the particular factor from the respondents to see how much each of the component factors required improvement. This the authors did to know which factors inside physical, social and mental factors need to be adjusted to improve motivation of the employees relating to the particular factor overall. Also all the constituting factors inside the main factor would have to be extremely satisfied to suggest that the employees are overall extremely satisfied with the factor. Also the response relating to the degree of importance with the factor held for the employees also expressed whether the particular factor was an extremely crucial factor for the employees to have complete satisfaction with to stay motivated. Using this information the authors felt they could come up with recommendations relating to improving the factors for the respondents to improve their motivation. Also to add further flexibility for the respondents to express their point of view relating to how they felt the factor should be improved to further motivate him we arranged question provided below of each factor. This information helped the authors develop a better understanding of what the respondents are looking for relating to particular factor in general so that they can be motivated effectively.
Questions related to the significance of different factors	
Pp#6 Q1	In these questions the importance for factors inside physical factors eg. payment, working conditions and benefits is asked from the employees.
Q2	In these questions the importance for factors inside social factors eg. social relationships, feedback and participation is asked from the employees.
Q3	In these questions the importance of factors inside mental factors eg. task identity, skill variety, task significance, autonomy, work load, task difficulty and work hours is asked from the employees.
Q1-Q3	Analytical perspective of the significance of different factors
	The importance of the different factors inside physical, social and mental factors gave the authors how much importance each of these factors individually holds in the respondents mind. This does not imply that only the factors, which are important should be motivated by the management, and the rest ignored. Rather all the factors need motivating in general but the questions just give an idea about how much significance the employee gives to each one. In the analysis when the authors checked which factor needs work on to motivate the respondent, the importance of each factor was be very useful to see how much importance a factor needing improvement holds in the mind of the respondent. Also in the preference section the authors were asking whether social, physical or mental factors had more preference to them. Also the respondents gave preference to factors in mental and physical conditions most so the importance of

	the factors inside the factors is also important to us in our analysis.
Questions related to the preference of different factors	
Pp#7 Q1	In this question the preference of factors inside physical conditions e.g. payment, working conditions and benefits as motivators was asked from the employees. The employees were asked to mark the preference from 1 to 3.
Q2	In this question the preference of factors inside social factors e.g. social relationships, feedback and participation as motivators was asked from the employees. The employees were asked to mark the preference from 1 to 3.
Q3	In this question the preference of factors inside mental factors e.g. task identity, skill variety, task significance, autonomy, workload, task difficulty and work hours as motivators was asked from the employee. The employees were asked to mark the preference from 1 to 7.
Q4	In this question the preferences of three main factors (physical, social, and mental factors) was asked. The employees were asked to mark the preference of physical social and mental factors from 1 to 3.
	Analytical perspective of the preferences of different factors
Q1-Q4	The preferences of the factors inside physical, social and mental factors would allow us to see the order of preferences for the motivator factors inside these factors. This would be useful to us in our analysis when we will be trying to optimise the motivation relating to the physical, social and mental factors and will know which factor inside these main factors hold more preference in the mind of the employees compared to the other factors. The reason for asking the employees to mark the preference of social, physical and mental factors was to see which factors are more important to the employees. Therefore we would know if social factor are more important to the employees or otherwise etc. This information would be useful in our analysis.
General Questions	
Pp#8 Q1	The employees were asked if they were proud to be working for Lammin Osuuspankki. The reason for asking this question was that we wanted to know if the employees feel proud and special to be working for Lammin Osuuspankki and if the respondent is happy from inside to be working for this bank. Motivation comes from inside a person so we had to ask the question, as this would give us an idea if the person needs to be made to feel more special by the management on a personal level beyond the standard motivation policy rules and regulations to encourage him to be motivated.
Q2	This question asked the employees main reasons for working for Lammin Osuuspankki.

	The reason for asking this was that we want to know what the employees are planning to gain by working at Lammin Osuuspankki. In other words what are their personal and professional goals and reasons for working for this bank specifically. We hope to uncover things, which might already be hidden to management that the employees hope to gain from their working at Lammin Osuuspankki and by providing them exactly those things and more we can improve their motivation.
Q3	This question asked the employees if they see themselves working for Lammin Osuuspankki for the next 12 months. The reason for asking this question was to see if they see themselves progressing up the ladder at the bank and if they want to stick with working for the same bank after a year. This they would only respond with a yes if they are happy with how things are working out at the bank and are comfortable with their future at the bank.
Q4	This question asks the employees if they would leave Lammin Osuuspankki for a competitor bank for a better salary. The reason for asking this question was to gauge whether the employees were susceptible to leave the bank for a better offer from a competitor or whether his loyal with the bank. The results of this will also show if the management needs to strengthen the employees' level of commitment with the bank.
Q5	This question asked the employees what Lammin Osuuspankki should do to motivate them specifically. These are final overall suggestions requested from the respondents to give an overall recommendation on how they can be more motivated and which things are more critical to them to be motivated.
Attitudes to the survey	
Pp#9 Q1	This question asks from the employees if they feel the survey will result in positive action from the management of Lammin Osuuspankki. This is asked to know if the employee's, feel the action will be taken by Lammin Osuuspankki towards the problems identified in this survey. The employees' perception of the management's attitude towards this survey will be seen by their response.
Q2	This question asked the employees if they feel the survey is a good way to raise their opinions. This question was asked to check if the respondents were able to raise their opinions openly and without duress and whether they feel that this method of collecting information by researchers and for them to raise their opinions was

	good.
The end section	
Pp#10	The end section was written to let the employees know that the survey has come to its end and to thank them for their time and effort

3.5.2 Sample of Population

In this research, the sample size of the survey was 11. The authors aimed to study Lammin Osuuspankki Hämeenkatu and Paavola branches in Lahti. The employee amount at Hämeenkatu branch was five including three permanent employees, one trainee and the branch manager. At Paavola branch the employee amount was six including two permanent employees, one trainee, two summer employees and the branch manager. The survey was sent to all the 11 employees working at Hämeenkatu and Paavola branches. From Paavola branch four employees, including two permanent employees, trainee and the branch manager answered to the survey. Also from Hämeenkatu branch four employees answered to the survey including a permanent employee, two trainees and the branch manager. Overall eight employees replied to the survey from both branches.

3.5.3 Secondary Data

The primary objective for gathering secondary data was to generate appropriate models for the theoretical framework and to help to build the survey. In addition, the secondary data was helping the authors to build a strong background of the research topic. Mainly Mälardalen University library database EMERALD and ABI/INFORM were used to gain information to support the survey. The authors also found several useful books providing information about internal marketing and employee motivation, as well as some interesting information about banks. Previous thesis provided background of how others have approached topics related to ours. Internet allowing the authors to visit the company web page was also useful when the authors collected information about the bank itself.

3.6 Validity and Reliability

According to Tharenou et all. (2007, pp. 150, 151) reliability can be defined as the ratio of the truth score variance to the observed score variance, meaning that each measured score is composed of a true score and measurement error. Validity instead looks at whether the researcher is measuring the construct he purports to be measuring. The authors in this research have used test-retest reliability to estimate the reliability of the interviews conducted. According to Tharenou et. All (2007, pp.153) the test-retest reliability is the extent to which the measure gives the same result on multiple administrations. The authors conducted interviews with three different people in order to avoid relying on one's opinion. First the authors interviewed Hämeenkatu manager and then they asked mainly the same questions from Paavola manager in order to get reliable over view of the things happening inside the bank as well as making sure the similarity, for example when asking about the general bank policy. The authors also used the key informant to teach and make the researchers to understand the issues correctly. In addition, by interviewing the managers, the authors wanted to ensure that the information is gathered from the right people with the right amount of knowledge about the asked issue.

The interviews conducted were ensured to have the contentvalidity, as the authors aimed to improve the employee motivation at the bank branches, the interview questions asked were about

1. Bank and its business operations,
2. Motivation policy
3. Employee management and
4. Employee satisfaction.

The interview questions asked from the manager's satisfied content validity. According to Tharenou (2007, pp. 157) content validity looks at whether the items designed for the measure adequately cover the domain of interest. The authors ensured this by designing the survey including all the relevant things related to employee motivation at the bank. The survey questions were also designed according to the interview answers from the managers.

The reliability of the survey has been ensured by giving sufficient time for the respondents to answer to the questionnaire, as well as by providing them definitions when asking mental factors to avoid that the respondents will answer whatever because they were not able to understand what was asked. Also the fact, that the survey was translated into Finnish diminished the danger of misunderstanding the questions.

In addition, the authors collected the secondary data from only government based web pages and library databases as well as the company web page to ensure that the information is reliable.

3.7 Findings Analysis and Conclusions

The authors were employing the use of survey monkey website to collect the responses from the bank employees. The information authors got from the respondents was transferred to Microsoft excel in order to analyse the results. According to Fisher (page 222) there is no need to use SPP software to analyse the questionnaires when the respondents are less than 30. In Microsoft excel the authors categorised the findings and generated graphs to show the preference, importance and the satisfaction of the different factors influencing the motivation.

Furthermore, in the analysis the authors looked at the employees of the both branches of Lammin Osuuspankki at Hämeenkatu and Paavola. In the analysis the authors analysed the preferences of physical, mental and social dimensions and the factors inside the dimensions. The authors also looked at the importance of each of the factors as motivators for the respondents. The satisfaction rated by the respondents regarding every single factor asked was analysed first by overall and then by every single constituent factor separately. The Likert scale has six different options: extremely unsatisfied, slightly unsatisfied, neutral, slightly satisfied, extremely satisfied and N/A. If the respondents were not extremely satisfied with a factor, the authors analysed that that factor had margin for improvement because the respondents were not extremely satisfied with it.

By looking at the satisfaction levels of the employees the authors were able to explore whether the employees were satisfied overall with the particular factor, and then the authors were able to see which constituent factors were lacking in generating positive impact on the overall satisfaction with the factor. In addition, the open-ended questions regarding each factor provided detailed information to the authors about what change the employees wanted to see, and were analysed inside the factors in the analysis.

The overall conclusions revealed the factors, which needed further improvement to motivate the respondent by the management of Lammin Osuuspankki bank branches in Lahti. The importance of the motivation factors to the employees was found as well as the preferences that the main motivation dimensions and the factors within them hold in the mind of the employees. In a nutshell the conclusions revealed what required improvement at the Hämeenkatu and Paavola branches in Lahti to improve their motivation to be able to give suggestions to management regarding them.

3.8 Recommendations

The recommendations answered to the main problem of the research: What should be done to improve the motivation of employees by the management at the branches of Lammin Osuuspankki in Lahti. The recommendations were based on the conclusions, and the recommendations were made overall for both Hämeenkatu and Paavola branches.

4. Findings & Analysis & Conclusions

4.1 Findings from the secondary data

The following information is regarding Lammin Osuuspankki Oyj from secondary sources.

4.1.1 Information about Lammin Osuuspankki

According to Lammin Osuuspankki (2007) Lammin Osuuspankki belongs to the local cooperative bank group. Lammin Osuuspankki's owned by its members. The bank has three branches; the main office is located in Lammi and two other offices in Lahti. Overall the bank has 15 office employees, 50 members in administration and 3100 shareholders. Below is presented the organization structure of Lammin Osuuspankki Oyj:

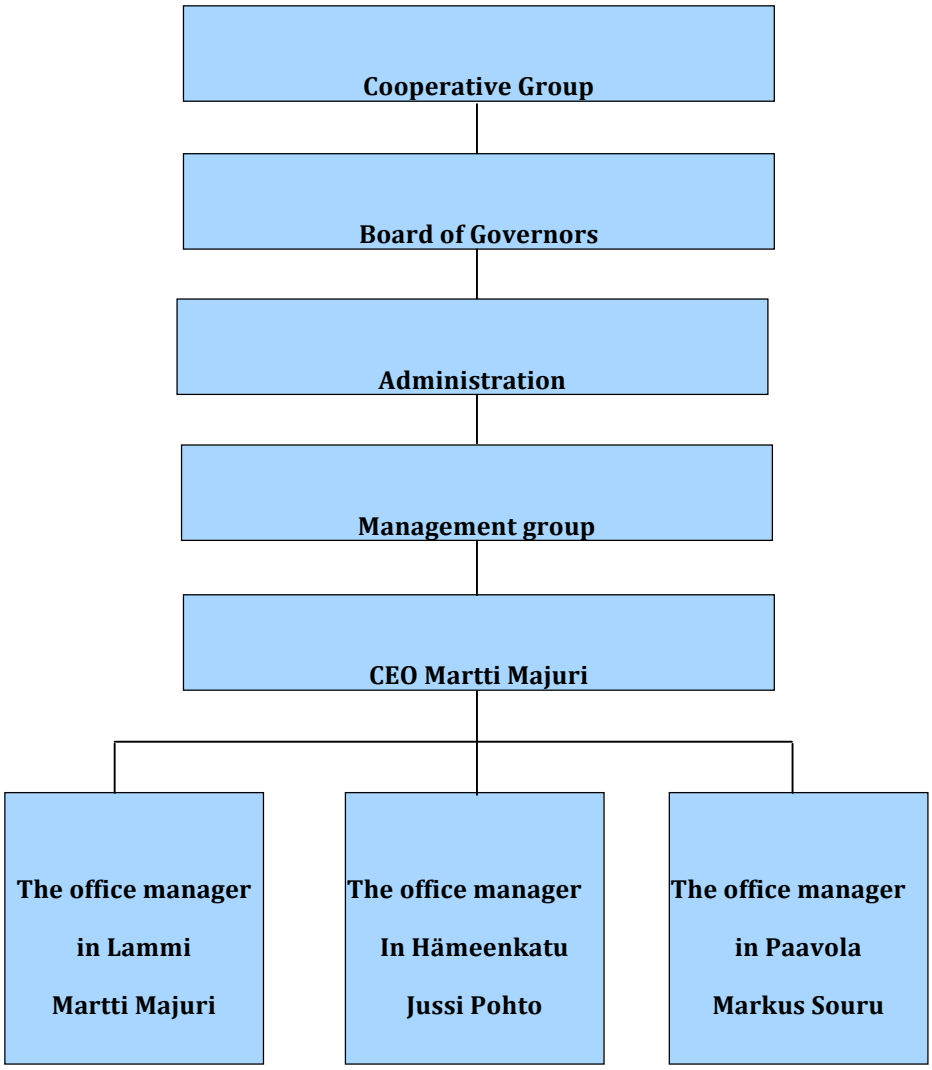


Figure 6: Organization structure of Lammin Osuuspankki Oyj (Source: the authors)

According to Lammin Osuuspankki (2007) The CEO of Lammin Osuuspankki is Martti Majuri. He employs two office managers, in Lahti Hämeenkatu office manager Jussi Pohto and in Paavola office manager Markus Souru. Jussi Pohto is

representative service manager for all the Lammin Osuuspankki offices. The bank has 16 employees apart from the part-time employees and summer trainees. The chief executive officer is responsible for administrative operations at the bank. He takes care of public trading and all the issues related to that, as well as distribution of an estate. He also deals with financing and services associated with the law. The CEO together with the manager at Hämeenkatu office is responsible for savings, credits and payments. The manager at Paavola office is responsible for marketing as well as he deals with the different operations at his branch. The main difference between the offices in Lahti and Lammi is that the office employees have different responsibilities. In Lahti, the employees are responsible for savings, credits and payments mainly and in Lammi they are responsible for all those things but in addition they deal with notaries, phone service and the operation of the club called Kultaisen Iän Kerho.

4.2 Findings from the primary data

4.2.1 Findings from the interview

The following information is regarding Hämeenkatu and Paavola branches from the interviews.

4.2.1.1 Hämeenkatu and Paavola branches

The following information is completely based on the interviews with the Lammin Osuuspankki branch managers at Hameenkatu and Paavola branches e.g. Jussi Pohto and Markus Souru. Both the bank branches belong to the local cooperative bank group Lammin Osuuspankki. Jussi Pohto is the manager for Hämeenkatu branch and Markus Souru for Paavola branch. In addition, the authors have interviewed one of the Hämeenkatu employees to get more detailed information from employee perspective about the things happening at the bank, which is also included in this chapter.

According to Jussi Pohto (Lammin Osuuspankki Hämeenkatu branch manager) the Hämeenkatu branch of Lammin Osuuspankki is located in the centre of Lahti in Hämeenhelmi shopping mall. According to Markus Souru (Lammin Osuuspankki Paavola branch manager) the Paavola branch is located in Anttila shopping mall, in the centre of Lahti. According to Pohto and Souru, the both branches have independence in performing its operations and the branch manager has the responsibility to look after all the business operations and decision making involved on a day to basis. These branches are small entities without separate departments, and the manager is responsible for his own branch costs, but the administration will hold the final decision power related to this. The manager also looks after the resource allocation inside the branch and has to ensure that each of his staff members has the right resources to perform his job effectively.

According to Pohto, Hämeenkatu branch is responsible for savings, credits and payments. According to Souru, Paavola branch has the same responsibilities but

in addition the branch manager Souru is taking care of all the marketing issues in Lammin Osuuspankki. The CEO at the main office in Lammin instead is responsible for administrative operations at the bank. He takes care also public trading and all the issues related to that, as well as distribution of an estate. He also deals with financing and services associated with the law. According to Souru and Pohto, the accounting has been outsourced, and the branches are using Pp-accounting. All the employees are cross-trained on all the different activities and operations at the bank so they are aware of all the operations. This assists them to manage the bank operations in case one of the employees isn't able to make it to work for some reason.

According to Souru and Pohto, the manager Jussi Pohto in Hämeenkatu branch employes three permanent employees under him. In addition, the Hämeenkatu branch has two part-time employees who work there beside of the school. Overall the Hämeenkatu office has two tellers and two trainees and the manager working there. In Paavola instead, there are two permanent employees and one part-time employee as well as the manager. Paavola branch has also summer time employees during the summers working there, and both branches have had over the last two years many internship and trainee programs at the bank too and emphasis is placed on making the trainees aware of the different operations and functions of the bank. In general, the permanent employees are working 37 hours per week, and the part-time employees as much as they can in practice. The Hämeenkatu office used to have five permanent employees but since the employee turnover is quite high at the moment the branch only has three permanent employees.

According to Souru and Pohto, all the employees are receiving a basic salary as well as bonuses based on the performance. The salary of the managers of Lammin Osuuspankki is based on their agreement. For other staff members it's based on their contract, which is signed when they are recruited. The administration of Lammin Osuuspankki is responsible for determining the salaries of all the employees. According to Tiina Castren (Lammin Osuuspankki Hämeenkatu employee), the permanent employees get 2000 Euros as their basic salary per month, and the part-time employees around 1600 Euros per month. According to Souru and Pohto, the employees can negotiate their salaries with the branch manager in case they feel it should be improved and he will suggest improvements to the administration then, which holds the final decision power. In addition the basic salary, the employees receive bonuses based on their performance. These bonuses are quite big ones, and they are directly related to the fact how well the employee sells. The employees also get bonuses when they reach they own goals, which they have set. This has been made possible to the employees by the program Assi, where they can follow they own selling amounts and compare it with the goals they have set. Overall, the monetary bonuses given the employees annually are huge sums from the bank. According to Tiina Castren, the benefits can even be one fourth out of the employees' basic salaries annually.

According to Souru and Pohto, both branch employees also receive non-monetary incentives in terms of massage, swimming and gym as well as sports

events. The managers are allowed to have work phoning advantage, as well as pension coverage and health insurance coverage. The health insurance and pension coverage is offered to all the permanent employees and covers hospital care, maternity care and major medical care. The facility to have an internet connection is offered to everyone. The employees are given lunch tickets at five Euros each what is a subsidized rate and these passes can be used at some restaurants near the bank during the daily 20minute lunch break. Other than this the employees also have a 5minute coffee break as well. In addition, according to Tiina Castren the employees are allowed to keep the lunch and coffee breaks whenever they want during the working times. Furthermore, the bank is offering dinners and social gatherings monthly as non-monetary benefits to the employees as well as some trips abroad.

According to Souru and Pohto, the Hämeenkatu and Paavola branch focuses a lot on training of employees. The branches places a lot of emphases on ensuring their employees are adequately trained to effectively and efficiently perform their job tasks. Furthermore, usually the managers make long-term contracts with the employees, at least for 3-5 years because it takes normally two years to train and teach the new employee. There is a huge amount of money invested in training the employees annually and the training is done mainly at the bank as on the job training and also through employing outside trainers. Outside trainers are employed to train employees on com-services so they can communicate effectively over the phone with the customers.

The employees are encouraged to get more customers for the bank and develop existing customers and this improves their salary as well depending on how many new customers they bring to the bank. The both branches offer online training courses to their staff members as well. The online resource also has training material for the staff to get trained on different things including work safety procedures and the employees take advantage of this.

According to Souru and Pohto, during the daily bank operations the employees take advantage of Sonetti the internal bank intranet as well as email and Internet for communication purposes at Hämeenkatu and Paavola branch. The phone is used as well for communication, but since the offices are so small and the employees sit so close to each other, face-to-face communication is far more comfortable and faster. According to Tiina Castren, the main communication media used in the branches is internal intranet Sonetti. According to Souru and Pohto, there are weekly and monthly meetings in which the work affairs are discussed and solutions found for the arisen work issues. The weekly meeting are held inside the branches and the monthly ones concern all the Lammin Osuuspankki employees. The manager of the branch give feedback to the employees in the meetings and an annual plan is also followed by which there are meetings in which the employees can suggest to the manager how he can develop himself too. From time to time the employees are also given an opportunity to give anonymous feedback by questionnaire to the Lammin Osuuspankki managers. The feedback process from the employees to the managers also takes place. The weekly meetings allow the manager to go through things with his staff members feels are important and need more focus

on and looks at all problems relating to managing the business affairs inside the branch. However the managers keep an open door policy for their employees and in general the employees are allowed to come to them to discuss issues whenever required.

The manager Jussi Pohto and Markus Souru allow the employees to select their goals individually and looking at the past performance of the employee they allow them to self decide about their own targets. Jussi Pohto usually encourages the employees to reach the goals by talking about how important reaching the goals is to the bank in economic means. A lot of emphasis is placed on ensuring that these targets and goals are achieved. The salary being given based on performance also encourages the employees to strive hard towards achieving the targets and goals agreed upon. The managers are encouraging and assisting the employees in every way to help them achieve their targets and reward them if they sell well and appreciate all ideas for development. There are annual feedback and development meetings as well and the manager's look at how they can satisfy and motivate their employees more in them. Even then the staff member's career development is a big challenge for the bank and the bank hasn't worked on developing the career plans for their employees.

The computers and machines used in the daily operations at the bank, the branch purchase from AB SAMLINK and this company is responsible for covering the maintenance and technical problems with the machines.

During the recruitment process the bank employs interviews as well as different tests to check the aptitude and temperament of the candidate to work at the bank. It is checked how well the candidate will be able to do the job as well as her/his level of commitment, hard working nature and their ambition.

4.3 Findings and analysis based on survey and interview data

The findings from the interviews and from the survey conducted for employees of Hämeenkatu and Paavola branches are being analyzed under the following headings.

4.3.1 Background and General Questions

From the interview findings the authors found that there are three part-time employees and five permanent employees working at the bank branches. According to the dynamic triangle of motivation, the employees have individual priorities and preferences about the intrinsic and extrinsic factors that are affecting them at individual, organizational and cultural level. The analysis looks at the preferences; importance and levels of satisfaction of these factors.

Overall from the general questions asked in the survey, almost all the respondents are proud to work for Lammin Osuuspankki and find the work environment and the co-workers there as the main reasons for working for Lammin Osuuspankki. The majority of the employees see themselves working

for Lammin Osuuspankki even after the next 12 months and plans to continue working for the bank. The majority of the employees consider working for Lammin Osuuspankki even if they get a better offer from a competitor bank. However for a minority the benefits, the work tasks being offered and the opportunity for career growth being offered to them from a competitor bank might make them leave Lammin Osuuspankki for the competitor. It is seen from the responses from the employees that for the part time employee's better opportunities for career growth, more salary and benefits are reasons behind them, wanting to think about shifting to a competitor bank. However for permanent employees almost all of them do not consider changing their work place for a better salary. Therefore the authors can see that for part time employees salary plays a much more important role compared to permanent employees to make them want to stay with Lammin Osuuspankki. The part time employees are paid less compared to permanent employees and do not have the same security of job and benefits as the permanent employees.

The survey revealed the following details regarding the preferences, importance and levels of satisfaction with the motivation factors effecting the employee's motivation at Hämeenkatu and Paavola branches in Lahti.

4.3.2 Preference

4.3.2.1 Preferences for Physical, Mental and Social Dimensions

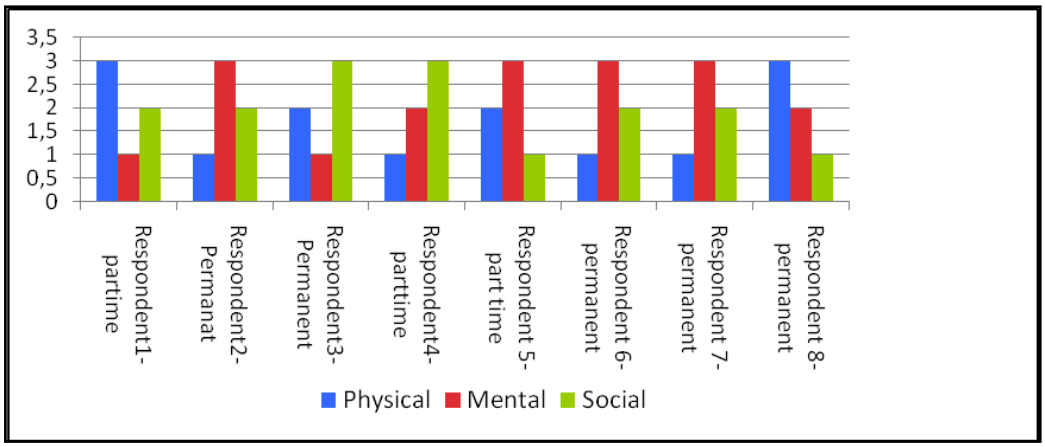


Figure 7: The preferences of Physical, Mental and Social Dimensions. 1 on y-axis represents highest preference, 2 represents middle preference and 3 represents lowest preference.

According to figure 7 the findings and the analysis reveal the following

Highest Preference

The majority of the employee's e.g.4 consider physical dimension as their highest preference compared to 2 who consider mental factors and 2 who consider social factors as the highest preference.

It is analyzed that physical dimension has the highest preference overall among the employees compared to preference for social and mental dimension.

Middle Preference

The majority of the employees e.g. 4 consider social dimension as the middle highest preference compared to 2 for mental dimension and 2 for physical dimension.

It is analyzed that social dimension has the middle preference overall among the employees compared to physical and mental dimensions.

Lowest Preference

The majority of the employees e.g. 4 consider mental dimension to have the lowest preference compared to 2 for social and physical dimensions.

It is analyzed that mental dimension has the lowest preference among the employees compared to physical and social dimensions.

Dynamic triangle of motivation

The respondent's preferences towards social, mental and physical dimensions reflect their personality's inclination towards these factors. According to the dynamic triangle of motivation the physical dimension will overlap mental

dimension more compared to social dimension considering dynamicity of motivation because of constant influence at individual, organizational and cultural level at Hämeenkatu and Paavola branches.

4.3.2.2 Preferences in Physical Dimensions

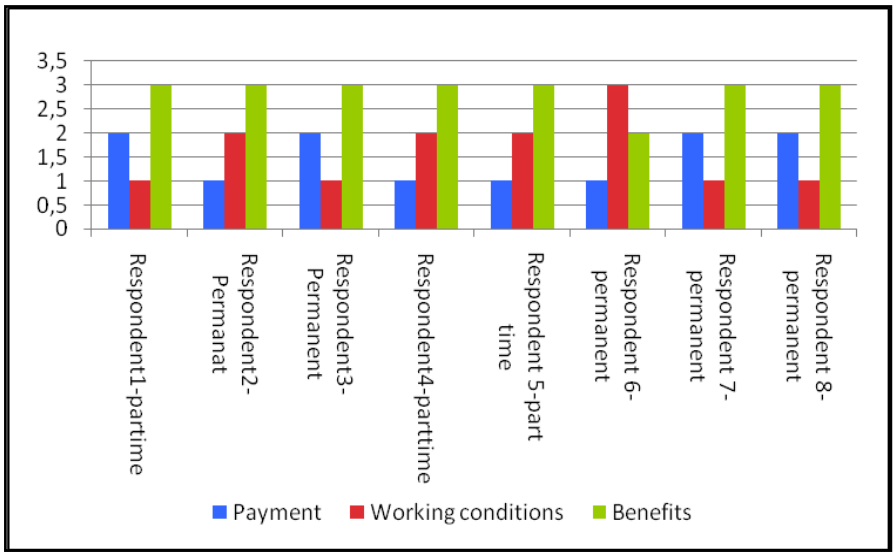


Figure 8: The preferences in Physical Dimension. 1 on y-axis represents highest preference, 2 represents middle preference and 3 represents lowest preference.

According to figure 8 the findings and analysis reveal that

Highest Preference and Middle preference

Overall equal number of employee's e.g.4 each considers payment and working conditions as their highest preference. However, in order to find out the higher preference factor between the two we see that 4 out of 8 employees ranked payment as second highest preference and 3 out of 8 employees ranked working conditions as the second highest preference. In addition 1 respondent ranked working conditions as the lowest preference, and none did it with payment.

Therefore it is analyzed that payment has the higher preference compared to working conditions. Working conditions has middle preference in the physical dimension.

Lowest Preference

7 out of 8 employees ranked Benefits as the lowest preferences in the physical dimension. Therefore it is analyzed that overall benefits have the lowest preference in the physical dimension.

Dynamic triangle of motivation

The respondent's preferences towards payment, working conditions and benefits reflect their personality's inclination towards the physical factors.

According to the dynamic triangle of motivation the payment overlaps benefits more compared to working conditions considering dynamicity of motivation because of constant influence at individual, organizational and cultural level at Hämeenkatu and Paavola branches.

4.3.2.3 Preferences in Social Dimension

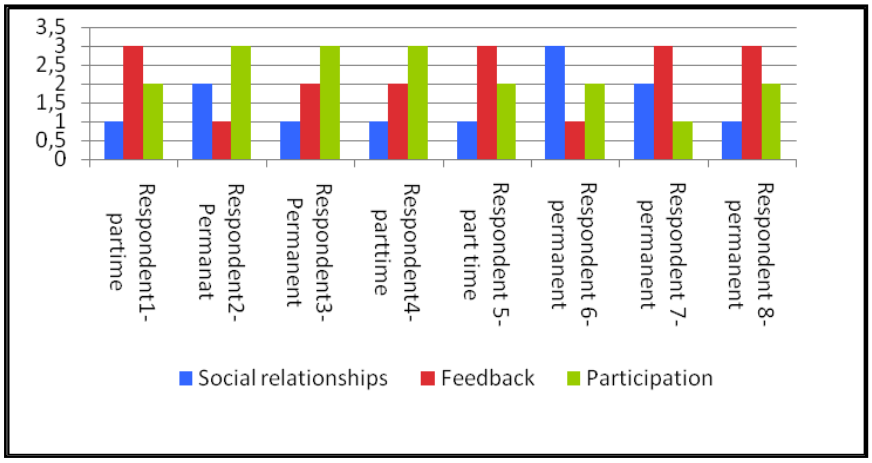


Figure 9: The preferences in Social Dimension. 1 on y axis represents highest preference, 2 represents middle preference and 3 represents lowest preference

According to the figure 9 the findings and the analysis reveal that

Highest preference

Overall majority of the employees e.g. 5 consider social relationship as having highest preference compared to either feedback or participation factors. Preference for social relationship is dominant compared to preference for feedback and participation.

It is analyzed that overall social relationships holds the highest preference in social dimension for the employees at Hämeenkatu and Paavola branches.

Middle preference

Overall majority of the employee's e.g.4 consider participation as having the second highest preference compared to feedback and social relationships. Preference for participation is the second most dominant compared to preference for feedback and social relationships.

It is analyzed that overall participation has the middle preference in social dimension for the employees at Hämeenkatu and Paavola branches.

Lowest preference

Overall majority of the employees e.g. 4 consider feedback to have the lowest preference compared to social relationships and participation. The preference for feedback is the least dominant compared to preference for participation and social relationships.

It is analyzed that overall feedback has the lowest preference in social dimension for the employee's employees at Hämeenkatu and Paavola branches.

Dynamic Triangle of Motivation

The employee's preferences towards social relationship, feedback and participation reflect their personality's inclination towards the social factors. According to the dynamic triangle of motivation the social relationships overlaps feedback more compared to participation considering dynamicity of motivation because of constant influence at individual, organizational and cultural level at Hämeenkatu and Paavola branches.

4.3.2.4 Preferences in Mental Dimension

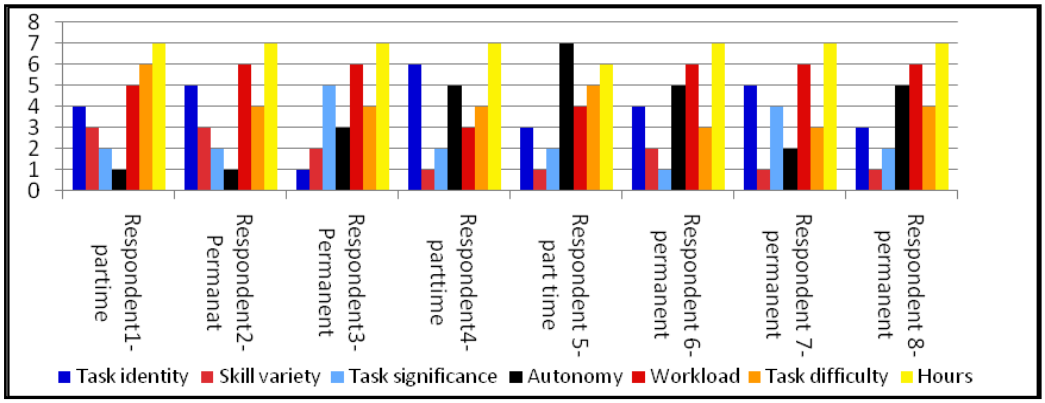


Figure 10: The preferences of Mental Dimensions. 1 on y-axis represents highest preference, 2 represents middle preference and 3 represents lowest preference.

According to figure 10 the findings and analysis reveal

1st Highest Preference

Overall the majority of the employees' e.g 4 consider's skill variety as the 1st highest preference compared to task identity, task significance, autonomy, workload, task difficulty and work hours. Preference for skill variety is most dominant compared to preference for task identity, task significance, autonomy, workload, task difficulty and work hours.

It is analyzed that skill variety holds the 1st highest preference for the employees at Hämeenkatu and Paavola branches.

2nd Highest Preference

Overall the majority of the employee's e.g 5 considers task significance as holding the 2nd highest preference compared to task identity, task significance, autonomy, workload, task difficulty and work hours. Preference for task significance is more dominant compared to preferences for task identity, task significance, autonomy, workload, task difficulty and work hours.

It is analyzed that overall task significance holds the 2nd highest preference for

employees at Hämeenkatu and Paavola branches.

3rd Highest Preference

Overall the authors see that for the employee's skill variety already holds the 1st highest preference that allows leaving it out of the analyses to determine the 3rd highest preference factor. 2 out of 8 employees ranked task identity as well as task difficulty as the 3rd highest preference. In addition, 1 respondent ranked autonomy and 1 ranked workload as the 3rd highest preference so the preferences for the 3rd highest factor for employees are the same for task identity and task difficulty. From the figure 4 the authors see that 2 respondents ranked autonomy as the 1st highest preference factor, 1 as the 2nd highest preference factor and 1 as the 3rd highest preference factor. Therefore 3 respondents ranked autonomy higher than 3rd highest preference. However for task identity only 1 respondent ranked it as 1st highest preference and in task difficulty no respondent ranked it as 1st or 2nd highest preference. So the authors can see that autonomy holds higher preference compared to task difficulty and task identity for the 3rd highest preference position. The preference for task autonomy is more dominant compared to preferences for task identity, task significance, workload, task difficulty and work hours.

It is analyzed overall that autonomy holds the 3rd highest preference in mental dimension for the employees at Hämeenkatu and Paavola branches.

4th Highest Preference

Overall majority of the employee's e.g.4 consider task difficulty as the 4th highest preference compared to task identity, skill variety, task significance, autonomy, workload and work hours. Preference for task difficulty is more dominant compared to preference for task identity, workload, task difficulty and work hours.

It is analyzed overall that task difficulty holds the 4th highest preference in mental dimension for the employees at Hämeenkatu and Paavola branches.

5th Highest Preference

Overall the authors see that for the employee's autonomy already holds the 3rd highest preference that allows leaving it out of the analyses to determine the 5rd highest preference factor. Overall 5 out of 8 employees ranked workload as the 6th highest preference and this is ranked lower in preference compared to task identity. For work hours 7 out of 8 employees ranked it for 7the highest preference. So we see that task identity is the 5th highest preference factor. Preference for task identity is more dominant compared to preference for workload, and work hours.

It is analyzed overall that task identity holds the 5th highest preference in mental dimension for the employees at Hämeenkatu and Paavola branches.

6th Highest Preference

Overall the authors see that the majority of the employee's e.g.5 ranked workload for the 6th highest preference. 1 employee ranked task difficulty and 1 ranked work hours for 6th highest preference. So we see that workload is the 6th highest preference factor. Preference for task identity is more dominant compared to preference for work hours.

It is analyzed that overall workload holds the 6th highest preference in mental dimension for the employees at Hämeenkatu and Paavola branches.

7th Highest Preference

Overall the authors see that majority of the employee's e.g.8 ranked work hours as the 7th highest preference.1 employee ranked autonomy for the 7th highest preference but autonomy already has the 3rd highest preference. Work hours are the least dominant factor out of all the factors in the mental dimension.

It is analyzed that overall work hours holds the 7th highest preference in mental dimension for the employees at Hämeenkatu and Paavola branches.

Dynamic Triangle of Motivation

The employee's preferences towards task identity, skill variety, task difficulty, task significance, autonomy, workload and work hours, reflect their personality's inclination towards the mental dimension.

4.3.3 Importance

4.3.3.1 Importance of Factors inside Social Dimension

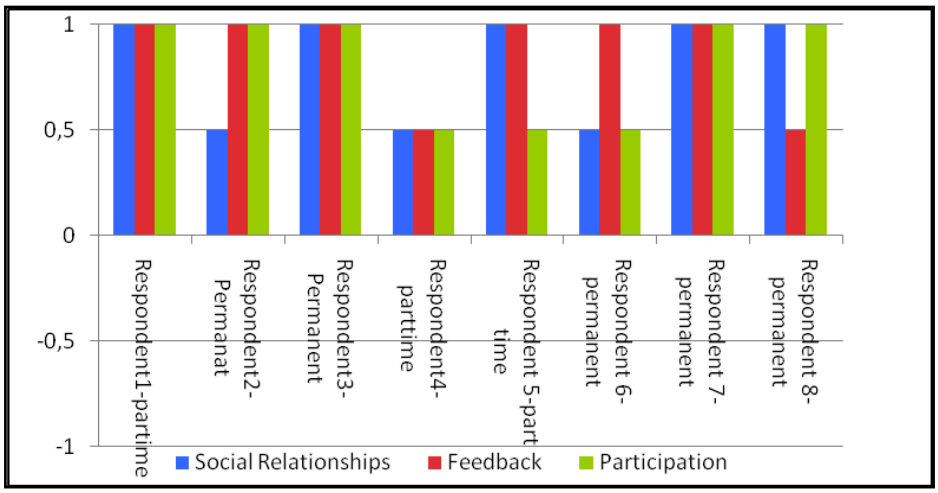


Figure 11: The importance of factors inside social dimension. 1 on y axis represents extremely important 0.5 slightly important 0 neutral -0.5 slightly important and -1 extremely unimportant.

According to figure 11 the authors see the following

Social Relationships

Overall the authors see that the majority of the employee's e.g.5 out of 8, consider social relationships to be extremely important to them as a motivator factor. However 3 out of 8 employees consider social relationships to be slightly important.

So the authors see that overall social relationship holds a lot of importance for all the employees at Hämeenkatu and Paavola branches.

Feedback

Overall the authors see that the majority of the employees e.g. 6 out of 8, consider feedback to be extremely important to them as a motivator factor. However 2 out of 8 employees consider feedback to be slightly important.

So the authors see that overall feedback holds a lot of importance for all the employees at Hämeenkatu and Paavola branches.

Participation

Overall the authors see that majority of the employees e.g. 5 out of 8, consider participation to be extremely important to them as a motivator factor. However 3 out of 8 consider participation to be slightly important to them.

So the authors can see overall that participation holds a lot of importance for employees at Hämeenkatu and Paavola branches.

Dynamic Triangle of Motivation

The dynamic triangle of motivation looks at the values, attitudes and the needs that influence motivation for employees. The breakdown of the importance shows the importance of the needs relating to the factors inside the social dimension in the mind of the employees.

The degrees of importance of the factors inside the social dimension have been revealed and feedback highlighted as the highest number of people rated it as extremely important to them as the motivator factor.

4.3.3.2 Importance of Factors inside Physical Dimension

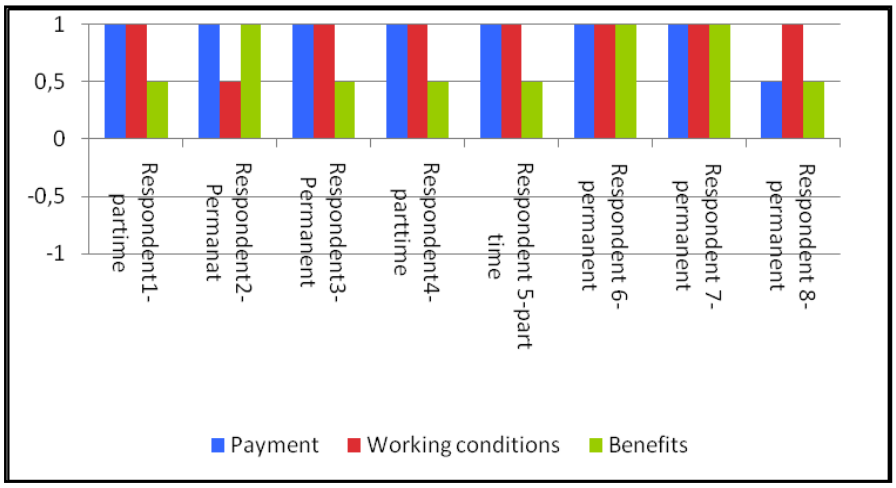


Figure 12: The importance of factors inside physical dimension. 1 on y-axis represents extremely important, 0.5 slightly important, 0 neutral, -0.5 slightly important and -1 extremely unimportant.

According to figure 12 the authors see the following

Payment

The majority of the employees e.g. 7 out of 8 consider payment to be extremely important to them as a motivator factor. The remaining 1 out of 8 employees consider payment to be slightly important.

So the authors see that overall payment holds a lot of importance for all the employees at Hämeenkatu and Paavola branches.

Working conditions

The majority of the employees e.g. 7 out of 8, consider working conditions to be extremely important to them as a motivator factor. However 1 out of 8 respondents consider working conditions to be slightly important.

So the authors see that overall working conditions hold a lot of importance for all the employees at Hämeenkatu and Paavola branches.

Benefits

The majority of the employee's e.g.5 out of 8 considers benefits to be slightly

important to them as a motivator factor. However 3 out of 8 respondents consider benefits to be extremely important.

So the authors see that overall benefits hold importance for all the employees at Hämeenkatu and Paavola branches.

Dynamic Triangle of Motivation

The dynamic triangle of motivation looks at the values, attitudes and the needs that influence motivation for employees. The breakdown of the importance shows the importance of the needs relating to the factors inside physical dimension in the mind of the respondent.

4.3.3.3 Importance of Factors inside Mental Dimension

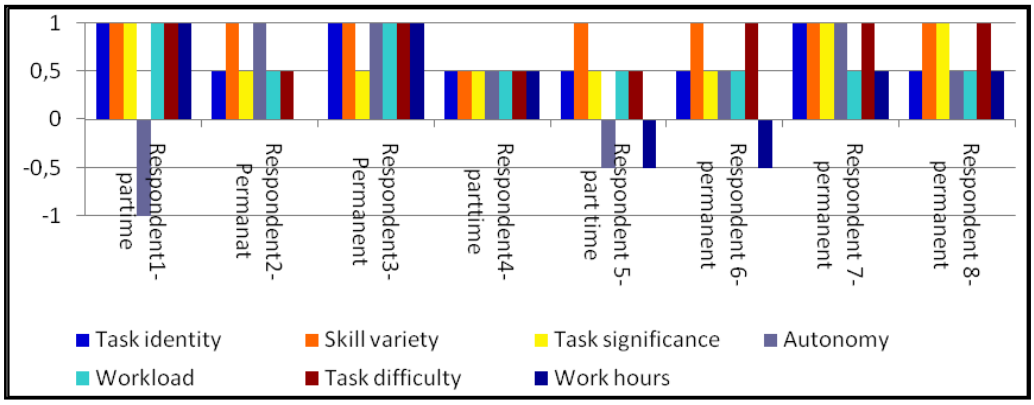


Figure 13: The importance of factors inside mental dimension. 1 on y axis represents extremely important 0.5 slightly important 0 neutral -0.5 slightly important and -1 extremely unimportant.

According to figure 13 the authors see the following

Task Identity

Overall the majority of the employees e.g. 5 out of 8 consider task identity to be slightly important to them as a motivator factor. However 3 out of 8 respondents consider task identity to be slightly important.

So the authors see that overall task identity holds importance for all the employees at Hämeenkatu and Paavola branches.

Skill Variety

Overall the majority of the employees e.g. 7 out of 8, consider skill variety to be extremely important to them as a motivator factor. However 1 out of 8 employees consider skill variety to be slightly important.

So the authors see that overall skill variety holds a lot of importance for all the employees' at Hämeenkatu and Paavola branches.

Task Significance

Overall the majority of the employees e.g. 5 out of 8 consider task significance to be slightly important to them as a motivator factor. However 3 out of 8 respondents consider task significance to be extremely important.

So the authors see that overall task significance holds importance for all the employees at Hämeenkatu and Paavola branches.

Autonomy

Overall the majority of the employees e.g. 6 out of the 8 consider autonomy to be important to them. However 2 out of the 8 employees do not find autonomy to be important.

Overall the authors see that general autonomy holds importance for the employees at Hämeenkatu and Paavola branches.

Task difficulty

Overall the majority of the employees e.g. 5 out of 8 respondents consider task difficulty to be extremely important to them as a motivator factor. However 3 out of 8 respondents consider task difficulty to be slightly important.

So the authors see that overall task difficulty holds a lot of importance for all the employees at Hämeenkatu and Paavola branches.

Workload

Overall the majority of the employees e.g. 6 out of 8 consider workload to be slightly important to them as a motivator factor. However 2 out of 8 respondents consider workload to be extremely important.

So the authors see that overall task identity holds a lot of importance for all the employees at Hämeenkatu and Paavola branches.

Work hours

Overall the majority of the employees e.g. 6 out of 8 consider work hours to be important to them. However 2 out of 8 consider work hours to not be important.

So the authors see that overall work hours hold a lot of importance for employees at Hämeenkatu and Paavola branches.

Dynamic Triangle of Motivation

The dynamic triangle of motivation looks at the values attitudes and the needs that influence motivation for employees. The breakdown of the importance shows the importance of the needs relating to the factors inside mental dimension in the mind of the employees.

4.3.4 Satisfaction-Physical factors

4.3.4.1 Payment

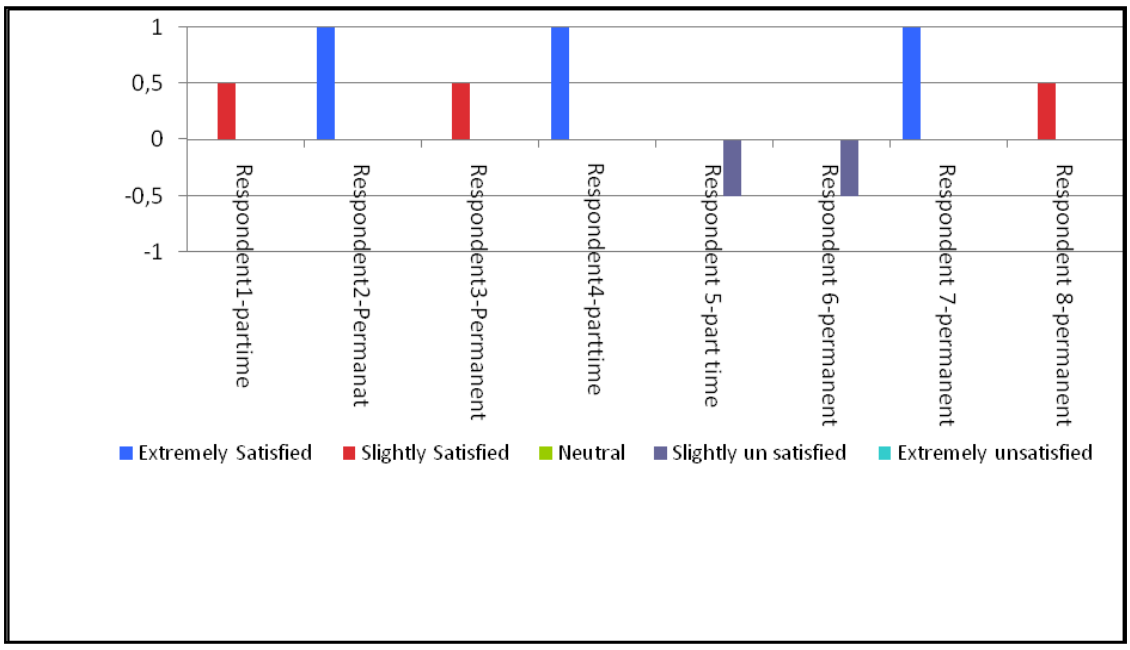


Figure 14: The overall satisfaction with payment. 1 on y axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied.

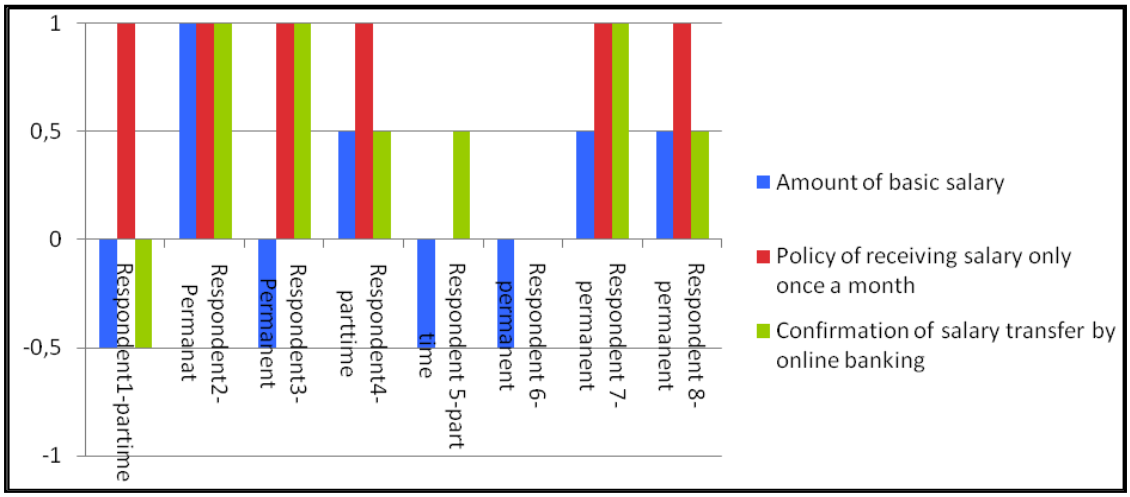


Figure 15: The satisfaction of constituent in payment. 1 on y axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied.

According to figure 14 and figure 15 the authors see the following

Overall Satisfaction with Payment

Overall 3 out of 8 employees are extremely satisfied with payment overall at the branches but when looking at the constituting factors inside payment it is found that the employees are not extremely satisfied with all the factors inside it.

Overall 3 out of the 8 respondents are slightly satisfied with payment and 2 out of 8 slightly unsatisfied so for them too there is still margin for improvement to increase their satisfaction with payment.

Overall the authors can see that the majority of the respondents need improvement in payment to increase their overall satisfaction with it to in effect improve their motivation.

According to figure 15 the authors see that

Amount of basic salary

Overall the majority of the employees e.g. 7 out of the 8 respondents need improvement in their amount of basic salary. Only 1 out of the 8 respondents is extremely satisfied with her/his basic salary and does not need further improvement in the amount of basic salary he/she is receiving.

In addition from the responses to the open ended questions the authors found that both permanent and part time employees want to have more basic salary.

So overall the authors see that the amount of basic salary needs improvement to increase the employee's satisfaction with payment.

Policy of receiving salary only once a month

Overall the majority of the employees e.g. 6 out of 8 are extremely satisfied with the policy of receiving salary only once a month. The minority e.g 2 out of 8 is

neutral and indifferent about it.

So overall, the authors see that there is no need for improving policy of receiving salary once a month.

Confirmation of Salary Transfer by Online Banking

Overall 3 employees are extremely satisfied with confirmation of salary transfer by online banking and don't need further improvement in it.

However 3 employees are slightly satisfied and 1 slightly unsatisfied with confirmation of salary transfer by online banking and need improvement to make their satisfaction regarding it higher.

So the authors see that 4 of the employees feel the need to have an improvement in the confirmation of salary transfer by online banking and one is indifferent about it. So the margin for improvement in confirmation of salary transfer by online banking is there for 4 out of the 8 employees.

Adapted Job Characteristic Model

Overall according to the adapted job characteristic model satisfaction with payment will lead to higher employee motivation. There is a margin for improvement in the amount of basic salary and confirmation of salary transfer by online banking to make the satisfaction of the respondents with these factors higher to in effect improve their motivation.

4.3.4.2 Working Conditions

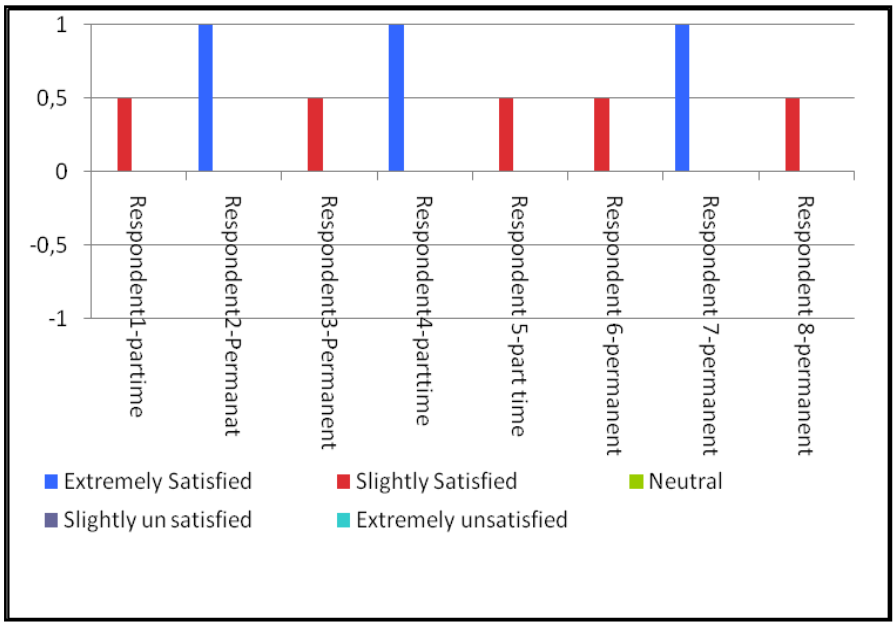


Figure 16: The overall satisfaction with working conditions. 1 on y axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied

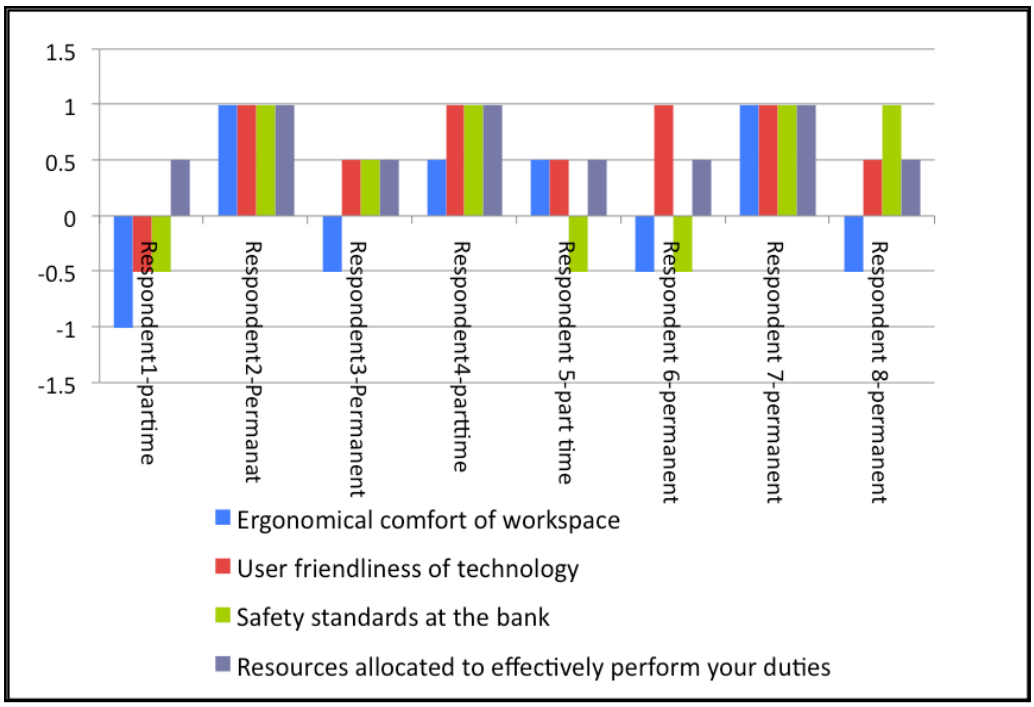


Figure 17: The satisfaction of constituent in working conditions. 1 on y-axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied.

According to figure 16 and figure 17 the authors see the following

Overall Satisfaction with Working Conditions

Overall the majority of employees e.g.5 out of 8 are slightly satisfied with the working conditions at the branches and the minority e.g.3 out of 8 are extremely satisfied with them. However the employees who are extremely satisfied with working conditions are not extremely satisfied with all the factors that constitute working conditions and the same applies for employees who are slightly satisfied.

So the authors see that overall there is margin for improvement in working conditions to increase the satisfaction of the employees with it and in effect improve their motivation.

From figure 17 the authors see the following

Ergonomical Comfort of the Workspace

Overall half of the respondent's e.g.4 out of 8 are unsatisfied with ergonomical comfort of the workspace and it is having a negative impact on the overall satisfaction with working conditions.

Also 2 respondents are slightly satisfied with ergonomical comfort of the workspace and for them ergonomical comfort of workspace is lacking in having sufficient positive impact on overall satisfaction with working conditions for these 2 employees.

The authors see that overall 6 employees require an improvement in the ergonomical comfort of the workspace to improve their overall satisfaction with working conditions.

In addition according to the responses to the open-ended questions in the survey 3 respondents desired that the workspace should be organized in a better way. The employees expressed their discomfort with the furniture in the workspace especially with the work chairs and stated that they do not have back rests and arms rests. The employees expressed that the privacy in the bank branches is not the best for the employees because there is open view into the bank from the street through the glass windows.

So overall there is still margin for improvement in the ergonomical comfort of the workspace for the employees at Hämeenkatu and Paavola branches.

User friendliness of Technology

Overall the authors see that 4 employee out of 8 are extremely satisfied with the user friendliness of the technology and do not need further improvement in it.

However 3 out of 8 employees are slightly satisfied with user friendliness of the technology and this is lacking in sufficient positive impact on overall satisfaction with working conditions.

Also 1 employee out of 8 is slightly unsatisfied with the user friendliness of the technology and this is having a negative impact on overall satisfaction with working conditions.

Overall half of the employee's e.g. 4 require an improvement in the user friendliness of technology to improve their overall satisfaction with working conditions to in effect improve their motivation.

Safety Standards at the Bank

Overall half of the employees e.g. 4 out of 8 are extremely satisfied with the safety standards and do not need further improvement in it.

However 1 out of the 8 employees is slightly satisfied with the safety standards at the bank and this is lacking in having sufficient positive impact on his/her overall satisfaction with working conditions.

3 out of 8 employees are slightly unsatisfied with safety standards at the bank and this is having a negative impact on overall satisfaction with working conditions.

According to the response to the open-ended questions in the survey the employees have expressed that they are not informed enough about the safety standards at the bank.

Overall the authors see that half of the respondent's e.g 4 requires an improvement in the safety standards at the bank to improve their overall satisfaction with the working conditions to in effect improve their motivation.

Resources allocated to effectively perform your duties

Overall the majority of the employee's eg.5 are slightly satisfied with the resources allocated to effectively perform their duties at work. This is lacking in having sufficient positive impact on overall satisfaction with working conditions for these employees.

However 3 out of 8 employees are extremely satisfied with the resources allocated to effectively perform their duties and do not require furthur improvement in the resources allocated to them.

So the authors see that overall there is margin for improvement in the resources allocated to effectively perform the duties for the majority of the employees.

Job Characteristic Model

Overall according to the adapted job characteristic model satisfaction with working conditions will lead to higher employee motivation. There is a margin for improvement in the ergonomical comfort of the workspace, the user friendliness of the technology, safety standards at the banks and resources allocated to effectively perform their duties to make the satisfaction of the employees with these factors higher to in effect improve their motivation.

4.3.4.3 Benefits

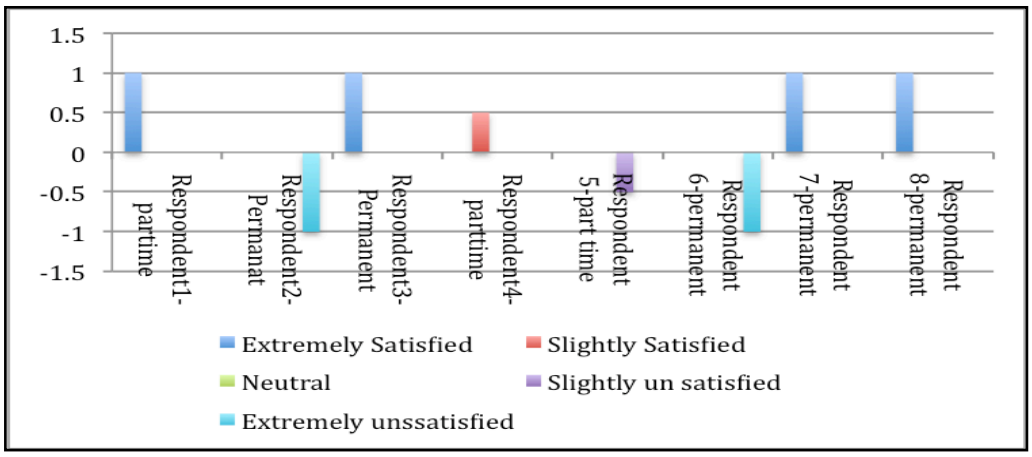


Figure 18: The overall satisfaction with benefits. 1 on y axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied.

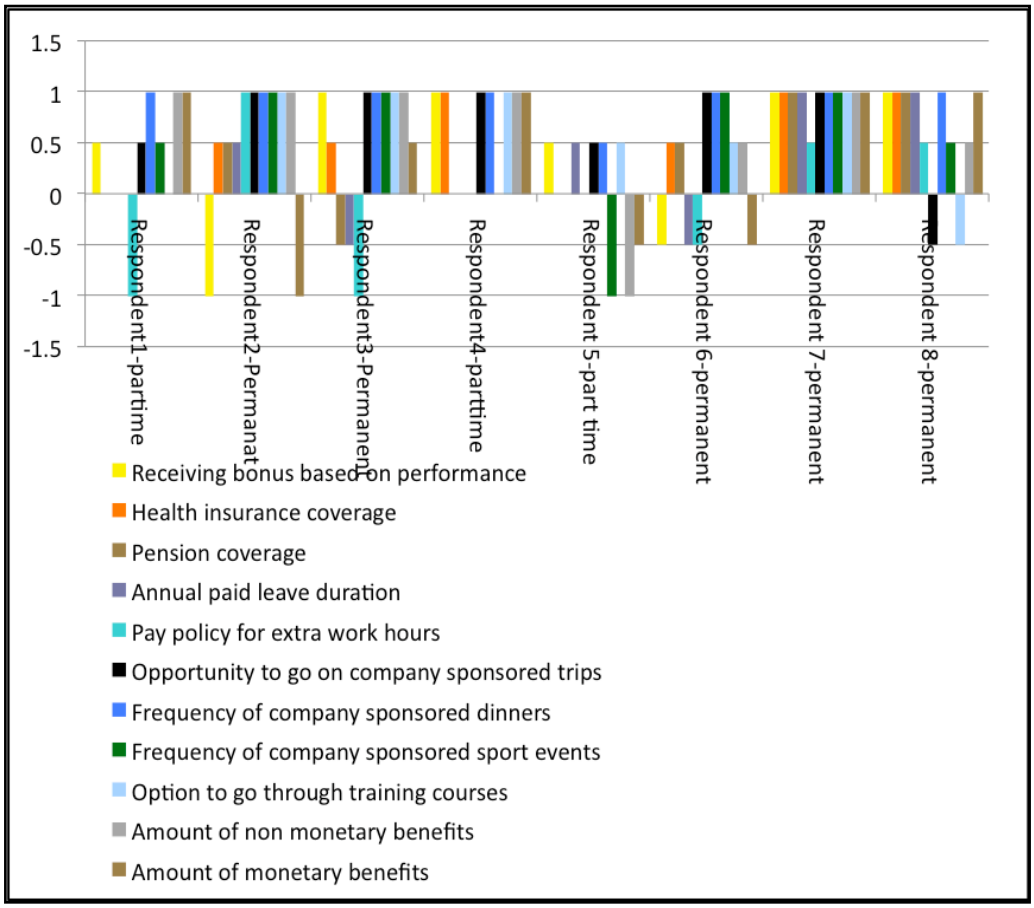


Figure 19: The satisfaction of constituent benefits. 1 on y axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied.

According to figure 18 and figure 19 the authors see the following

Overall Satisfaction with Benefits

Overall 4 out of 8 employees are extremely satisfied with benefits overall but are not extremely satisfied with all the factors inside benefits. Therefore there is margin for improvement in the factors inside benefits to further increase the overall satisfaction of the employees.

Also 1 of the employees is slightly satisfied with benefits and this is lacking in having sufficient positive impact on his/her overall satisfaction with benefits.

And 2 of the respondents are extremely unsatisfied and 1 slightly unsatisfied with benefits overall and this is having a negative impact on overall satisfaction with benefits at the branches.

So overall that for the majority of the respondents there is a margin for improvement in the benefits to increase their overall satisfaction with benefits and in effect improve their motivation.

From figure 19 the authors see the following

Receiving Bonuses Based on Performance

Overall half of the employees e.g.4 out of 8 are extremely satisfied with receiving bonuses based on performance and do not need further improvement in it.

However 2 employees are slightly satisfied with receiving bonuses based on performance and this is lacking in having sufficient positive impact on overall satisfaction with benefits.

1 employee is slightly unsatisfied and 1 is extremely unsatisfied with receiving bonuses based on performance so for the two it is having a negative impact on their overall satisfaction with the factor and benefits.

Overall the authors see that for half the employees there is still a margin for improvement for the factor 'receiving bonuses based on performance' to increase their overall satisfaction with benefits and in effect improve their motivation.

Pension Coverage

Overall 2 out of 8 employees are extremely satisfied with pension coverage and do not need improvement in it.

However 2 employees are slightly satisfied with pension coverage they receive and this is lacking in having sufficient positive impact on overall satisfaction with the factor and benefits overall.

Also 1 employee is slightly unsatisfied with pension coverage they receive and this is having a negative impact on his/her satisfaction with the factor and benefits overall.

So overall the authors see that out of the 5 employees who responded regarding pension coverage 3 reveal a margin for improvement in the factor to increase their overall satisfaction with it. The three respondents who did not reply were trainees and for them pension coverage does not apply.

Health Insurance Coverage

The authors see that 3 employees are extremely satisfied with health insurance coverage and do not need an improvement in it.

However 3 employees are slightly satisfied with health insurance coverage and this is lacking in having sufficient positive impact on satisfaction with the factor and benefits overall.

Also 2 employees did not respond to health insurance coverage and were both trainees and for them health insurance coverage does not apply.

Overall for 3 out of the 6 employees who responded to health insurance coverage there is still a margin for improvement in it to improve their overall satisfaction with it and in effect improve their motivation.

Annual Paid Leave duration

Overall 1 employee is extremely satisfied with annual paid leave duration and

does not need an improvement in it.

However 3 employees are slightly satisfied with annual paid leave duration and this is lacking in having sufficient positive impact on satisfaction with the factor 'annual paid leave duration' and overall benefits.

Also 2 of the respondents are slightly unsatisfied with annual paid leave duration and this is having a negative impact on overall satisfaction with the factor 'annual paid leave duration' and overall benefits.

Overall the authors see that there is margin for improvement in annual paid leave duration for 5 out of the 8 employees. Therefore annual paid leave duration requires improvement to increase the overall satisfaction of the employees with it and in effect improve their motivation.

Pay Policy for Extra Work Hours

Overall 1 employee is extremely satisfied with pay policy for extra work hours and does not require an improvement in it.

However 1 employee is slightly satisfied with pay policy for extra work hours and this is lacking in having sufficient positive impact on satisfaction with 'pay policy for extra work hours' and overall satisfaction with benefits.

Also 2 employees are slightly unsatisfied and 2 are extremely unsatisfied with pay policy for extra work hours, and this is having a negative impact on satisfaction with the factor 'pay policy for extra work hours' and overall satisfaction with benefits.

And 2 of the employees both of which were trainees did not respond to the extra work hours.

Overall for 5 out of the 6 employees who responded there is still a margin for improvement in pay policy for extra work hours to improve their overall satisfaction with it to in effect improve their motivation.

According to the responses to the open-ended questions in the survey the employees expressed that the extra work hours should be better paid or the employees should have the option to take days off depending on extra hours worked.

Overall the authors see that there is margin for improvement in 'pay policy for extra work hours' for at least 3 of the 6 employees who responded to the survey to improve the employees overall satisfaction with it to in effect improve their motivation.

Opportunity to go on Company Sponsored Trips

Overall 5 out of 8 employees are extremely satisfied with opportunity to go on company sponsored trips and do not need improvement in it.

However 2 employees are slightly satisfied with it and this is lacking in having sufficient positive impact on their satisfaction with 'opportunity to go on company sponsored trips' and overall benefits.

Also 1employee is slightly unsatisfied with opportunity to go on company-sponsored trips and this is having a negative impact on satisfaction with it and overall benefits.

Overall the authors see that for 3 out of the 8 respondents there is still margin for improvement in 'opportunity to go on company-sponsored trips' to increase their overall satisfaction with it to in effect improve their motivation.

Frequency of Company Sponsored Dinners

Overall the majority of employees e.g.7 out of 8 are extremely satisfied with frequency of company sponsored dinners and do not feel the need for improvement in it.

However 1 employee is slightly satisfied with frequency of company-sponsored dinners and this is lacking in having sufficient positive impact on his/her satisfaction with frequency of company sponsored dinners' and benefits overall.

Overall the authors see that the majority of the employees are extremely satisfied with the frequency of company sponsored dinners and do not require an improvement in it.

Frequency of Company Sponsored Sports Events

Overall half the employee's e.g.4 are extremely satisfied with frequency of company-sponsored sports events and do not require an improvement in it.

However 2 employees are slightly satisfied with frequency of company sponsored sports events. This is lacking in having sufficient positive impact on their satisfaction with frequency of company sponsored sports events and benefits overall.

Also 1 employee is extremely unsatisfied with frequency of company sponsored sports events. This is having a negative impact on his/her satisfaction with 'frequency of company sponsored events' and overall benefits.

And 1 employee who is a trainee did not respond to 'frequency of company sponsored sports events'.

Overall the authors see that for 3 out of the 8 employees there is still margin for improvement in 'frequency of company sponsored sports events' to improve their overall satisfaction with it and in effect improve their motivation.

Option to Go Through Training Courses

Overall half of the employees e.g.4 out of 8 are extremely satisfied with option to go through training courses and do not need improvement in it.

However 2 employees are slightly satisfied with option to go through training courses and this is lacking in having sufficient positive impact on their overall satisfaction with 'option to go through training courses' and benefits overall.

Also 1 employee is slightly unsatisfied with option to go through training courses and this is having a negative impact on his/her overall satisfaction with training courses.

And 1 respondent did not respond to option to go through training courses.

Overall the authors can see that half of the employees are extremely satisfied with option to go through training courses. However 3 employees still require an improvement in option to go through training courses to improve their overall satisfaction with it.

According to the response to the open-ended questions from the survey the employees expressed that they are lacking information about the courses which they could take training on.

Overall there is margin for improvement in option to go through training courses to increase the employee's satisfaction with benefits and in effect improve their motivation.

Amount of Monetary Benefits

Overall 4 employees are extremely satisfied with amount of monetary benefits and don't need an improvement in it.

However 1 employee is slightly satisfied with the amount of monetary benefits and this this is lacking in having sufficient positive impact on satisfaction with 'amount of monetary benefits' and overall benefits.

Also 2 employees are slightly unsatisfied and 1 is extremely unsatisfied with the amount of monetary benefits and this is having a negative impact on the satisfaction with 'amount of monetary benefits' for the three employees.

Overall the authors see that half of the employees are extremely satisfied with the amount of monetary benefits but the rest of the employees still require improvement in it to increase their overall satisfaction with monetary benefits and in effect improve their motivation.

According to the responses to the open-ended questions from the survey the employees expressed that the management should clarify the bonus system as well as ensure equality in giving it. Also they expressed that they would like to have more bonuses.

Overall there is margin for improvement in the amount of monetary benefits to improve the overall satisfaction of the employees with benefits and in effect improve their motivation.

Amount of Non- Monetary Benefits

Overall the majority of the employees e.g.5 out of 8 respondents are extremely satisfied with the non-monetary benefits and do not require an improvement in it.

However 2 employees are slightly satisfied with amount of non-monetary benefits and this is lacking in having sufficient positive impact on satisfaction with 'amount of non monetary benefits' and benefits overall.

Also 1 employee is extremely unsatisfied with the amount of non-monetary benefits and this is having a negative impact on satisfaction with the factor 'amount of non monetary benefits' and benefits overall.

Overall the authors see that for 3 out of the 8 employees there is still a margin for improvement in the amount of non monetary benefits to increase the satisfaction with it and as a result with overall benefits to improve their motivation.

Adapted Job Characteristic Model

According to the adapted job characteristic model satisfaction with benefits will lead to higher employee motivation. There is a margin for improvement in receiving bonuses based on performance, pension coverage, health insurance coverage, pay policy for extra work hours, option to go through training courses, amount of monetary benefits, annual paid leave duration, opportunity to go on company sponsored trips, frequency of company sponsored sports events and amount of non monetary benefits to make the satisfaction of the employees with these factors higher to in effect improve their motivation.

4.3.5 Satisfaction- Social factors

4.3.5.1 Social Relationships

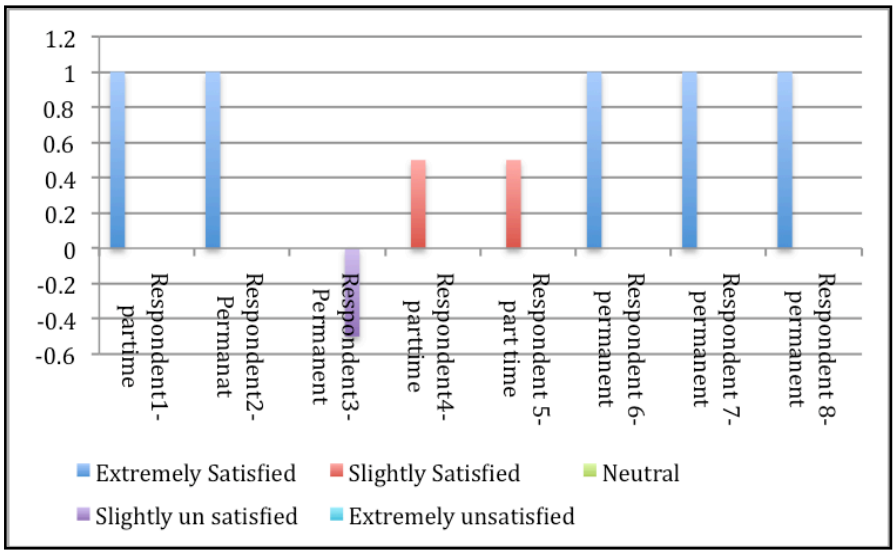


Figure 20: The overall satisfaction with social relationships. 1 on y axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied.

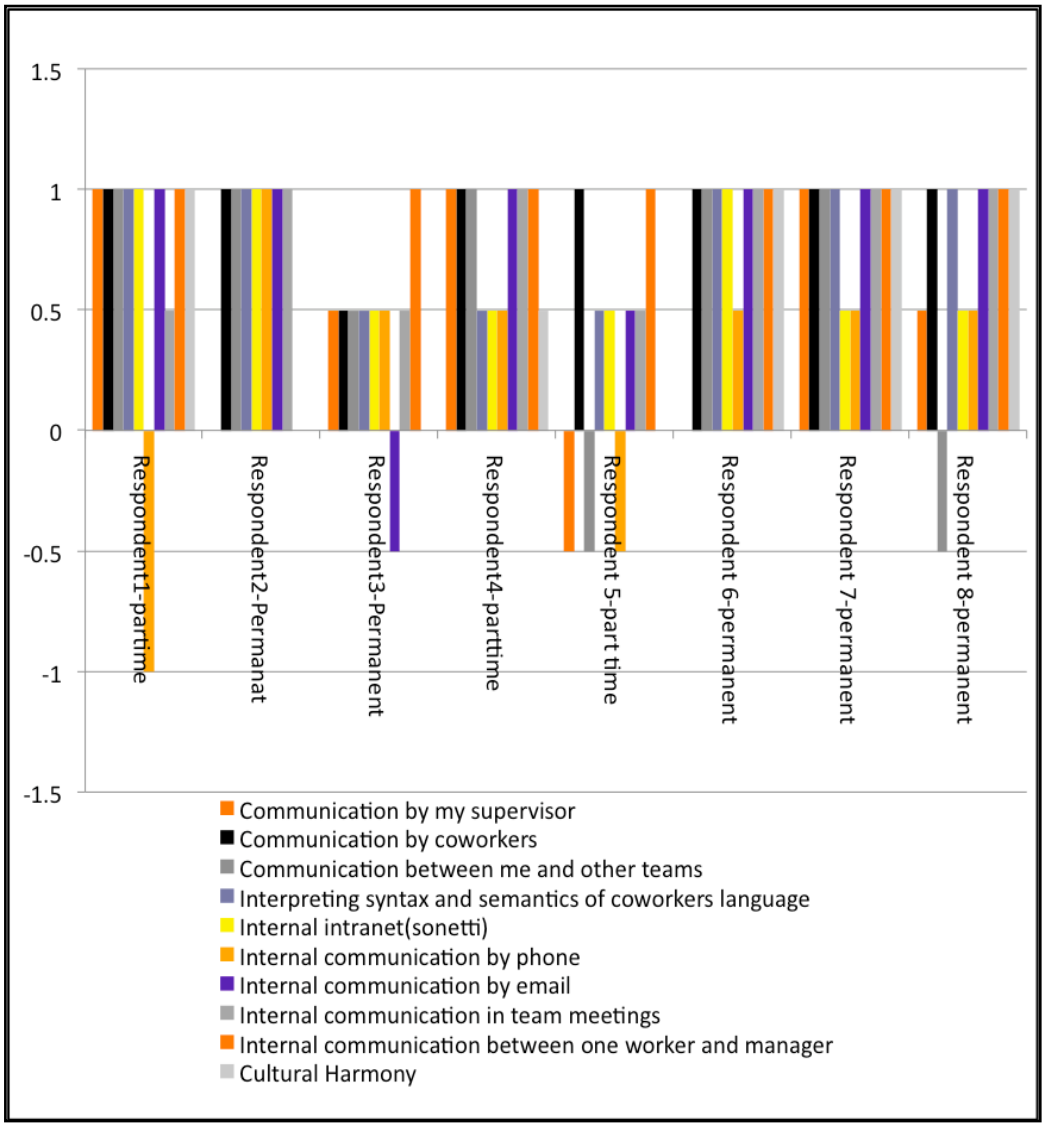


Figure 21: The satisfaction of constituent of social relationships. 1 on y axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied

According to figure 20and figure 21 the authors see the following

Overall Satisfaction with Social Relationships

Overall 5 employees are extremely satisfied with social relationships and do not require an improvement in it. However, only 1 respondent out of them is extremely satisfied with all the factors inside social relationships.

However2 employees are slightly satisfied with social relationships and this is lacking in having sufficient positive impact on satisfaction with social relationships.

Also 1 employee is slightly unsatisfied with social relationships and this is having a negative impact on satisfaction with it.

Overall the authors can see that 7 employees out of 8 require an improvement in social relationships to increase their overall satisfaction with it.

According to figure 21 the authors see the following

Communication by my Supervisor

Overall 3 employees are extremely satisfied with communication by my supervisor and do not require an improvement in it.

However 1 respondent is slightly unsatisfied with communication by my supervisor and this is having a negative impact on 'communication by my supervisor' and in effect with overall satisfaction with social relationships.

Also 2 employees are slightly satisfied with communication by my supervisor and this is lacking in having sufficient positive impact on satisfaction with 'communication by my supervisor' and in effect with overall social relationships.

And 2 employees did not respond to 'communication by my supervisor'

Overall the authors see that 3 out of the 6 employees who responded require improvement in 'communication by my supervisor' to increase their satisfaction with it and in effect with overall social relationships and in effect improve their motivation.

Communication by coworkers

Overall the majority of the employees e.g. 7 are extremely satisfied with communication by coworkers and do not require an improvement in it.

However 1 employee is slightly satisfied with it and this is lacking in having sufficient positive impact in satisfaction with communication by coworkers' and in effect overall social relationships.

Overall the authors see that a majority e.g.7 out of 8 employees are extremely satisfied with communication by coworkers so there is no need for improvement in communication by coworkers in general.

Communication between the employee and other teams

Overall the majority of the employees e.g. 5 out of 8 are extremely satisfied with communication between me and other teams and do not require an improvement in it.

However 1 employee is slightly satisfied with it and this is lacking in having sufficient positive impact on satisfaction with 'communication between me and other teams' and in effect on overall social relationship for the respondent.

Also 2 employees are slightly unsatisfied with communication between me and other teams and this is lacking in having a negative impact on satisfaction with ' communication between me and other teams' and in effect with social relationships overall.

Overall the authors see that 3 out of the 8 employees still require an improvement in communication between me and other teams to increase the satisfaction with it and in effect with overall social relationships.

According to the responses to the open-ended questions from the survey the respondents expressed that the communication between the branches and the head office is not good and the teams do not support each other enough.

Overall the authors see that there is still margin for improvement in the communication between me and other teams to increase the employee's satisfaction with social relationships.

Interpreting Syntax and Semantics of Coworkers Language

Overall the majority of employees e.g. 5 out of 8 are extremely satisfied with interpreting syntax and semantics of coworkers language and do not require an improvement in it.

However 3 employees are slightly satisfied with it and this is lacking in having sufficient positive impact on their satisfaction with it and in effect with overall social relationships.

Overall the authors see that 3 respondents still require an improvement in interpreting syntax and semantics of co-workers language to increase their satisfaction with it as well as with overall social relationships to in effect improve their motivation.

Internal Intranet (Sonetti)

Overall 3 employees are extremely satisfied with internal intranet (sonetti) and do not require an improvement with it.

However 5 employees are slightly satisfied with it and this is lacking in having sufficient positive impact on their satisfaction with it and in effect with overall social relationships.

Overall the authors see that since 5 employees require an improvement in internal intranet (sonetti) there is still a margin for improvement to increase the satisfaction of employee's further to improve their overall motivation.

Internal Communication by Phone

Overall 1 out of 8 employees is extremely satisfied with internal communication by phone and does not require an improvement in it.

However 5 employees are slightly satisfied with internal communication by phone and this is lacking in having sufficient positive impact on satisfaction with it and in effect on overall social relationships.

Also 1 employee is slightly unsatisfied and 1 respondent extremely unsatisfied with internal communication by phone, and this is having a negative impact on satisfaction with it and in effect with overall satisfaction on overall social relationships.

Overall the authors see that 7 out of 8 employees require an improvement in internal communication by phone to increase their satisfaction with the factor and in effect with overall social relationships.

According to the response to the open-ended questions from the survey the employees expressed that the communication by phone is not comfortable as it affects their work especially when they are dealing with customers.

Overall there is margin for improvement in internal communication by phone to increase the employee's satisfaction with it and in effect with overall social relationships.

Internal communication by email

Overall 6 employees are extremely satisfied with internal communication by emails and do not require an improvement in it.

However 1 employee is slightly satisfied with internal communication by email and this is lacking in sufficient positive impact on satisfaction with 'internal communication by email' and in effect with overall social relationships.

And 1 employee is slightly unsatisfied with internal communication by emails and this is having a negative impact on satisfaction with it and in effect with overall social relationships.

Overall the authors see that 2 employees require an improvement in their overall satisfaction with 'internal communication by email 'to increase their satisfaction with it and in effect overall social relationships.

Internal Communication in Team Meetings

Overall the majority of employees e.g.5 out of 8 are extremely satisfied with internal communication in team meetings and do not require an improvement in it.

However 3 employees are slightly satisfied with it and this is lacking in sufficient positive impact on satisfaction with it and in effect with overall social relationships.

The authors see that since 3 employees still require an improvement in internal communication in team meetings there is still a margin for improvement to increase the satisfaction of the employees relating to it and in effect with overall social relationships to improve their motivation.

Internal Communication between one Worker and Manager

Overall the majority of employees e.g.7 out of 8 are extremely satisfied with internal communication between one worker and manager and do not require improvement in it.

However 1 employee did not respond to 'internal communication between one worker and manager'

Overall the authors see that the majority of the respondents are extremely satisfied with 'internal communication between one worker and manager' and there is no need for improvement, and it is perfect for the respondents as it right now at Hämeenkatu and Paavola branches.

Cultural Harmony

Overall 4 employees are extremely satisfied with cultural harmony and do not require an improvement in it.

However 1 employee is slightly satisfied with it and this is lacking in having sufficient positive impact on his/her satisfaction with it and in effect with overall social relationships.

Also 1 employee is neutral about the 'cultural harmony' at the bank and is indifferent about it.

And 1 employee did not respond to 'cultural harmony'.

Overall the authors see that 4 employees are extremely satisfied with the cultural harmony at the bank, 1 is neutral about it and 2 did not respond to it so there is no need for improvement in it and it is fine as it is at the moment.

Adapted Job Characteristic Model

According to the adapted job characteristic model satisfaction with social relationships will lead to higher employee motivation. There is a margin for improvement in Internal communication in team meetings, Internal communication by email, Internal communication by phone, Internal intranet (Sonnetti), Interpreting syntax and semantics of coworkers language, Communication between me and other teams, Communication by my Supervisor and Internal communication between one worker and manager to make the satisfaction of the employee with these factors higher to in effect improve their motivation.

4.3.5.2 Feedback

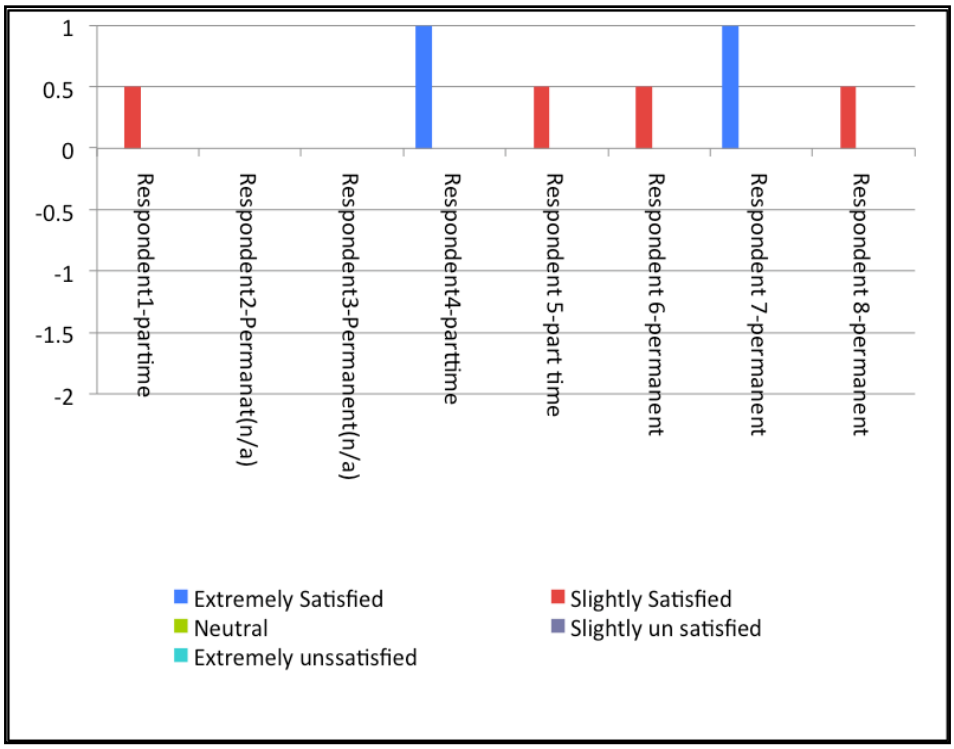


Figure 22: The overall satisfaction with feedback. 1 on y-axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied.

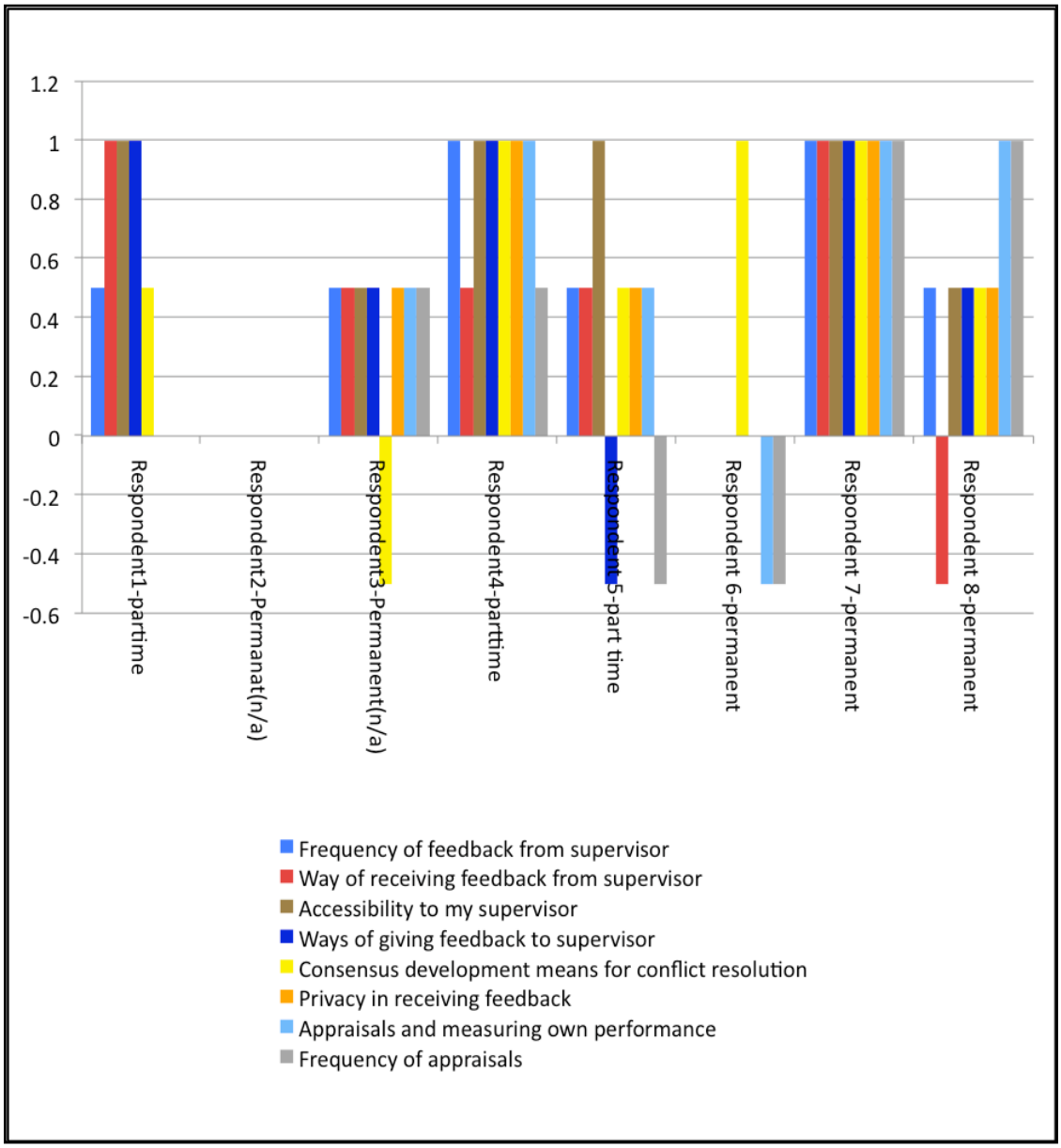


Figure 23: The satisfaction of constituents of feedback. 1 on y-axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied.

According to figure 22 and figure 23 the authors see the following

Overall Satisfaction with Feedback

Overall 2 employees are extremely satisfied with feedback and do not require an improvement in it. However from these two 1 employee is not extremely satisfied with all the factors constituting feedback and requires improvement.

However 4 employees are slightly satisfied with feedback and this is lacking in having sufficient positive impact on overall satisfaction with feedback.

And 2 employees did not respond to 'feedback'.

Overall the authors see that 5 employees out of 8 require improvement in feedback to improve their overall satisfaction with feedback to in effect improve

their motivation.

From figure 23 the authors see the following.

Frequency of feedback from supervisor

Overall 2 employees are extremely satisfied with frequency of feedback and do not require an improvement in it.

However 4 employees are slightly satisfied with frequency of feedback and this is lacking in having sufficient positive impact on satisfaction with frequency of feedback and as a result overall feedback.

And 2 employees did not respond to 'frequency of feedback from supervisor'.

Overall the authors see that half the employees require an improvement in the frequency of feedback from supervisor to increase their overall satisfaction with it and in effect with overall feedback.

Way of receiving feedback from supervisor

Overall 2 employees are extremely satisfied with ways of receiving feedback from supervisor and do not require an improvement in it.

However 3 employees are slightly satisfied with ways of receiving feedback and this is lacking in having sufficient positive impact on satisfaction with ways of receiving feedback from supervisor and in effect overall feedback.

Also 1 employee is slightly unsatisfied with ways of receiving feedback from supervisor and this is having a negative impact on the satisfaction with the factor ' ways of receiving feedback from supervisor' and in effect overall feedback.

And 2 of the employees did not respond to 'ways of receiving feedback from supervisor'.

Overall the authors see that 4 respondents require an improvement in the ways of receiving feedback from the supervisor to increase their satisfaction with it and as a result with overall feedback.

According to the response to the open ended questions from the survey the employees expressed that the manager should give feedback more often and should reconsider the way of giving it.

Overall there is margin for improvement in 'ways of receiving feedback from supervisor for the employees' to increase their overall satisfaction with it and in affect with overall feedback to improve their overall motivation.

Accessibility to My Supervisor

Overall 4 employees are extremely satisfied with 'accessibility to my supervisor' and do not require an improvement in it.

However 2 employees are slightly satisfied with it and this is lacking in having sufficient positive impact on their satisfaction with accessibility to my supervisor

and in effect overall feedback.

Also 2 employees did not respond to accessibility to my supervisor and these are both managers.

Overall the authors see that 2 employees require an improvement in the overall satisfaction with accessibility to my supervisor and 4 employees are extremely satisfied with it and do not require improvement. However the accessibility to supervisor still has some margin for improvement and should be improved to allow equal accessibility to all employees at the Hämeenkatu and Paavola branches.

Ways of giving feedback to supervisor

Overall 3 employees are extremely satisfied with the way of giving feedback to supervisor and do not require an improvement in it.

However 2 employees are slightly satisfied with the way of giving feedback to supervisor and this is lacking in having sufficient positive impact on satisfaction with 'ways of giving feedback to supervisor' and in effect overall feedback.

Also 1 employee is slightly unsatisfied with the way of giving feedback to supervisor and is having a negative impact on satisfaction with 'giving feedback to supervisor' and in effect overall feedback.

And 2 employees did not respond to 'ways of giving feedback to supervisor and are both managers.

Overall the authors see that 3 employees still require an improvement in satisfaction with ways of giving feedback to supervisor out of the 6 who responded. Therefore there is a margin for improvement in it to increase the employee's satisfaction with it and overall satisfaction with feedback to in effect improve their overall motivation.

Consensus Development Means for Conflict Resolution

Overall 3 employees are extremely satisfied with consensus development means for conflict resolution and do not require an improvement in it.

However 3 employees are slightly satisfied with it and this is lacking in having sufficient positive impact on satisfaction with 'consensus development means for conflict resolution' and in effect overall feedback.

Also1 employee is slightly unsatisfied with consensus development means for conflict resolution and this is having a negative impact on satisfaction with it and in effect with overall feedback.

And 1 employee did not respond to 'consensus development means for conflict resolution'.

Overall the authors see that 4 employees out of the 7 who responded require an improvement in the consensus development means for conflict resolution to improve their satisfaction with it and in effect with overall feedback.

Privacy in Receiving Feedback

Overall 2 employees are extremely satisfied with privacy in receiving feedback and do not require an improvement in it.

However 3 employees are slightly satisfied with it and this is lacking in having sufficient positive impact on satisfaction with 'privacy in receiving feedback' and in effect with overall feedback.

Also 3 employees did not respond to privacy in receiving feedback.

Overall the authors see that 3 employees require an improvement in 'privacy in receiving feedback' to increase their overall satisfaction with it and in effect with overall feedback.

Appraisals and Measuring Own Performance

Overall 3 employees are extremely satisfied with appraisals and measuring own performance and do not require an improvement in it.

However 2 employees are slightly satisfied with appraisals and measuring own performance and this is lacking in having sufficient positive impact on satisfaction with 'appraisals and measuring own performance' and in effect with overall feedback.

Also 1 employee is slightly unsatisfied with appraisals and measuring own performance and this is having a negative impact on satisfaction with it and in effect with overall feedback.

And 2 employees did not respond to 'appraisals and measuring own performance.'

Overall the authors see that 3 employees out of the 6 who responded to 'appraisals and measuring own performance' require an improvement in it to increase their satisfaction with it and in effect with overall feedback to improve their overall motivation.

Frequency of Appraisals

Overall 2 employees are extremely satisfied with the frequency of appraisals and do not require an improvement in it.

However 2 employees are slightly satisfied with frequency of appraisals and this is lacking in having sufficient positive impact on satisfaction with it and in effect with overall feedback.

Also 2 employees are slightly unsatisfied with frequency of appraisals and this is having a negative impact on satisfaction with 'frequency of appraisals' and in effect with overall feedback

And 2 employees did not respond to frequency of feedback.

Overall the authors see that 4 employees out of the 6 who responded require an improvement in the frequency of appraisals to increase their overall satisfaction with it and in effect on overall feedback.

Adapted Job Characteristic Model

According to the adapted job characteristic model satisfaction with feedback will lead to higher employee motivation. There is a margin for improvement in frequency of feedback from supervisor, ways of receiving feedback from supervisor, accessibility to my supervisor, ways of giving feedback to supervisor, consensus development means for conflict resolution, privacy in receiving feedback, appraisals and measuring own performance ad frequency of appraisals to make the satisfaction of the employees with these factors higher to in effect improve their motivation.

4.3.5.3 Participation

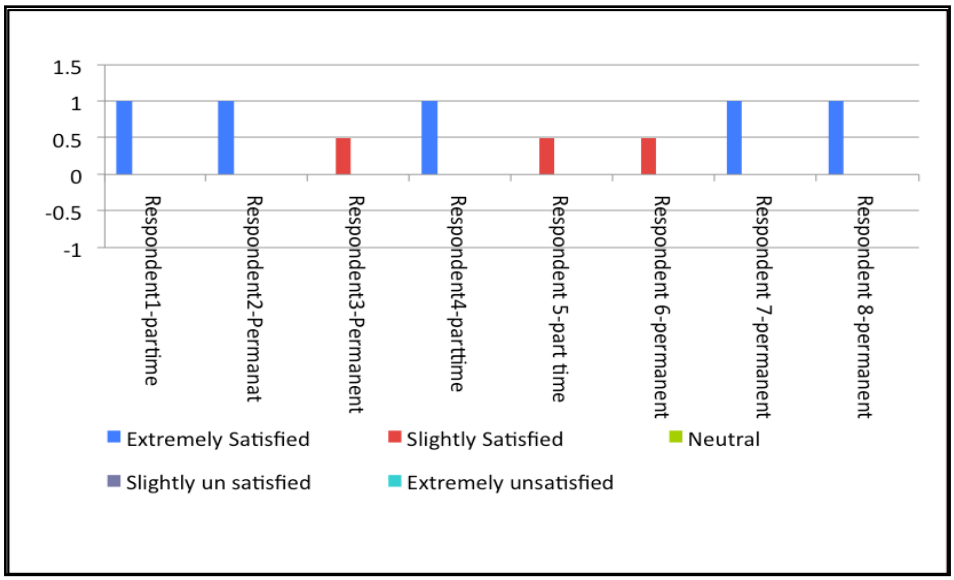


Figure 24: The overall satisfaction with participation. 1 on y axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremelyunsatisfied

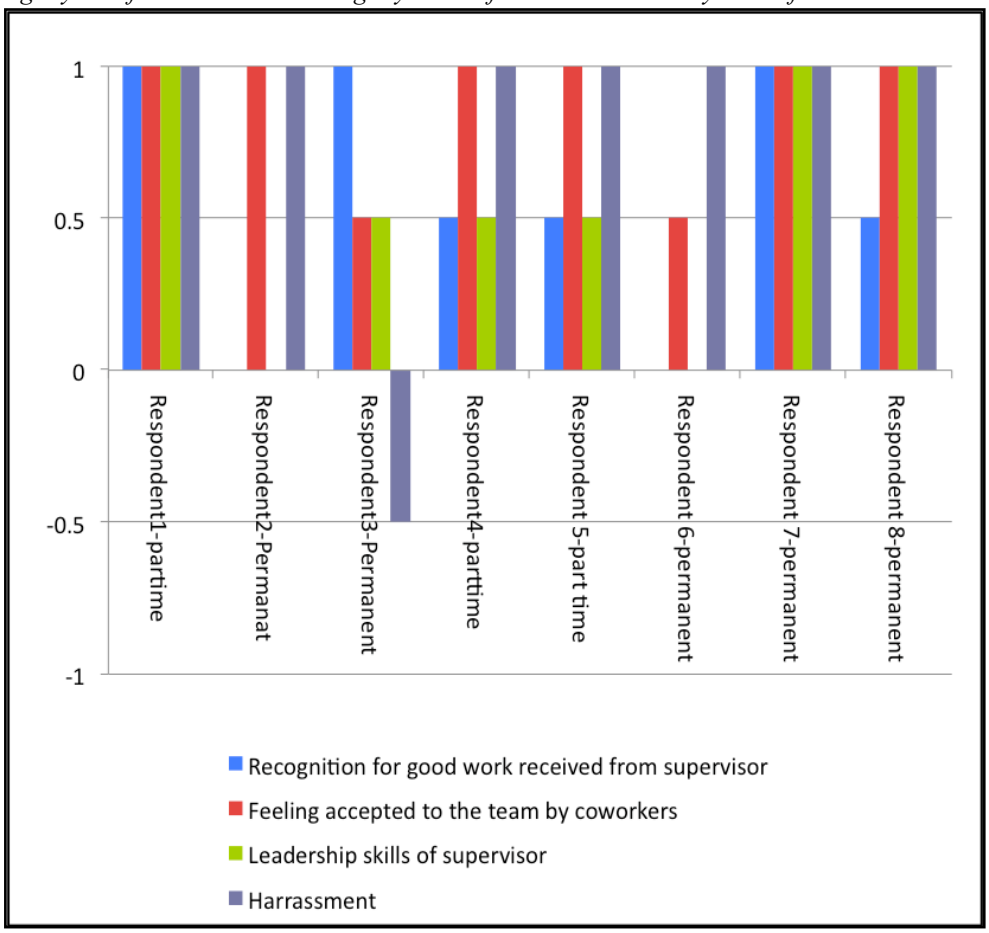


Figure 25: The satisfaction of constituents of participation. 1 on y axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied.

According to figure 24 and figure 25 the authors see the following

Overall Satisfaction with Participation

Overall the majority of the employees eg.5 out of 8 are extremely satisfied with participation overall. 2 of these employees are extremely satisfied with all the constituting factors inside participation and do not need improvement with them. However the other 3 are not extremely satisfied with all the factors inside participation and have a margin for improvement in them.

Also 3 employees are slightly satisfied with participation and this is lacking in having sufficient positive impact on overall satisfaction with participation for these individuals. These employees require improvement in participation to improve their overall satisfaction with participation.

The authors see that 2 out of 8 employees do not need improvement with participation but the remaining 6 have need for improvement in participation to improve their overall satisfaction regarding it.

Overall the majority of employees need improvement in participation to increase their overall satisfaction with participation to in effect improve their motivation.

From figure 25 the authors see the following

Recognition for Good Work received from Supervisor

Overall 3 employees are extremely satisfied with recognition for good work received from supervisor and do not need an improvement in it.

However 3 employees are slightly satisfied with it. Recognition for good work received from supervisor is lacking in having sufficient positive impact on overall satisfaction of the respondents for this factor.

Also 2 employees did not respond to 'recognition for good work received from supervisor'.

Overall the authors see that 3 of the employees require an improvement in the recognition for good work received from supervisor to increase their satisfaction with it and overall participation to improve their overall motivation.

Feeling Accepted to the Team by Coworkers

Overall the majority of the employees e.g. 6 out of 8 are extremely satisfied with feeling accepted to the team by coworkers. These employees do not need an improvement with 'feeling accepted to the team by coworkers'.

However 2 out of 8 employees are slightly satisfied with feeling accepted to the team by coworkers and this is lacking in having sufficient positive impact on satisfaction regarding the factor 'feeling accepted to the team by coworkers' and participation overall.

Overall the majority of the employees are extremely satisfied with feeling accepted to the team by coworkers. However 2 employees require improvement in feeling accepted to the team by coworkers so there is still margin for improvement with it overall.

Leadership Skills of Supervisor

Overall 3 employees are extremely satisfied with leadership skills of supervisor and do not require an improvement in it.

However 3 employees are slightly satisfied with it and this is lacking in having sufficient positive impact on satisfaction with 'leadership skills of supervisor' and overall participation.

Also 2 of the employees did not respond to leadership skills of supervisor.

Overall the authors can see that 3 employees still feel that there should be an improvement in the leadership skills of the supervisor to improve their overall satisfaction to improve their overall motivation.

Harassment

The majority of the employees e.g.7 out of 8 are extremely satisfied with the harassment at the branches and do not require an improvement in it. However one employee is slightly unsatisfied with it and is having a negative impact on overall satisfaction of the employee regarding it.

Overall the authors see that even though the majority of the employees are extremely satisfied with the harassment at the branches. However there is still one respondent who is dissatisfied with it, so there is still margin for improvement to improve the overall satisfaction of the employees at the branches in regards to harassment to improve their overall motivation.

Adapted Job Characteristic Model

According to the adapted job characteristic model satisfaction with participation will lead to higher employee motivation. There is a margin for improvement in recognition for good work received from supervisor; feeling accepted to the team by coworkers, leadership skills of supervisor and harassment to make the satisfaction of the employees with these factors higher to improve their overall motivation.

4.3.6 Satisfaction-Mental factors

4.3.6.1 Task identity

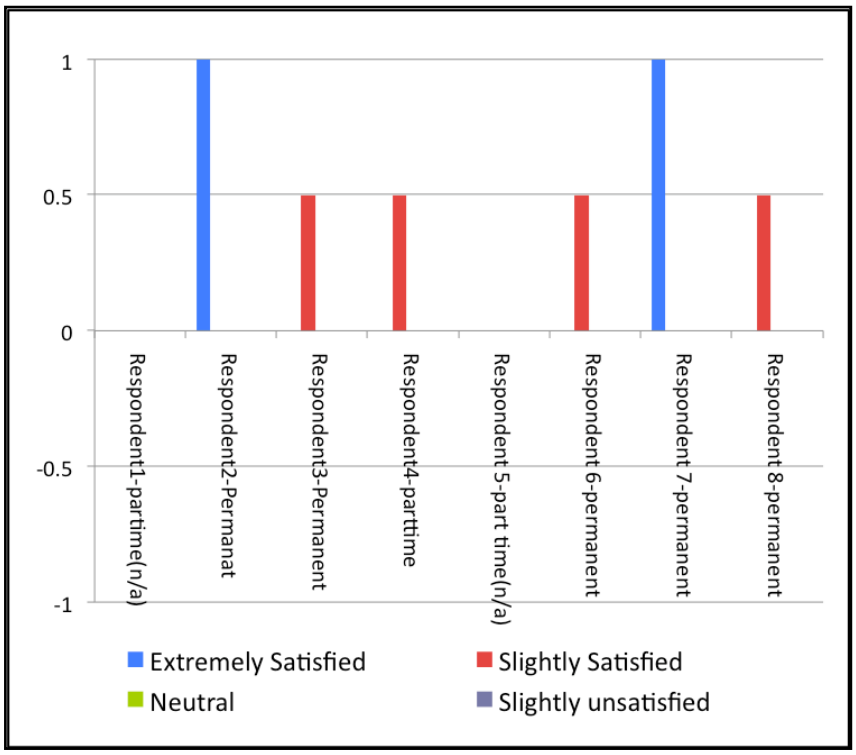


Figure 26: The overall satisfaction with task identity. 1 on y axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied.

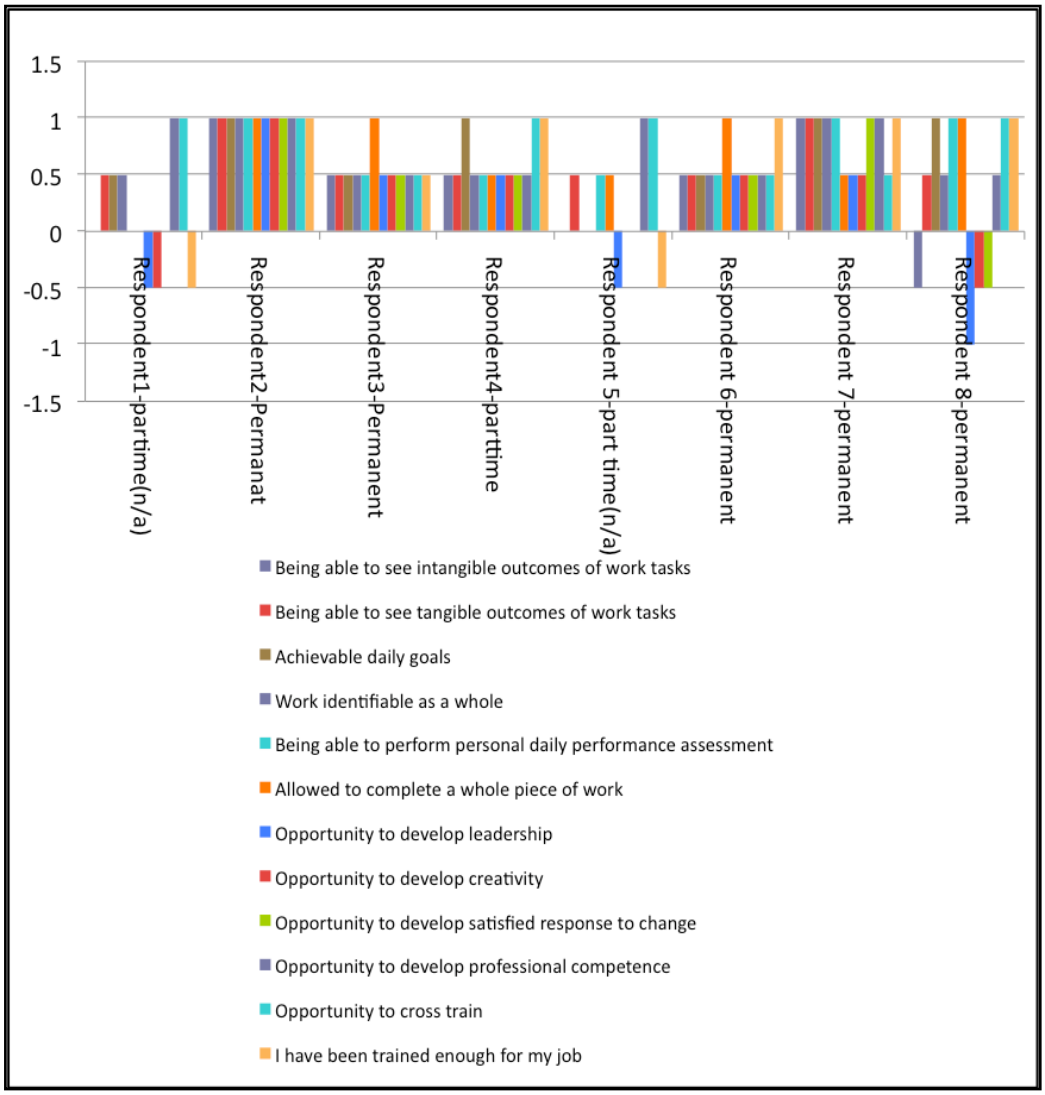


Figure 27: The satisfaction of constituents in task identity. 1 on y-axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied.

According to figure 26 and figure 27 the authors see the following

Overall Satisfaction with Task identity

Over 2 employees are extremely satisfied with task identity. However out of these two only 1 respondent is extremely satisfied with all the factors inside task identity. So, only 1 of these 2 does not require an improvement in task identity.

However 4 out of the 6 employees who responded to overall satisfaction with task identity are slightly satisfied with it and this is lacking in having sufficient positive impact on their overall satisfaction with it.

Also 2 respondents did not respond to overall satisfaction with task identity.

Overall the authors can see that there is a margin for improvement in task identity to increase their overall satisfaction with it for the majority of the employees who responded to it

From figure 27 the authors see the following

Being able to see Intangible Outcomes of Work Tasks

Overall 2 employees out of 8 are extremely satisfied with being able to see intangible outcomes of work tasks and do not need an improvement in it.

However 3 employees out of 8 are slightly satisfied with being able to see intangible outcomes of work tasks and this is lacking in sufficient positive impact on their satisfaction with 'being able to see intangible outcomes of work tasks' and in effect with overall task identity.

Also 1 employee is slightly unsatisfied with being able to see intangible outcomes of work tasks and this is having a negative impact on satisfaction with 'being able to see intangible outcomes of work tasks' and in effect with overall task identity.

In addition, 2 employees did not respond to 'being able to see intangible outcomes of work tasks'.

Overall the authors see that 4 out of the 6 employees who responded to 'being able to see intangible outcomes of work tasks' require an improvement in it to increase their overall satisfaction with it and in effect with task identity overall to in effect improve their motivation.

Being able to see Tangible Outcomes of Work Tasks

The majority of the respondents e.g 6 out of 8 are slightly satisfied with being able to see tangible outcomes of work tasks and for them it is lacking in having sufficient positive impact on satisfaction with it and in effect with overall task identity.

However 2 employees out of the 8 are extremely satisfied with being able to see tangible outcomes of work tasks and do not require an improvement in it.

Overall the authors see that the majority of the employees require an improvement in 'being able to see tangible outcomes of work tasks' to increase their satisfaction with it and in effect with overall task identity to in effect improve their motivation.

Achievable Daily Goals

Over 4 of the employees out of 8 are extremely satisfied with 'achievable daily goals' and do not require an improvement in it.

However 3 of the employee out of 8 are slightly satisfied with it and the factor is lacking in sufficient positive impact on satisfaction with it and in effect with overall task identity.

And 1 employee did not respond to satisfaction with 'achievable daily goals'

Overall the authors see that for 3 out of the 7 employees who responded to 'achievable daily goals' there is still a margin for improvement to increase their satisfaction with it and in effect with overall task identity to improve their

overall motivation.

Work Identifiable as a Whole

Overall 2 out of 8 employees are extremely satisfied with work identifiable as a whole and do not require an improvement in it.

However a majority of the employee's e.g.5 are slightly satisfied with it and this is lacking in having sufficient positive impact on their satisfaction with it and in effect with overall task identity.

Also 1 out of 8 employees did not respond to 'work identifiable as a whole'

Overall the authors see that the majority of the employees require an improvement in 'work identifiable as a whole' to increase their satisfaction with it and in effect with overall task identity.

Being Able to Perform Personal Daily Performance Assessment

Overall 3 out of the 8 employees are extremely satisfied with 'being able to perform daily performance assessment' and do not require an improvement in it.

However 4 out of the 8 employees are slightly satisfied with it and it is lacking in having sufficient positive impact on satisfaction with it and in effect with overall task identity.

1 out of the 8 employees did not respond to 'being able to perform personal daily performance assessment'

The authors see that 4 out of the 7 employees who respondent to 'being able to perform personal daily performance assessment' have a margin for improvement in it to increase their satisfaction with it and in effect with overall task identity to improve their overall motivation.

Allowed to Complete a Whole Piece of Work

Overall 4 out of 8 employees are extremely satisfied with 'allowed to complete a whole piece of work and do not require an improvement in it.

However 3 employees are slightly satisfied with 'allowed to complete a whole piece of work' and this is lacking in having sufficient positive impact on satisfaction with it and in effect with overall task identity.

And 1 out of the 8 employees did not respond to 'allowed completing a whole piece of work.

Overall the authors see that for 3 of the 7 employees who responded to 'allowed completing a whole piece of work there is still a margin for improvement in it to increase their satisfaction with it and in effect with overall task identity to improve their overall motivation.

Opportunity to Develop Leadership Skills

Overall 1 employee out of 8 is extremely satisfied with 'opportunity to develop

leadership skills' and does not require an improvement in it.

However 4 employees out of 8 are slightly satisfied with it and it is lacking in having sufficient positive impact on satisfaction with it and in effect with overall task identity.

Also 2 out of the 8 employees are slightly unsatisfied with 'opportunity to develop leadership skills' and this is having a negative impact on satisfaction with the factor and in effect with overall task identity.

Also 1 out of the 8 employees did not respond to 'Opportunity to develop leadership skills'

Overall the authors see that for the majority of the employees there is still a margin for improvement in 'opportunity to develop leadership skills' to increase their satisfaction with it and in effect with overall task identity to improve their overall motivation.

Opportunity to Develop Creativity

Overall 1 of the 8 employees is extremely satisfied with 'opportunity to develop creativity' and does not require an improvement in it.

However 4 out of the 8 employees are slightly satisfied with opportunity to develop creativity and this is lacking in having sufficient positive impact on satisfaction with it and in effect with overall task identity.

Also 2 out of the 8 employees are slightly unsatisfied with 'opportunity to develop creativity' and this is having a negative impact on satisfaction with it and in effect with overall task identity.

And 1 out of 8 employees' is neutral about 'opportunity to develop creativity' and is indifferent about it.

Overall the authors see that for the majority of the employees there is still a margin for improvement in 'opportunity to develop creativity' to increase their satisfaction with it and in effect with over task identity to improve their overall motivation.

Opportunity to Develop Satisfied Response to Change

Overall 2 out of 8 employees are extremely satisfied with 'opportunity to develop satisfied response to change' and do not require and improvement in it.

However 3 out of 8 employees are slightly satisfied with 'opportunity to develop satisfied response to change' and this is lacking in having sufficient positive impact on satisfaction with it and in effect with overall task identity.

Also 1 employee is slightly unsatisfied with 'opportunity to develop satisfied response to change' and this is having a negative impact on satisfaction with the factor and in effect with overall task identity.

And 1 out of 8 employee's is neutral about 'opportunity to develop satisfied response to change' and is indifferent regarding it.

In addition 1 out of 8 employees did not respond to 'opportunity to develop satisfied response to change'

Overall the authors see that 4 out of the 7 employees who responded to 'opportunity to develop satisfied response to change' there is still a margin for improvement in it to increase their satisfaction with it and in effect with overall task identity to improve their overall motivation.

Opportunity to Develop Professional Competence

Overall the half of the employees e.g.4 are extremely satisfied with the opportunity to develop professional competence and do not require an improvement in it.

However 4 employees are slightly satisfied with it and this is lacking in having sufficient positive impact on satisfaction with it and in effect with overall task identity.

Overall the authors see that there is a margin for improvement in 'opportunity to develop professional competence' for half the employees to increase their satisfaction with it and in effect with overall task identity to improve their overall motivation.

Opportunity to Cross Train

Overall the majority of the employees e.g. 5 are extremely satisfied with the 'opportunity to cross train' and do not require an improvement in it.

However 3 employees are slightly satisfied with it and this is lacking in having sufficient positive impact on satisfaction with it for the three.

Overall the authors see that even though the majority of the employees are extremely satisfied with the opportunity to cross train even then there is still a margin for improvement in it for three employees out of eight to increase their satisfaction with it and in effect with overall task identity to improve their overall motivation.

I Have Been Trained Enough For my Job

Overall the majority of the employees eg.5 are extremely satisfied with 'I have been trained enough for my job' and do not require an improvement in it.

However 2 employees are slightly satisfied with it and this is lacking in having sufficient positive impact on satisfaction with it and in effect with overall task identity.

The authors see that even the majority of the employees are extremely satisfied with 'I have been trained enough for my job' for a minority there is still a margin for improvement in it to increase their satisfaction with it and in effect with overall task identity.

According to the response to the open-ended questions from the survey some of the employees expressed that the training is not sufficient enough.

Overall there is margin for improvement in training for the employees to increase their overall satisfaction with task identity to in effect improve their overall motivation.

Adapted Job Characteristic Model

According to the adapted job characteristic model satisfaction with task identity will lead to higher employee motivation. There is a margin for improvement in being able to see intangible outcomes of job task, being able to see tangible outcomes of job tasks, achievable daily goals, work identifiable as a whole, being able to perform personal daily performance assessment, allowed to complete a whole piece of work, opportunity to develop leadership skills, opportunity to develop creativity, opportunity to develop satisfied response to change, opportunity to develop professional competence, opportunity to cross train and I have been trained enough for my job to make the satisfaction of the employees with these factors higher to in effect improve their motivation.

4.3.6.2 Skill Variety

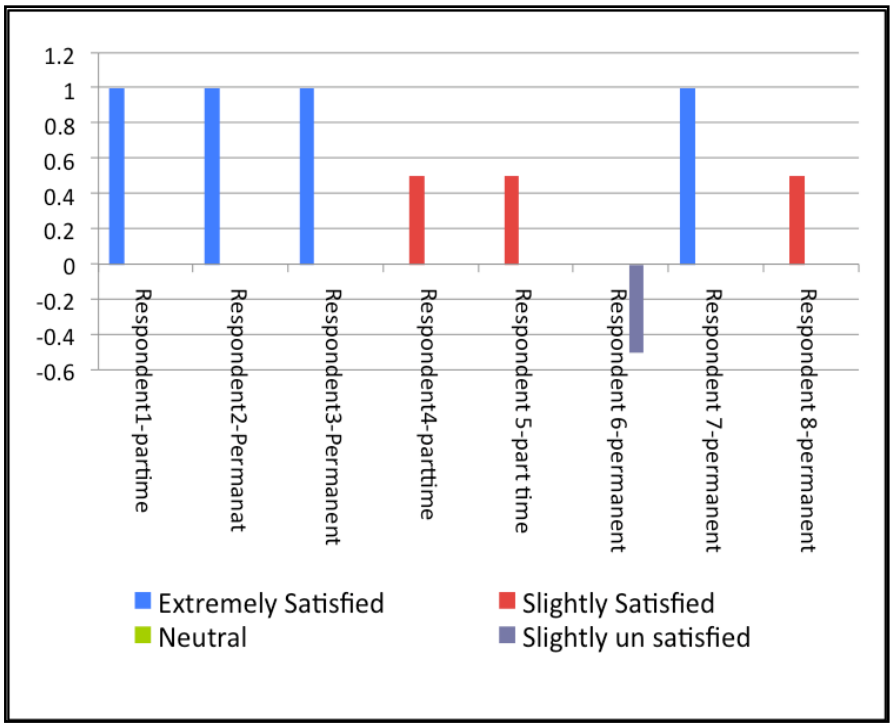


Figure 28: The overall satisfaction with skill variety. 1 on y-axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied.

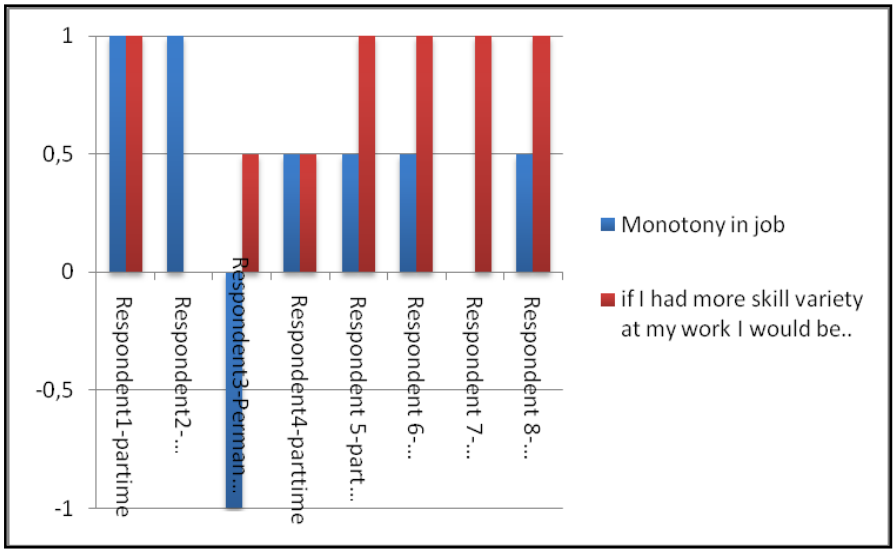


Figure 29: The satisfaction with constituents of skill variety. on y-axis 1 is extremely satisfied, 0.5 is slightly satisfied, 0 is neutral, -0.5 is slightly unsatisfied and -1 is extremely unsatisfied.

According to figure 28 and figure 29 the authors see the following.

Overall Satisfaction with Skill Variety

Overall 4 employees are extremely satisfied with skill variety and do not require an improvement in it.

However 3 employees are slightly satisfied with it and this is lacking in having sufficient positive impact on satisfaction with it.

Also 1 employee is slightly unsatisfied with skill variety and this is having a negative impact on satisfaction with skill variety.

Overall the authors see that for half the employees there is still a margin for improvement in the skill variety in the job to increase their overall satisfaction with it to improve employee motivation.

From figure 29 the authors see the following

Monotony in Job

Overall 2 out of 8 employees are extremely satisfied with the 'monotony in job' and do not require an improvement in it.

However 4 employees are slightly satisfied with the monotony in job and this is lacking in sufficient positive impact on satisfaction with it and in effect with overall skill variety.

Also 1 employee is extremely unsatisfied with 'monotony in job' and this is having a negative impact on satisfaction with it and in effect with overall skill variety.

In addition 1 employee did not respond to 'monotony in the job'.

Overall the authors see that there is still a margin for improvement in the monotony in the job for 5 out of the 7 employees who respondent to 'monotony in job' to increase their satisfaction with it an in effect with overall skill variety to improve employee motivation.

If I Had More Skill Variety at My Work I Would Be

Overall the majority of the employees e.g. 5 are extremely satisfied if they had more skill variety in their work.

However 2 employees are slightly satisfied if they had more skill variety in their work.

In addition 1 employee did not respond to 'if I had more skill variety at my work'

Overall the authors see that if their work has more skill variety their satisfaction with skill variety will increase.

Adapted Job Characteristic Model

According to the adapted job characteristic model satisfaction with skill variety

will lead to higher employee motivation. There is a margin for improvement in the monotony in the job and the amount of skill variety in the work to make the satisfaction of the employee with skill variety higher to increase their overall motivation.

4.3.6.3 Task Significance

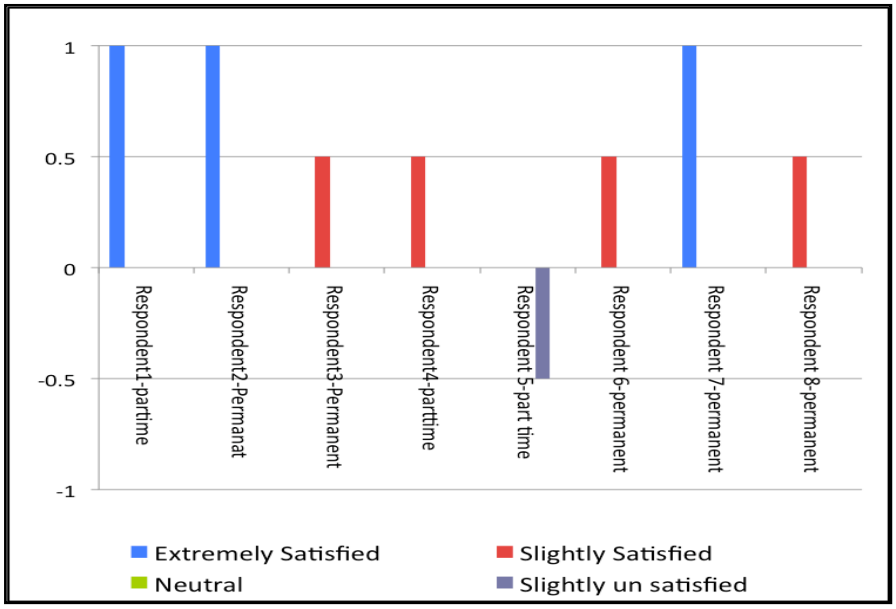


Figure 30: The overall satisfaction with task significance. 1 on y axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied.

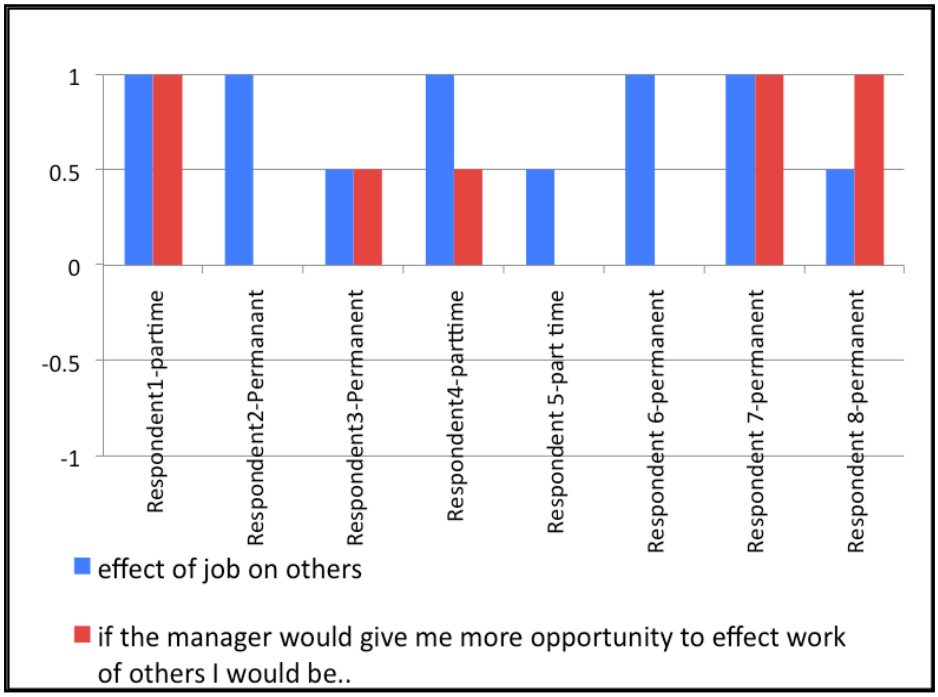


Figure 31: The satisfaction with constituents of task significance. on y axis 1 is extremely satisfied, 0.5

is slightly satisfied, 0 is neutral, -0.5 is slightly unsatisfied and -1 is extremely unsatisfied.

According to figure 30 and figure 31 the authors see the following.

Overall Satisfaction with Task Significance

Overall 3 employees are extremely satisfied with task significance and do not require an improvement in it. However out of these only 2 are extremely satisfied with factors inside task significance.

However 4 employees are slightly satisfied with task significance and this is lacking in having sufficient positive impact on overall satisfaction with it.

Also 1 employee is slightly unsatisfied with task significance and this is having a negative impact on satisfaction with it.

Overall the authors see that for 7 out of the 8 employees there's still margin for improvement to increase their satisfaction in regards to task significance to in effect improve their overall motivation.

According to figure 31 the authors see the following.

Effect of Job on Others

Overall the majority of the employees e.g.5 are extremely satisfied with the effect of job on others and do not require an improvement in it.

However 3 employees are slightly satisfied with it and this is lacking in having sufficient positive impact on the satisfaction of the employees with 'effect of job on others' and in effect with overall task significance.

Overall the authors see that the majority of the employees are extremely satisfied with the effect of job on others but a minority still requires improvement in it to increase their satisfaction with it and in effect with overall task significance to improve their motivation.

If the Manager Would Give Me More Opportunity to Effect Work of Others I Would Be

Overall 3 of the 8 employees are extremely satisfied if the manager gives them more opportunity to affect the work of others.

However2 employees are slightly satisfied with it and for them having more opportunity to effect work of others is lacking in having sufficient positive impact on their overall satisfaction with skill variety.

Also 3 respondents did not respond to 'if my manager would give me more opportunity to effect work of others I would be'

Overall the authors see that the employees would be satisfied more if they were allowed to affect the work of others more.

Adapted Job Characteristics Model

According to the adapted job characteristic model satisfaction with task significance will lead to higher employee motivation. There is a margin for improvement in the in the effect of job on others and the opportunity to effect work of others to make the satisfaction of the respondents with task significance higher.

The authors see that for the majority of the employees there is a margin for improvement in task significance by looking into the effect of job on others and the opportunity they are getting to effect work of others.

4.3.6.4 Task Difficulty

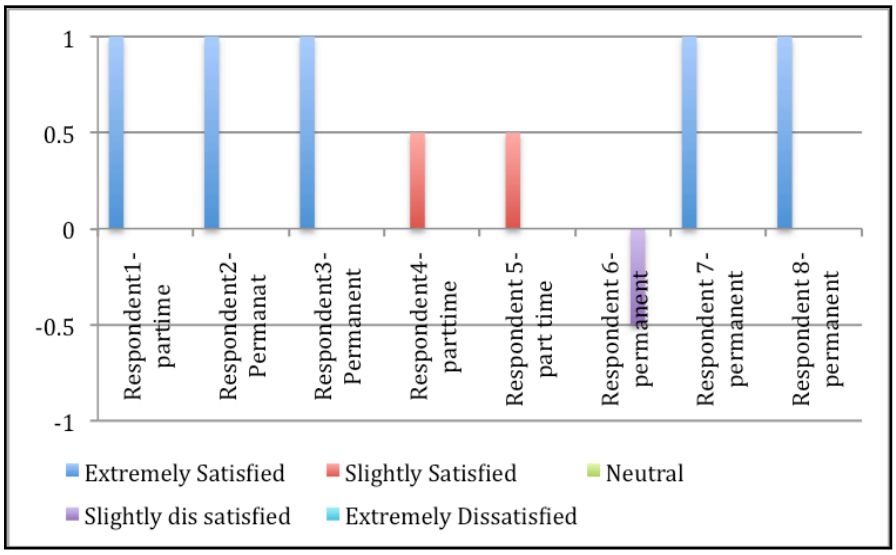


Figure 32: The overall satisfaction with task difficulty. 1 on y axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied

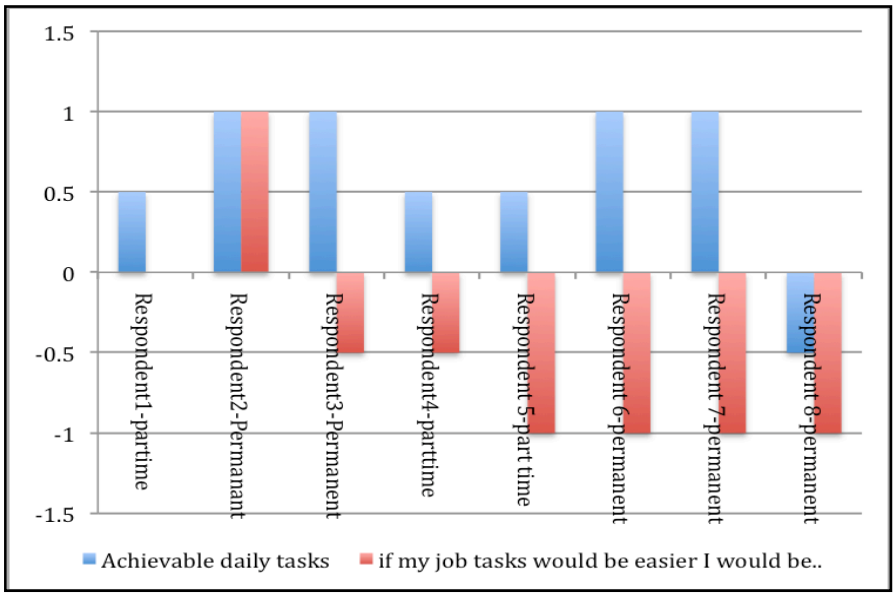


Figure 33: The satisfaction with constituents of task difficulty. on y axis 1 is extremely satisfied, 0.5 is slightly satisfied, 0 is neutral, -0.5 is slightly unsatisfied and -1 is extremely unsatisfied.

According to figure 32 and 33 the authors see the following

Overall Satisfaction with Task Difficulty

Overall the majority of employees e.g. 5 out of 8 are extremely satisfied with task difficulty. However out of these 5 only 4 are extremely satisfied with constituents inside task difficulty.

Also 2 employees are slightly satisfied with task difficulty and this is lacking in sufficient positive impact on satisfaction with task difficulty.

And 1 employee is slightly unsatisfied with task difficulty and this is having a

negative impact on satisfaction with task difficulty for this respondent.

Overall the authors see that 4 of the employees have a margin for improvement in task difficulty to increase their satisfaction with it to improve their overall motivation.

According to figure 34 the authors see the following.

Achievable Daily Tasks

Overall 4 employees are extremely satisfied with 'achievable daily tasks' and do not require an improvement in it.

However 3 employees are slightly satisfied with 'achievable daily tasks' and this is lacking in sufficient positive impact on satisfaction with it and in effect with overall task difficulty.

Also 1 employee is slightly unsatisfied with 'achievable daily tasks and this is having a negative impact on satisfaction with it and in effect with overall task difficulty.

Overall the authors see that for 4 employees there is still a margin for improvement in their satisfaction with task difficulty to improve their overall motivation.

If My Job Tasks would be Easier I Would Be

Overall 1 employee is extremely satisfied if his/her job tasks are made easier. So making his/her job tasks easier would have a positive impact on satisfaction with task difficulty.

However 2 employees are slightly unsatisfied if their job task are made easier. So making their job tasks easier would have a negative impact on satisfaction with task difficulty.

Also 4 employees are extremely unsatisfied if their job tasks are made easier. So making their job tasks easier would have a negative impact on satisfaction with task difficulty.

And 1 employee did not respond to his/her satisfaction if her/his job tasks are made easier.

Overall the authors see that the majority of the employees do not prefer to have their job tasks made easier. However since the job tasks are dependent on the designation at the bank and their difficulty can be adjusted at the designation and job responsibility level.

Adapted Job Characteristics Model

According to the adapted job characteristic model satisfaction with task difficulty will lead to higher employee motivation. There is a margin for improvement in task difficulty to make the satisfaction of the respondents with task significance higher to improve their motivation.

4.3.6.5 Autonomy

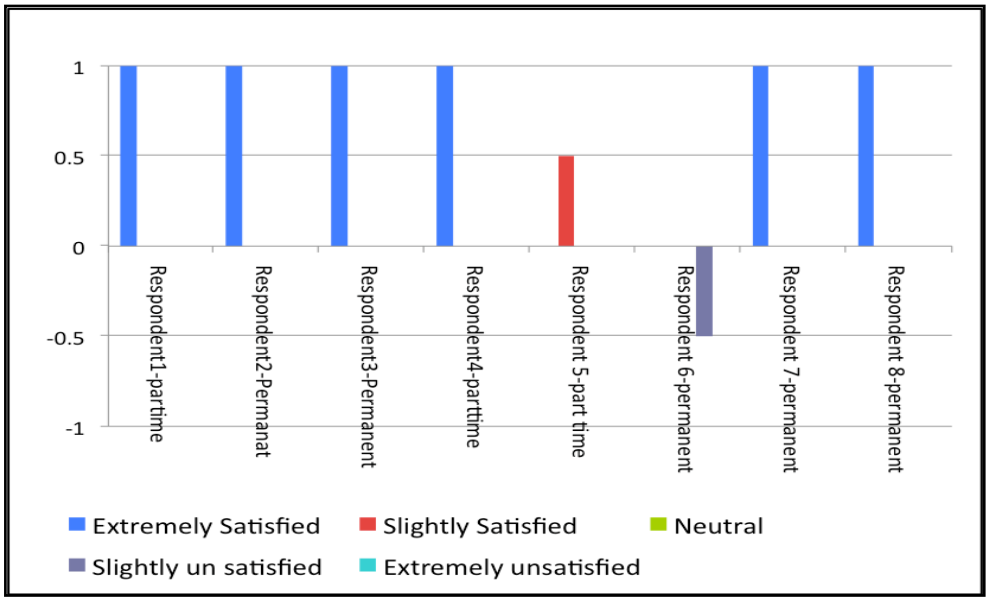


Figure 34: The overall satisfaction with autonomy. 1 on y axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied.

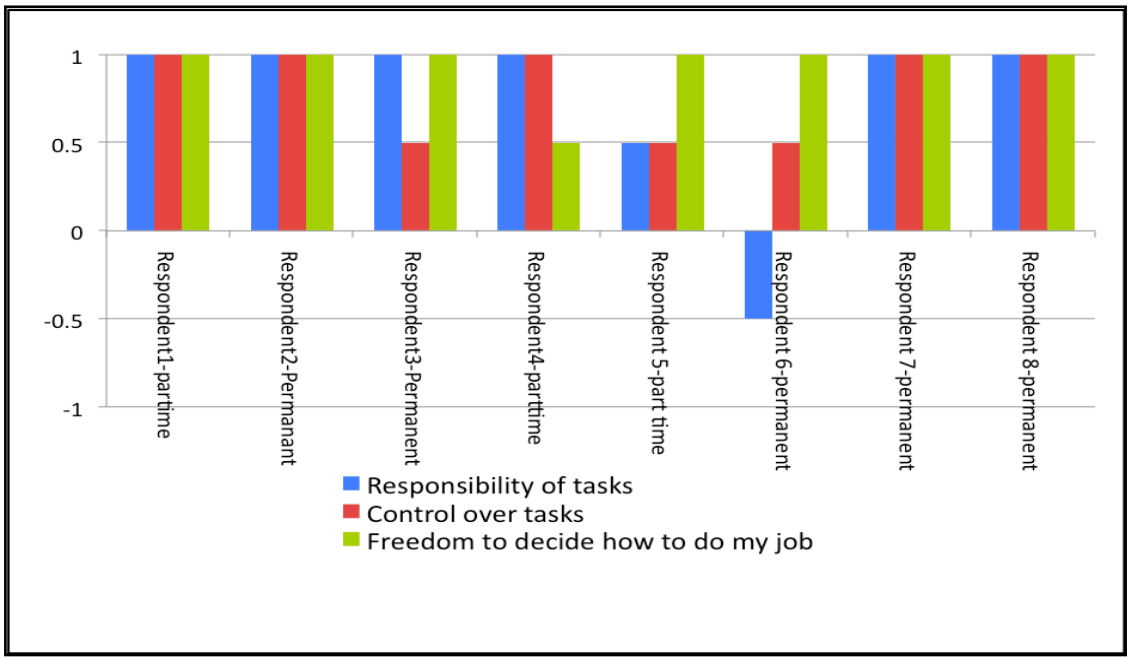


Figure 35: The satisfaction with constituents of autonomy. on y axis 1 is extremely satisfied, 0.5 is slightly satisfied, 0 is neutral, -0.5 is slightly unsatisfied and -1 is extremely unsatisfied.

According to figure 34 and figure 35 the authors see the following

Overall Satisfaction with Autonomy

Overall the majority of the employee's e.g 6 out of 8 is extremely satisfied with autonomy. However only 4 out of them are extremely satisfied with all the factors inside autonomy and do not require an improvement in it.

However 1 employee is slightly satisfied with overall autonomy and this is lacking in having sufficient positive impact on satisfaction with autonomy

Also 1 employee is slightly unsatisfied with overall autonomy and this is having a negative impact on satisfaction with autonomy.

Overall the authors can see that the half of the employees e.g 4 require an improvement in autonomy to increase their overall satisfaction with it.

According to figure 35 the authors see the following

Responsibility of Tasks

Overall the majority of the employees e.g.6 out of 8 are extremely satisfied with 'responsibility of tasks' and do not require an improvement in it.

However 1 employee is slightly satisfied with 'responsibility of tasks' and this is lacking in having sufficient positive impact on satisfaction with responsibility of tasks and overall task difficulty for the individual.

Also 1 out of 8 employee's is slightly unsatisfied with 'responsibility of tasks' and this is having a negative impact on his/her satisfaction with it and in effect with overall autonomy.

Overall the authors can see that the majority of the respondents are extremely satisfied with the responsibility of tasks. The respondent who was slightly satisfied is a trainee and the respondent slightly unsatisfied is the manager. So we can see that the manager and the trainee require more responsibility of tasks.

Control over Tasks

Overall the majority of the employee's e.g 5 is extremely satisfied with 'control over tasks' and do not require an improvement in it.

However 3 out of 8 are slightly satisfied with the control over tasks. This is lacking in having sufficient positive impact on satisfaction with 'control over tasks' and in effect with overall autonomy. These 3 employees are 1 manager, 1 teller and 1 teller.

Overall the authors see that the 3 out of 8 employees require an improvement in the control over work tasks.

Freedom To decide How To Do My Job

The majority of the employees e.g. 7 out of 8 are extremely satisfied with the freedom to decide how to do my job and do not require an improvement in it.

1 employee is slightly satisfied with the freedom to decide how to do my job and for him/her this is lacking in having sufficient positive impact on satisfaction with the factor and in effect with overall autonomy. This employee is a trainee and prefers more freedom to decide how to do his/her job.

Overall the authors see that the majority of the employee are extremely satisfied with the freedom to decide how to do their jobs and do not require improvement. The only respondent not extremely satisfied is a trainee and requires having more freedom to do his job.

Adapted Job Characteristic Model

According to the adapted job characteristic model satisfaction with autonomy will lead to higher employee motivation. There is a margin for improvement in control over tasks to make the satisfaction of the employees with task significance higher to improve their overall motivation.

4.3.6.6 Work Load

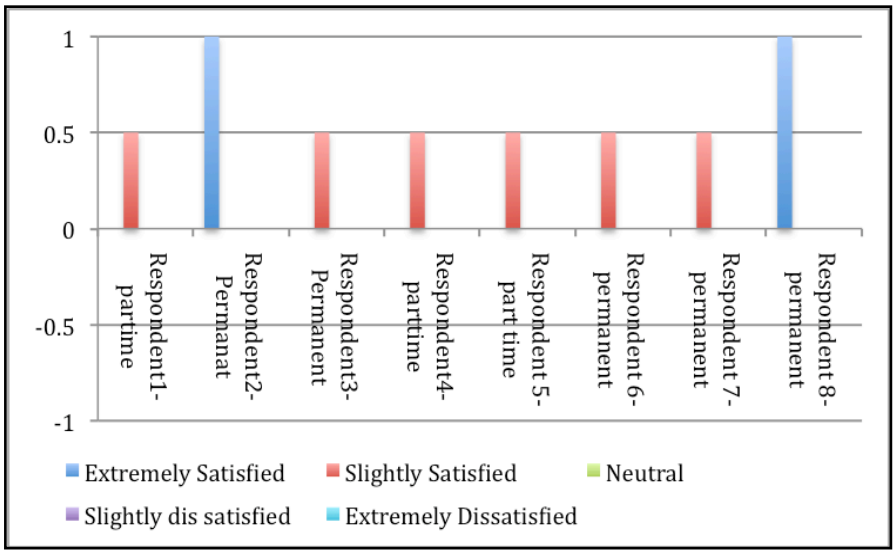


Figure 36: The overall satisfaction with workload. 1 on y axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied.

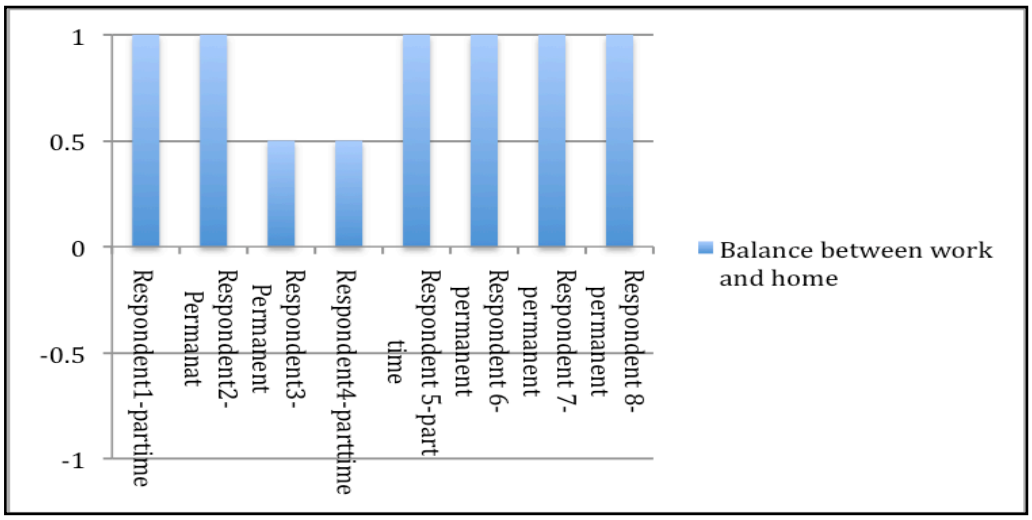


Figure 37: The factor within workload. 1 on y-axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied.

According to figure 36 and figure 37 the authors see the following

Overall Satisfaction with Workload

Overall the majority of the employees eg.6 out of 8 are slightly satisfied with overall work load. This is lacking in having sufficient positive impact on their overall satisfaction with workload.

However the minority of employee's e.g. 2 out of 8 are extremely satisfied with workload. However, only 1 of the two is extremely satisfied with balance between work and home.

Overall the authors see that 7 out of the 8 employees require an improvement in

their workload to improve their overall satisfaction with workload to improve their motivation.

From figure 37 the authors see the following

Balance Between Work and Home

Overall 6 out of 8 employees are extremely satisfied with 'balance between work and home' and do not require any improvement to the balance between work and home.

However 2 employees are slightly satisfied with it and this is lacking in sufficient positive impact on their satisfaction with balance between home and work and in effect with overall workload. These two respondents are 1 the manager and 2 teller.

Overall the authors see that 2 employees require improvement in their workload to improve the balance between work and home.

Adapted Job Characteristic Model

According to the adapted job characteristic model satisfaction with workload will lead to higher employee motivation. There is a margin for improvement in the balance between work and home for 2 respondents to make the satisfaction of the employee with workload higher to result in improvement in motivation.

4.3.6.7 Work hours

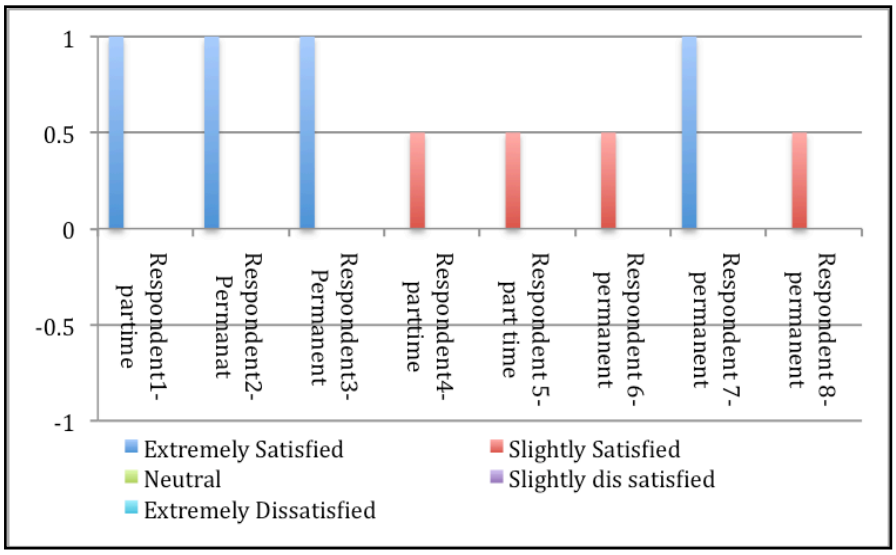


Figure 38: The overall satisfaction with work hours. 1 on y-axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied.

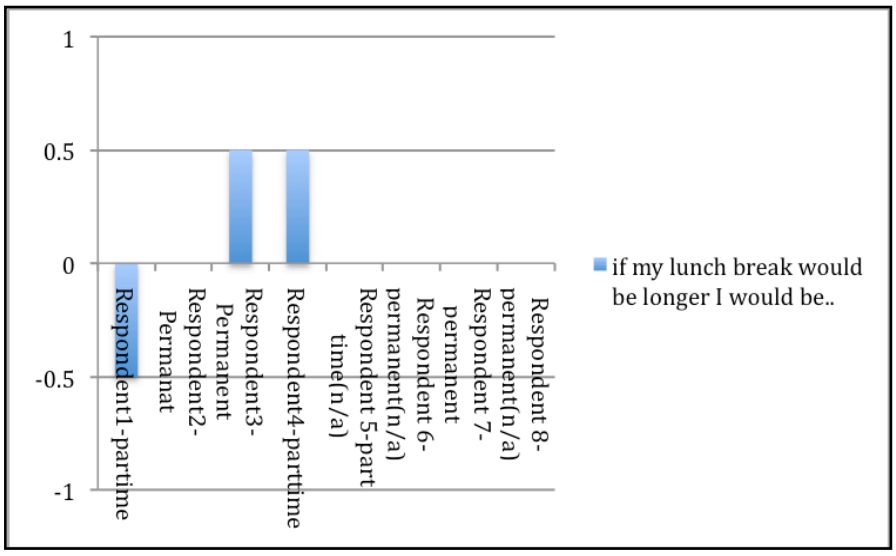


Figure 39: The factor within work hours. 1 on y-axis represents extremely satisfied 0.5 slightly satisfied 0 neutral -0.5 slightly unsatisfied and -1 extremely unsatisfied.

From figure 38 and figure 39 the authors see the following

Overall Satisfaction with Work Hours

Overall the half of the employees e.g.4 out of 8 are extremely satisfied with the work hours at the banks and do not require an improvement in it.

However 4 employees are slightly satisfied with the work hours and this is lacking in sufficient positive impact on overall satisfaction with work hours. Here 2 out of 3 part time employees and 2 out of 5 permanent employees are slightly satisfied with work hours.

Overall the authors see that half of the employees require improvement in their satisfaction with work hours. And the majority of the part time employees require an improvement in work hours.

From figure 39 the authors see the following

If my lunch break would be longer I would be

Overall majority of the respondent's e.g.5 is neutral,"if the lunch break is made longer" and are indifferent about it.

However 2 employees are slightly satisfied if their lunch break is made longer. This is lacking in having sufficient positive impact on overall satisfaction with work hours.

Also 1 employee is slightly unsatisfied if the lunch break is made longer and this is having a negative impact on his/her overall satisfaction with work hours.

Overall the authors can see that the majority of the employees are neutral about work hours at the branches and 1 employee is unsatisfied if her lunch break is increased so the work hours should be as they are right now and should not be changed.

Adapted Job Characteristic Model

According to the adapted job characteristic model satisfaction with work hours will lead to higher employee motivation. There is a margin for improvement in work hours for part time employees to make the satisfaction of the respondents with skill variety higher to in effect improve employee motivation.

4.4 Overall Conclusions

In this master thesis the authors wanted to improve the employee motivation at the two Lammin Osuuspankki branches in Lahti. In the survey the authors were looking at preferences, importance and satisfaction of physical, social and mental dimensions as well as the constituent factors inside these dimensions. The interviews with the managers of the branches were carried out and gave the authors information about the banks and their business operations, motivation policy and employee management. After analyzing our findings the authors found the preference, importance and satisfaction of the employees and are able to draw conclusions regarding the factors that are effecting the motivation of employees at the branches and are in need of further improvement to increase the motivation of the employees. The suggestions in the recommendations chapter will tell the management what they should do regarding these factors to improve the employee motivation at the branches.

The authors conclude from the analysis that the employees at the Paavola and Hämeenkatu branches hold the following preferences for social, mental and

physical dimensions. These preferences reflect the inclination of the values and attitudes of the employees towards physical, mental and social dimensions.

Physical dimension- highest preference
Social dimension-middle preference
Mental dimension-lowest preference

The preference for physical factors inside the physical dimensions holds the following order:

1. Payment
2. Working conditions
3. Benefits

The preference order for social factors inside the social dimensions:

1. Social relationships
2. Participation
3. Feedback

The preference order for mental factors inside mental dimensions:

1. Skill variety
2. Task significance
3. Autonomy
4. Task difficulty
5. Task identity
6. Work load
7. Work hours

Based on the analysis the authors draw conclusions about the degree of the importance of the different factors inside the dimensions for the Hämeenkatu and Paavola employees. The authors see that all the factors inside the social dimensions hold a lot of importance for all the employees at the branches. The analysis highlighted the importance of feedback among all the employees as the highest number of people ranked feedback to be extremely important to them as a motivator factor. The authors can also see that all the factors inside physical dimensions hold very much importance for all the employees at the bank branches. The analysis revealed the highest degree of importance for working conditions and payment and these are more important for the employees than benefits. In case of mental factors, the analysis revealed that overall all the mental factors hold a lot of importance for the employees too and they rated skill variety to be the most extremely important for them.

The authors also looked at the satisfaction of the different factors in the survey and found out which factors are lacking sufficient positive impact on overall satisfaction with the factor and require improvement from the management to increase the motivation of the employees. In all the physical, social and mental

dimension there is a margin for improvement for the majority of the respondents. Overall only cultural harmony and communication by co workers factors in social dimensions do not need further improvement based on the respondents' current satisfaction with them. Below are the conclusions of factors which need improvement from the management to further motivate the employees:

Physical dimension

Payment

1. Amount of basic salary and
2. The confirmation of the salary transfer by online banking.
3. The authors can also conclude that regarding working conditions,

Working Conditions

1. Ergonomical comfort of the workspace
2. The user friendliness of the technology
3. Safety standards at the bank and
4. Resources allocated to effectively perform your duties

The authors conclude from the responses to open ended questions in the survey regarding ergonomical comfort of the workspace that workspace in the branches is disorganised, the work chairs are uncomfortable as they don't have arm rests and back rests and there is lack of privacy while working because of the view from the streets. Also regarding safety standards at the bank the employees are not informed enough about the safety standards.

Benefits

1. Receiving bonuses based on performance
2. Pension coverage
3. Health insurance coverage
4. Pay policy for extra work hours
5. Option to go through training courses
6. Amount of monetary benefits
7. Annual paid leave duration
8. Opportunity to go on company sponsored trips
9. Frequency of company sponsored sports events
10. Amount of non-monetary benefits

The authors conclude from the responses to open ended questions in the survey that regarding pay policy for extra work hours the pay policy is not sufficient and with it the employees require having the option to take days off from work. Also regarding option to go through training course the employees lack information about the courses they can take training on. Regarding monetary benefits the management should clarify the bonus system as well as ensure equality in it.

Social Dimension

Social Relationships

1. Communication by my supervisor

2. Communication between me and other teams
3. Interpreting syntax and semantics of co workers language
4. Internal communication by Sonetti
5. Internal communication by phone
6. Internal communication by email
7. Internal communication in team meetings
8. Internal communication between one worker and the manager

Cultural harmony and communication by co-workers the respondent found perfect, and further improvement is not needed regarding to these.
The authors conclude from the responses to open ended questions in the survey tha communication between the respondent and other teams and the communication between the branches and the head office is not good and the teams do not support each other enough. Also regarding internal communication by phone the communication by phone is not comfortable especially when the employees are dealing with customers.

Participation

1. Recognition for good work received from the supervisor
2. Feeling accepted to the team by co-workers
3. Leadership skills by the supervisor
4. Harassment

Feedback

1. Frequency of feedback from the manager
2. Ways of receiving feedback from the manager
3. Accessibility to my supervisor
4. Ways of giving feedback to supervisor
5. Consensus development means for conflict resolution
6. Privacy in receiving feedback
7. Appraisals and measuring own performance
8. Frequency of appraisals inside feedback

The authors conclude from the responses to open ended questions in the survey regarding ways of receiving feedback from supervisor that the management is not giving sufficient feedback and needs to reconsider the ways of giving feedback.

Mental factors

Task identity

1. Being able to see intangible outcomes of job task
2. Being able to see tangible outcomes of the job task
3. Achievable daily goals
4. Work identifiable as a whole
5. Being able to perform personal daily performance assessment
6. Allowed to complete whole piece of work
7. Opportunity to develop leadership skills
8. Opportunity to develop creativity
9. Opportunity to develop satisfied response to the change
10. Opportunity to develop professional competence
11. Opportunity to cross train
12. I have been trained enough for my job

Skill Variety

1. Monotony in the job
2. Amount of skill variety

Task Significance

1. Effect of job on others
2. Opportunity they are getting to effect work of others

Task Difficulty

1. Achievable daily tasks

Autonomy

1. Control over tasks
2. Responsibility of tasks
3. Freedom to decide how to do my job

Work Load

1. Balance between work and home

Work hours

1. Amount of work hours
2. Lunch and coffee breaks

According to the modified Job characteristic model all the employees at the Hämeenkatu and Paavola branches have to have satisfaction with the factors inside the core job dimensions to create motivation. In addition as per the dynamic triangle of motivation the needs of the employees under the social mental and physical dimensions impact the employees motivation and have to be satisfied result in employee motivation. Therefore, the authors can conclude that the management of the Lammin Osuuspankki has to improve the employee satisfaction level regarding to the motivator factors stated above at the branches in order to create higher motivation of the employees working in there. In the suggestions the authors will tell the management what they should do in order to improve the motivation of the employees at the Lammin Osuuspankki branches in Lahti on the basis of the conclusions.

5.Recommendations

The recommendations are placed under the physical, social and mental dimensions in order of the employee's preferences for them and the constituent factors in them. Keeping in mind the limited resources available to the management at the branches, the management should focus first on the factors having the highest preference for employees in the three dimensions. Those three factors would be payment, social relationships and skill variety, which the management should focus on first as the employees have the greatest preference towards them and these would need the most urgent change in them.
However, overall the management should do the following as well to improve the motivation of the employees at the Hämeenkatu and Paavola branches.

Physical Dimensions

Payment

a. Amount of basic salary

1. The management should increase the basic salary of the employees in quarterly or bi annual appraisals instead of having them once a year, by a certain amount.
2. The management should give more improvement in the basic salary to the best performing employees at the branches for the appraisal period compared to other employees.
3. The management should assure the employees that the company policy regarding payment is being followed for all employees at the branches uniformly and reflect this assurance with action.

b. Confirmation of Salary by Online Banking

1. The management should ensure that confirmation emails are sent to employees as soon as their salary is transfered by online banking.
2.The management should ensure that in addition to salary transfers by online banking, the confirmation of salary transfer to the employees is also sent by post and email, as some employees are part time and don't work the whole week.
3. The management should assure the employees more that they are taking steps to furthur improve the process of confirmation of their salary and reflect the assurance with action.

Working Conditions

a. Safety Standards at the Banks

1. The management should ensure that the employees are fully aware of the safety measures put in place at the branches and the details of the safety standards at work manual.
2. The management should ensure that the exit procedures from the branches in case of a disaster are pasted on the wall and everyone has gone through them at least once.

3. The management should make sure that the employees are aware of the position of the emergency medical kit and fire extinguisher and have been trained on basic safety procedures to follow in case required.
4. The management should make sure that all employees are aware of the location of the emergency button to inform the police in case of a robbery attempt and how to react in that situation.
5. The management should assure the employees in team meetings that they are making every possible effort to improve the safety standards at the bank branches and reflect their words of assurance into visible actions.

b. Ergonomical Comfort of the Workspace

1. The management should increase the privacy in the workspace for the employees in the branches by introducing personal work cabins as well as blinds on the glass windows to cover the view from the main streets.
2. The management should replace the work chairs with new ones that have arm and back rests.
3. The management should make the most of the workspace by redesigning it to allow maximum utilization of the workspace.
4. The branch management should discuss the ergonomical comfort of the employees in the monthly team meetings to take suggestions from the employees.
5. The management should assure the employees in the team meetings that they are making every possible effort to improve the ergonomical comfort of the workspace at the bank branches and reflect their words of assurance into visible actions.

c. User friendliness of the technology

1. The management should ensure easy and quick accessibility to software manuals and documentation on the bank intranet as well as in hard copy form to all the employees.
2. The management should ensure that the employees are effectively trained on how to operate the software's, access online help and troubleshooting advice and how to change the layout of the software's according to their preference to improve the way they use the software's.
4. The management should assure the employees in team meetings that they are making every possible effort to make the technology employed at the branches the latest in the industry and the more user-friendly for the employees and reflect their words of assurance into visible actions.

d. Resources Allocated to Effectively Perform your Duties

1. The management should get regular feedback from the employees about sufficiency of the resources allocated to them and provide more if lacking, to ensure that they have the right resources available to perform to the best of their abilities.
2. The management should ensure that each request for resources from the employees is taken seriously, documented and satisfied to the best of management's ability.
3. The branch management should inform the employees more openly and

frankly the reasons for not being able to provide the requested resources, if that is the case and the initiative taken on their behalf with the head office to get the resource.

Benefits

a. Receiving Bonuses Based on Performance

1. The management should enforce transparency and fairness at the branches by making the criteria to determine the bonus based on performance transparent and uniform for all employees.
2. The branch managements should allow the employees to rate their own performance and determine their bonus amount on their own first. The management can then rate it so that they can convince the employee for the bonus amount being what it is in a constructive way and give constructive suggestions for improvement in their work.
3. The management should encourage competition inside and between branches for determining which employee is the highest bonus getter in the branches.
4. The management should convince the employees that the determined bonus amount reflects their whole work attitude and performance in a just and fair way.
5. The management should introduce current profit sharing bonus scheme for the employees so that the banks overall profits contribute to their bonus amount as well.
6. The management should assure the employees that their hard work and effort would be fairly reflected in their bonus amount.

b. Pension Coverage

1. The management should increase the monthly pension amount for the permanant employees and deduct a slightly bigger sum from their basic salary every month for pension coverage with the consent of the employees.
2. The branch managers should bring the permanent employees into the loop on initiatives taken up with the administration at the head office at Lammi to improve their pension coverage policy and express their support even if the head office approves it or not.

c. Health insurance coverage

1.The management should ensure that the part time employees are included in the health insurance policy as well along with the permanent employees.

d. Pay Policy for Extra Work Hours

1. The management should increase the pay amount associated with working extra hours.
2. The management should allow employees flexibility to take days off from work for an equivalent number of extra work hours instead of receiving the monetary benefit.

e. Option to go through Training Courses

1. The management should ensure that the information relating to the

training courses is transparent and available to the employees at least a week before the scheduled start of the program to give them sufficient time to decide and register.

2. The management should encourage the employees to take training courses and provide them extra points in their evaluation based on their level of involvement in trainings.

3. The management should ensure employees get equal opportunity to take on the training courses.

4. The management should ensure the employees that they are taking initiatives to provide them with the best training programs by the best trainers from outside the bank as well as from within the bank branches to improve their intellectual capital and reflect these assurances with actions.

f. Annual paid leave policy

1. The management should increase the annual paid leave duration for the employees.

2. The management should give the best performing employee's longer annual paid leave for their good work.

g. Opportunity to go on company sponsored trips

1. The management should ensure that all employees have equal opportunity to go on company-sponsored trips.

2. The management should increase the number of company-sponsored trips that the employees enjoy at the moment.

h. Frequency of Company Sponsored Sport Events

1. The management should ensure that sports events are arranged on a more regular basis.

2. The management should take up initiative from employees for more sports events as a positive thing and should encourage them more.

3. The management should arrange more inter-branch sports events to improve the relationships between employees between branches.

i. Amount of non-monetary benefits

1. The management should increase the amount of non-monetary benefits for the long-term and short-term perspective.

J. Amount of Monetary Benefits

1. The management should increase the amount of monetary benefits for the long and short-term perspective

Social Dimension

Social Relationships

a. Communication by My Supervisor

1. The management should focus more, not just on what has to be communicated but how it is being communicated to the employees by taking into account eye contact, overall body language and gestures to ensure that the employees do not get intimidated.
2. The management should ensure that in their communication with their employees they are even more respectful to them at all times.

3. The management should ensure that in their communication with the employees they are emphasising even more on requesting them to work than ordering them to work.

4. The management should ensure that in their communication with the employees they are even more liberal towards taking criticism.

5. The management should assign times and agendas for weekly meetings more in advance so that the employees have time to prepare for them better.

b. Communication between employees and other teams (e.g. Communication between me and other teams)

1. The management should further develop the environment in the branches to support and back up the other branch.

2. The management should ensure that all employees in the branches are added to the contact lists in the chat clients so employees can communicate with any employee at Lammin Osuuspankki instantly at any time.

3. The management should arrange for transfers between branches to allow the employees to interact and get to know employees from other branches.

4. The management should allow the employees to train together as one group during the trainings carried out by outside trainers and during online training session.

5. The management should arrange more inter-branch sports events to improve the relationships between employees of the branches to allow them to know each other better and to narrow the communication gap between them.

c. Interpreting Syntax and Semantics of Co-workers Language

1.The management should encourage using emails for formal work requests in the day-to-day operations so the employees can read and interpret the meaning of the request in the best way and are able to go through the message again if they don't understand it the first time.

2. The management should encourage use of 'thank you's' and 'you are welcome' in the exchange of emails.

3. The management should encourage the employees to be even more receptive to listening and understanding each other's views and opinions about issues.

d. Internal Communication by Sonetti

1. The management should ensure that all employees at the branches use common email client software on the Sonetti.
2. The management should ensure that all employees start using a chat client like Trillian, which supports multiple messengers at a time instead of one e.g. msn messenger, and yahoo messenger in one chat client and whose chat conversations can be saved.

e. Internal Communication by Phone

1. The management should replace the currently installed telephones with ip phones at the branches, which allow use of headsets and extra features like options to create bridges for group conversations.
2. The management should further train the employees to effectively use the telephones and improve their communication on the phone.
4. The management should introduce criteria's to call another employee only if the urgency of the issue at hand is of a certain urgency level so that the calls are not being made regarding really minor issue, which would keep the phones busy.

f. Internal Communication by Email

1. The management should further inform the employees about the significance and importance of responding to every email that they receive at the earliest as well as making a habit of writing their names, designations and phone extension when sending emails.

g. Internal Communication in Team Meetings

1. The management should ensure that in team meetings every employee gets sufficient time to express their opinions about the matters under discussion.
2. The management should ensure that the employees are made comfortable to express their views openly and without hesitation.
3. The management should ensure that team meetings are arranged more often.
4. The management should ensure that the team meetings are not kept too long and don't turn boring.
5. The management should ensure that for team meetings the employees are made aware about them and the issues to be discussed even earlier so they can come more prepared.
6. The management should ensure the employees that whatever's agreed upon in the team meetings will be reflected into action, their opinions matter and they should be open to express them without hesitation.

h. Internal communication between one worker and the manager

1. The management should ensure that the conversations behind closed doors of his office are kept private.

2. The management should increase the time that they give to each individual employee in one to one meetings.
3. The management should focus not just on what has to be communicated but more on how it is being communicated to the employees by taking into account eye contact, overall body language and gestures to ensure that the employee does not get intimidated.

4. The management should ensure that the communication is done in a way that each party gives respects to the others point of views and opinions.

Participation

a. Recognition for good work received from the supervisor

1. The management should ensure that when an employee performs well ample praise is given in private as well as in front of the other employees.

2. The management should introduce employee hall of fame at the branches and the employee of the month should be given extra perks. Also his/her picture should be placed on the wall in the branch for everyone to see.

3. The management should explore new ways of showing recognition by introducing holiday bonuses and spot bonuses.

4. The management should ensure that the good work from the employees is documented and the employee's work is recognised, appreciated and gives extra points in her/his appraisal.

5. The management should ensure that all the employees are aware of the benchmarks to achieve to gain upward mobility at the banks and should ensure that good work and effort from them is recognised amicably and should lead to better career development prospects.

b. Feeling accepted to the team by co-workers

1. The management at each branch should ensure that the new recruits are given face-to-face introductions with all the employees at the branch.
2. The management should get the part time employees involved in the decision making process at the earliest to make them feel that their say counts and is given importance.
3. The management should introduce profit sharing bonuses at the branches, as this would improve the employees accepting new employees to the team more as their work too would affect the overall profit to everyone's benefit.
4. The management should ensure that the new employees and trainees are made completely aware of Lammin Osuuspankki business ethics and how the employees are expected to behave and interact so they can intermingle in the team easily.

c. Leadership skills by the supervisor

1. The branch managers should lead from the front, delegate tasks down to their employees, assist them in their work, and get more involved in the

same tasks as the other employees especially during busy work hour.
2. The branch managers should set even higher standards for hard work and committed to the job as the employees working under them look up to them for inspiration.
3. The branch managers should take on the blame on their own shoulders for problems at the inter branch level for mistakes made by the employees working under them.
4. The branch managers should give positive criticism to the employees and should not demoralise the employees with consistent negative criticism.
5. The branch managers should have comprehensive training of all tasks and activities being carried out at the branches so that they can give constructive suggestions to employees to improve their work.

d. Harassment

1. The management should notify the new trainees and part time employees in team meetings about the code of conduct to be followed at the branches.
2. The management should discourage the employees from passing personal comments about each other's personal life and things they might be sensitive about.

Feedback

a. Frequency of Feedback from the Supervisor

1. The management should give more direct feedback daily to the employees by having the employees submit a summary at the end of shift of the work they performed which the manager can review and give his feedback about on a daily basis.
2. The appraisals should be carried out once every 3 months instead of once a year to allow the management to give more regular feedback on the employees' performance.
3. The management should further encourage the employees to ask questions and appreciate this practice.

b. Ways of giving feedback to supervisor

1. The management should encourage the employees to be flexible in choosing which ever channel and way of communication they are comfortable with to give feedback to supervisor.
2. The management should be more open to getting feedback from whichever channel the employee is more comfortable with.

c. Privacy in receiving feedback

1. The management should ensure that the employees are not given individual feedback in team meetings, which might embarrass them in front of the team.
2. The management should not highlight negative aspects of a specific individuals work when giving team feedback.

d. Accessibility to my supervisor

1. The management should ensure that they are more accessible to the employees by cell phone or pagers even on their days off from work.
2. The management should ensure that all the employees are made more aware of their cell and home numbers so that they are easily accessible.
3. The management should have a more open door policy for all employees and should make them more comfortable to walk in to their office to discuss their problems.

e. Consensus development means for conflict resolution

1. The management should take the final decision about issues relating the employees but should openly listen to the arguments from the employees, and be more flexible to change their decisions if convinced against their own personal opinion.
2. The management should bring the employees onboard about the details of why specific decisions are taken and how they will affect the employees.
3. The management should get the employees more involved in the decision making process and should bring them onboard in the decision-making.
4. The management should reassure the employees that it's important for them to have the employees agree on issues and develop consensus and should reflect this assurance by action

Mental Dimension

Skill Variety

1. The management should let the employees to develop client relationships more and encourage them to directly interact with the customers and develop skills in, negotiation, analysing, persuasion, decision making, numeric's and listening along with working on the banking software.
2. The management should rotate the core job tasks during different times of the day in the branches. And train employees further to function effectively in a multi-tasking environment so that they have to focus on doing tasks that require different skills so their job tasks become richer and more interesting for them.

Task Significance

1. The management should specify how much impact the part time employees have with each sale they make as they are already doing for the permanent employees so part time employees can also see how much value they are adding to the bank with their work in a better way.
2. The management should encourage the employees to develop closer contact ad relationship with the clients so that the employees can see firsthand how their job is impacting them and can enjoy their appreciation for their good work when dealing with them.
3. The management should encourage the employees to function as an even more cohesive unit so that each employee can see how much significance the amount of work he/she does has in the overall work done at the branch.

Autonomy

1. The management should trust the employees more and empower them further by reducing the level of direct supervision and give them more responsibility, sufficient time to complete the work and flexibility to check and fix their own mistakes and deliver the results.
2. The management should allow employees to have greater decision making authority and capability to decide how to deal and negotiate with the customers.
3. The management should ensure that the workload for the employees is assigned in a way that it doesn't become too much for them to handle and employees don't lose control over them because of too much multi tasking.
4. The management should further develop skills of the employees through on the job training, to encourage them to combine knowledge of customer service, bank procedures, communication, clerical and numerical skills to make them more quick and accurate in their work and allow greater control over the work tasks.

Task Difficulty

1. The management should keep in mind the confidence, enthusiasm, ability, level of training and experience of the employees at the branches when assigning tasks that are too challenging.
2. The management should ensure that the employees are given sufficient time to manage their work targets so they can see them as achievable with hard work and don't find them to be impossible to achieve.
3. The management should ensure that the assigned tasks are not putting the employees under too much stress or proving to be too demanding for the employee's ability.

Task Identity

1. The management should ensure that the employees go through refresher training programs so that the depth of knowledge about the bank activities, job tasks and how to perform and manage them is strengthened so that they can perceive the tangible and intangible outcomes of their job better.
2. The management should let the employees set up client relationships and encourage them to handle each customer individually and focus on being responsible for each clients requests from the start to the finish. In addition the management should be more supportive and liberal in empowering and trusting the employees.
3. The management should support the employees to come up with new, innovative ways to satisfy the needs of the customers and to do their work in a more effective and efficient way.
4. The management should ensure that the employees are given sufficient time to manage the work.
5. The management should ensure that the employees are kept up to date with the latest management decisions and priorities coming from the head office in Lammi that might affect them so they would be able to anticipate

the change and would be able to adjust faster.
6. The management should develop openness to new ideas, good cooperation with co-workers, and commitment to achieving the assigned goals, being timely for work and consistent with the job role and use these benchmarks for determining upward mobility of employee at the branches.
7. The management should show equality in allocating resources to employees, transparency in appraisals and performance evaluation and remove favouritism towards employees and enforce strictly professional standards at the branches to encourage employees to understand that nothing short of professionalism and complete competence in their work is expected from them.
8. The management should show equality in giving opportunity to get cross trained to part time employees, permanent employees and those employees who would like to go through training again to reaffirm their knowledge of the work.
9. The management should ensure that the offsite trainings are arranged so as not to affect the working at the branches. They should be planned in advance and scheduled for the less busy days of the month when the work is easily manageable by the other employees.

Work Load

1. The management should encourage the employees to function as a more unified unit at the branches to tackle the workload together and manage it in a way that the work is equally shared between them and completed on time.
2. The management should ensure that each employee is made aware that the responsibility to manage the workload is the responsibility of each employee and the whole team at the branch as a whole, which includes part time and permanent employees and have to assist each other in the work when required.
3. The management should ensure that the employees are aware that they need to inform the management at least a week prior to planning a day off from work so that the management can assign another employee to cover for the absence and the workload doesn't pile up because of that.

Work Hours

1. The management should ensure that the part time employees are encouraged to work as often as possible for them.
2. The management should ensure that the work hours are logged for both part time and permanent employees in the same way.
3. The management should ensure that the work timings are strictly followed and the management should lead by example in this regard and set the precedence for being punctual and always on time for work.

By following the above-mentioned suggestions the management at Hämeenkatu and Paavola branches at Lahti can make the employees extremely satisfied with the motivator factors that are effecting their motivation at the social, physical and mental level. This way the management can effectively motivate their most

valuable asset ‘the employees’ and keep them happy, committed and productive to achieve the ultimate aims of the bank.

6.Furthur Research

The authors work leaves opportunity for more work for further research targeted towards the processes involved in motivation and going into depth to fine tune the cognitive processes involved in human motivation and performance. The further researchers should be able to use this work as a reference and guide in their work.

7.References

1. Ahmed Pervaiz K. and Rafiq Mohammed. Internal Marketing. Tools and concepts for customer-focused management. The chartered institute of marketing. Retrieved 28th April, 2008 from http://books.google.se/boooks?id=tqvIOn-ns4oC&pg=PT122&dq=internal+marketing,+employee+motivation&source=web&ots=aRw3kCqm7D&sig=PzUDPc4znU-kUltr-b2s39GkTE&hl=sv#PPT3,M1

2. Bateman. Thomas S. Intrinsic and extrinsic motivation. Revisiting intrinsic and extrinsic motivation. University of Virginia, retrieved 18th May, 2008 from http://www.commerce.virginia.edu/faculty_research/research/papers/imobhdp24.pdf

3. Beswick David. Management implications of the interaction between intrinsic motivation and extrinsic rewards. University of Melbourne, retrieved 18th May, 2008 from http://www.beswick.info/psychres/management.htm

4. Björklund Christina, 2001. Work Motivation. Studies of its Deteminants and Outcomes. EFI, The Economic Research Institute.

5. Ending Dareen James, 2005,e thesis repository, Modelling employee motivation and performance, retrieved 7th May, 2008 from http://etheses.bham.ac.uk/11/1/Elding05PhD.pdf

6. Everson R, 2003. Motivating to develop an all-star team. American Salesman, pp.2127

7. Fisher, 2004. Researching and Writing a Dissertation for Business Students, Prentice Hall, Essex

8. Frey Bruno S.and Osterloh Margit 2001, pp. 5, 8, 221, 223. Succesful Management by Motivation. Balancing Intrinsic and Extrinsic

9. Grönroos Christian 2000. Service Marketing and Management. A customer relationship management approach. Wiley, 2nd Edition.

10. Kallonen, T. 2007. Pankit Suomessa 31.12.2006. Finanssialan Keskusliitto, Retrieved 19 April, 2008 from http://www.fkl.fi/asp/system/empty.asp?P=2383&VID=default&SID=432258419751279&S=2&A=closeall&C=22778

11. Lammin Osuuspankki. 2007. Retrieved 19 April, 2008 from https://www.paikallisosuuspankit.fi/VerkkopalvelutWeb/portaali/index.jsp?sivu=pankinesittely

12. Lammin Osuuspankki. 2007. Retrieved 19 April, 2008 from https://www.paikallisosuuspankit.fi/VerkkopalvelutWeb/portaali/index.jsp?sivu=paikallisetkumppanit

13. Lammin Osuuspankki. 2007. Retrieved 19 April, 2008 from https://www.paikallisosuuspankit.fi/VerkkopalvelutWeb/portaali/index.jsp?sivu=palvelupisteet

14. Osteraker Maria C. Journal of workplace learning, Volume 11-number 2-1999. Measuring motivation in a learning organisation, ISSN 1366-5625, pp.73-77, retrieved 7 May, 2008 from Emerald Database

15. Osuuspankkikeskus OPK. Vuosikatsaus 2006. Retrieved May 12th , 2008 from https://www.op.fi/media.liitteet?cid=150607933

16. Paikallisosuuspankki. 2007. Retrieved 19 April, 2008 from https://www.paikallisosuuspankit.fi/VerkkopalvelutWeb/portaali/index.jsp?sivu=pankinesittely

17. Paikallisosuuspankki 2007. Retrieved 10th May, 2008 from https://157.124.22.10op?cid=150245798&srcpl=3

18. Rodolp, P.A and Kleiner, B.H (1989), the art of motivating employees, Journal of Managerial Phychology, Vol. 4, Issue 5.

19. Tharenou Phyllis, Donohue Ross and Copper Brian 2007. Management research methods 2007.Cambridge university press

20. Varey Richard J & Lewis Barbara R, 2000. Internal Marketing. Directions for Management. Routledge, Taylor & Francis Group.

21. Zeithaml Valirie A., Bitner MaryJo and Gremler Dwayne D, 2006. Services Marketing. Integrating customer focus across the firm. 4th Edition. McGra-hill Irwin.

Primary Data

1. Castren Tiina. Lammin Osuuspankki employee.
2. Pohto Jussi. Lammin Osuuspankki Hämeenkatu branch manager. 28th April 2008.
3. Souru Markus. Lammin Osuuspankki Paavola branch manager. 29th April 2008.

Figures:

1. Dynamic Model of motivation.
   http://www.emeraldinsight.com/fig/0860110205001.png

2. Federation of Finish Financial services 2007.
   Bank branches and employees in Finland 2006-2007, pdf from the link http://www.pankkiyhdistys.fi/asp/system/empty.asp?P=2986&VID=default&SID=724136952978181&S=1&C=23342

3. Job characteristic model.
   http://www.emro.who.int/Publications/EMHJ/1003/Images/Using_Figure1.gif

4. Service marketing triangle image.
   http://www.emeraldinsight.com/fig/0750200602001.png

5. The modified job characteristic model with organization structure, the earlier missing intrinsic and extrinsic factors and restructured psychological states included. The High internal motivation should be overall motivation
   http://etheses.bham.ac.uk/11/1/Elding05PhD.pdf

Appendix I

Survey Form Cover Mail to the Employees

Hei!

Me lähestymme teitä Lammin Osuuspankin työntekijöitä lopputyömme merkeissä, joka käsittelee henkilöstön motivaatiota. Olemme sopineet konttorin johtajanne Jussi Pohton kanssa, että teemme tutkielmamme Lammin Osuuspankin Hämeenkadun ja Paavolan konttorille. Jotta saamme tarvitsemamme tiedot, pyydämme teitä täyttämään alla olevasta linkistä löytyvä kyselyn.

Kyselymme on suunniteltu tiedonkeräämistä varten Lammin Osuuspankin henkilöstön motivaation tutkimiseksi. Tarkoituksenamme on hahmottaa ne asiat joihin Lammin Osuuspankin johtajien täytyy kiinnittää huomiota henkilöstön motivaation parantamiseksi.

Tämä kysely on osa lopputyötämme kansainvälisen markkinoinnnin maisteri tutkinnon suorittamiseksi Mälardalenin Yliopistossa Ruotsissa.

Tarkoitus on, että jokainen Hämeenkadun ja Paavolan konttorin työntekijä täyttää kyselylomakkeen, ja tätän jokaisen mielipide otetaan yksilöllisesti huomioon parannusehdotuksia suunniteltaessa. Kyselylomake täytetään nimettömänä ja täten varmistamme että vastaajat voivat luottavaisina ilmaista mielipiteensä työhönsä liittyen.

Alla olevasta linkistä pääsette kyselylomakkeeseen, ja ensimmäisellä sivulla on opastus sen täyttämistä varten. Me ollemme varmoja, että tutkimuksemme tuo esiin mielenkiintoisia parannusehdotuksia motivaation suhteen, ja on tarpeellinen koko pankille.

Kiitos, tässä linkki..

Ystävällisin terveisin,
Satu Castren ja Kaleem Ullah Muhammad

1. Kyselylomake Lammin Osuuspankin henkilöstölle Lahdessa

OHJEET

Tämän kyselyn täyttö on helppoa. Kyselyssä on kaiken kaikkiaan 10 sivua. Jokaisessa osassa on erikseen ohje vastaamiseen. Jokaisen sivun alareunassa olevasta next-painikkeesta pääsee seuraavaan kyselyn kohtaan, kun pakolliset monivalinnat ovat täytetty. Monivalinnoissa olemme antaneet N/A vaihtoehdon sen varalta, jos et ole kykevä antamaan kysyttyä vastausta. Kyselyn loputtua, end-nappia painamalla kysely tallentuu automaattisesti ja me saamme sen mailitse takaisin. Palautuspäivä on viimeistään 15.5.2008, joten pyydämme sinua ystävällisesti täyttämään kyselyn siihen mennessä, mutta mieluiten niin pian kuin mahdollista.

Kiitos mielenkiinnostasi! Nyt voit siirtyä itse kyselyyn painamalla next-nappia..

2. Henkilötiedot

* **1. Sukupuoli**

- ◯ Nainen
- ◯ Mies

* **2. Asema**

- ◯ Konttorinjohtaja
- ◯ Palveluneuvoja
- ◯ Pankkiharjoittelija

Jokin Muu, Mikä?

* **3. Oletko vakituinen työntekijä?**

- ◯ Kyllä
- ◯ Ei
- ◯ En halua vastata

4. Ikä

3. Fyysiset tekijät

Valitse seuraavista vaihtoehdoista se, mikä parhaiten kuvaa tyytyväisyyttäsi alla oleviin asioihin työssäsi

*** 1. Palkan maksu**

	Erittäin Tyytymätön	Hieman Tyytymätön	Yhdentekevä	Hieman Tyytyväinen	Erittäin Tyytyväinen	N/A
a. Saamani palkan suuruus	◯	◯	◯	◯	◯	◯
b. Palkan maksu vain kerran kuussa	◯	◯	◯	◯	◯	◯
c. Palkkatositteen saatavuus nettipankissa	◯	◯	◯	◯	◯	◯
d. Palkan maksu kaikenkaikkeaan	◯	◯	◯	◯	◯	◯

2. Mitä Lammin Osuuspankki voisi tehdä palkan maksuun liittyen motivoidakseen sinua enemmän?

*** 3. Työolosuhteet**

	Erittäin Tyytymätön	Hieman Tyytymätön	Yhdentekevä	Hieman Tyytyväinen	Erittäin Tyytyväinen	N/A
a. Työpaikan ergonominen mukavuus (työtilojen mukavuus)	◯	◯	◯	◯	◯	◯
b. Järjestelmien käyttöystävällisyys (teknologia, laitteet ja tietokoneet)	◯	◯	◯	◯	◯	◯
c. Pankin turvallisuus taso	◯	◯	◯	◯	◯	◯
d. Varojen myöntäminen, jotta voin tehokkaasti tehdä työtehtäväni	◯	◯	◯	◯	◯	◯
e. Työolosuhteet kaiken kaikkiaan (työpaikan mukavuus, järjestemien käyttömukavuus, turvallisuus taso)	◯	◯	◯	◯	◯	◯

4. Mitä Lammin Osuuspankki voisi tehdä työolosuhteisiin liittyen motivoidakseen sinua enemmän?

*** 5. Edut**

	Erittäin Tyytymätön	Hieman Tyytymätön	Yhdentekevä	Hieman Tyytyväinen	Erittäin Tyytyväinen	N/A
a. Saamieni etujen määrä	◯	◯	◯	◯	◯	◯
b. Etujen saanti tehdyn suorituksen mukaan	◯	◯	◯	◯	◯	◯
c. Työterveysvakuutus jonka yritys tarjoaa	◯	◯	◯	◯	◯	◯
d. Eläkevakuutus jonka yritys tarjoaa	◯	◯	◯	◯	◯	◯
e. Palkallisen vapaan määrä vuodessa	◯	◯	◯	◯	◯	◯
f. Ylityötuntien maksu politiikka	◯	◯	◯	◯	◯	◯
g. Mahdollisuus mennä yrityksen rahoittamille matkoille	◯	◯	◯	◯	◯	◯
h. Yrityksen rahoittamien päivällisten tiheys	◯	◯	◯	◯	◯	◯
i. Yrityksen rahoittaminen kunnon ylläpitoon tarkoitettujen tapahtumien määrä	◯	◯	◯	◯	◯	◯
j. Mahdollisuus kouluttautumiseen yrityksen tarjoamilla kursseilla	◯	◯	◯	◯	◯	◯
k. Ei rahallisten etujen määrä	◯	◯	◯	◯	◯	◯
l. Rahallisten etujen määrä	◯	◯	◯	◯	◯	◯

6. Mitä Lammin Osuuspankki voisi tehdä etuihin liittyen motivoidakseen sinua enemmän?

Page 4

4. Sosiaaliset tekijät

Valitse seuraavista vaihtoehdoista se, mikä parhaiten kuvaa tyytyväisyyttäsi alla oleviin asioihin työssäsi

*** 1. Sosiaaliset suhteet**

	Erittäin Tyytymätön	Hieman Tyytymätön	Yhdentekevä	Hieman Tyytyväinen	Erittäin Tyytyväinen	N/A
a. Työnjohtajan viestintä	◯	◯	◯	◯	◯	◯
b. Työtovereiden viestintä	◯	◯	◯	◯	◯	◯
c. Merkityksen ja tarkoituksen ymmärtäminen työtovereilta tulevassa tiedonannossa	◯	◯	◯	◯	◯	◯
d. Viestintä minun ja muiden työtiimien välillä	◯	◯	◯	◯	◯	◯
e. Sisäinen viestintä intranetin (Sonetin) välityksellä	◯	◯	◯	◯	◯	◯
f. Sisäinen viestintä puhelimen välityksellä	◯	◯	◯	◯	◯	◯
g. Sisäinen viestintä sähköpostin välityksellä	◯	◯	◯	◯	◯	◯
h. Sisäinen viestintä tiimin kokouksissa	◯	◯	◯	◯	◯	◯
i. Sisäinen viestintä työnjohtaja-työntekijä kokouksessa	◯	◯	◯	◯	◯	◯
j. Kulttuurinen moninaisuus pankissa (eri kansallisuuksien sekoitus)	◯	◯	◯	◯	◯	◯
k. Sosiaaliset suhteet kaiken kaikkiaan pankissa	◯	◯	◯	◯	◯	◯

2. Mitä Lammin Osuuspankki voisi tehdä sosiaalisiin suhteisiin liittyen motivoidakseen sinua enemmän?

Page 5

*** 3. Palaute**

	Todella tyytymätön	Tyytymätön	Ei väliä	Tyytyväinen	Todella Tyytyväinen	N/A
a. Johtajan palautteen antamisen tiheys	◯	◯	◯	◯	◯	◯
b. Johtajan palautteen antamisen tapa	◯	◯	◯	◯	◯	◯
c. Johtajan saavutettavuus tarvittaessa	◯	◯	◯	◯	◯	◯
d. Palautteen antamistapa johtajalle	◯	◯	◯	◯	◯	◯
e. Yhteisymmärryksen teko tapa onglemien ratkaisuun	◯	◯	◯	◯	◯	◯
f. Yksityisyys saadessa palautetta johtajalta	◯	◯	◯	◯	◯	◯
g. Arvioinnit vaikuttavat suoritukseeni	◯	◯	◯	◯	◯	◯
h. Arviointien määrä vuodessa	◯	◯	◯	◯	◯	◯
i. Palaute kaiken kaikkiaan pankissa (yksityisyys, arvioiminen,ongelmien ratkaisu,johtajan saavutettavuus,määrä)	◯	◯	◯	◯	◯	◯

4. Mitä Lammin Osuuspankki voisi tehdä palautteeseen liittyen motivoidakseen sinua enemmän?

*** 5. Osallistuminen**

	Erittäin Tyytymätön	Hieman Tyytymätön	Yhdentekevä	Hieman Tyytyväinen	Erittäin Tyytyväinen	N/A
a. Tunnistus hyvin tehdystä työstä johtajalta	◯	◯	◯	◯	◯	◯
b. Tunne siitä, että työtoverini hyväksyvät minut tiimiinsä	◯	◯	◯	◯	◯	◯
c. Johtajan johtajuus taidot	◯	◯	◯	◯	◯	◯
d. Työhäiriköintiä ei tapahdu	◯	◯	◯	◯	◯	◯
e. Osallistuminen kaiken kaikkiaan pankissa (tunnistus, hyväksyntä, johtajuus, häiriköinti)	◯	◯	◯	◯	◯	◯

6. Mitä Lammin Osuuspankki voisi tehdä osallistumiseen liittyen motivoidakseen sinua enemmän?

5. Henkiset tekijät

Valitse seuraavista vaihtoehdoista se, mikä parhaiten kuvaa tyytyväisyyttäsi alla oleviin asioihin työssäsi

*** 1. Tehtävän identiteetti (tunnistettava työn suorittamisen, jolla on alku ja loppu ja konkreettinen lopputulos)**

	Erittäin Tyytymätön	Hieman Tyytymätön	Yhdentekevä	Hieman Tyytyväinen	Erittäin Tyytyväinen	N/A
a. Pystyn näkemään ei-konkreettiset työni tulokset	◯	◯	◯	◯	◯	◯
b. Pystyn näkemään konkreettiset työni tulokset	◯	◯	◯	◯	◯	◯
c. Saavutettavissa olevat päivittäiset päämääräni	◯	◯	◯	◯	◯	◯
d. Työn tunnistettavuus kokonaisuudessaan	◯	◯	◯	◯	◯	◯
e. Olla kykenevä saavuttamaan työlle asetettu henkilöhtainen päivittäinen arvio/vaatimus	◯	◯	◯	◯	◯	◯
f. Mahdollisuus viimeistellä työ alusta loppuun	◯	◯	◯	◯	◯	◯
g. Mahdollisuus johtajuus taitojen kehittämiseen	◯	◯	◯	◯	◯	◯
h. Mahdollisuus kehittää luovuutta	◯	◯	◯	◯	◯	◯
i. Mahdollisuus kehittää mukautumiskykyä muutoksiin	◯	◯	◯	◯	◯	◯
j. Mahdollisuus kehittää ammatillista osaamista	◯	◯	◯	◯	◯	◯
k. Mahdollisuus kouluttaa itseäni niin, että opin myös muita töitä pankissa	◯	◯	◯	◯	◯	◯
l. Minua on koulutettu tarpeeksi nykyisessä työssäni	◯	◯	◯	◯	◯	◯
m. Tehtävän identiteetti kaikenkaikkiaan	◯	◯	◯	◯	◯	◯

2. Mitä Lammin Osuuspankki voisi tehdä tehtävän identiteettiin liittyen motivoidakseen sinua enemmän?

*** 3. Taitojen moninaisuus (erilaisten taitojen määrä vaadittu työni tekemiseksi)**

	Erittäin Tyytymätön	Hieman Tyytymätön	Yhdentekevä	Hieman Tyytyväinen	Erittäin Tyytyväinen	N/A
a. Erilaisten taitojen määrä, joka on vaadittu työssäni	◯	◯	◯	◯	◯	◯
b. Yksitoikkoisuuden määrä työssäni	◯	◯	◯	◯	◯	◯
c. Jos voisin käyttää taitojani monipuolisemmin työssäni olisin..	◯	◯	◯	◯	◯	◯

4. Mitä Lammin Osuuspankki voisi tehdä taitojen moninaisuuteen liittyen motivoidakseen sinua enemmän

*** 5. Tehtävän tärkeys (toisten ihmisten riippuvaisuus työstäni työpaikalla)**

	Erittäin Tyytymätön	Hieman Tyytymätön	Yhdentekevä	Hieman Tyytyväinen	Erittäin Tyytyväinen	N/A
a. Arvon määrä minkä lisään pankille	◯	◯	◯	◯	◯	◯
b. Työni positiivisen vaikutuksen määrä toisiin pankissa	◯	◯	◯	◯	◯	◯
c. Jos johtajani antaisi minulle lisää mahdollisuuksia vaikuttaa muiden työhön pankissa, minä olisin..	◯	◯	◯	◯	◯	◯

6. Mitä Lammin Osuuspankki voisi tehdä työtehtävän tärkeyteen liittyen motivoidakseen sinua enemmän?

*** 7. Itsehallinto**

	Erittäin Tyytymätön	Hieman Tyytymätön	Yhdentekevä	Hieman Tyytyväinen	Erittäin Tyytyväinen	N/A
a. Vastuu työtehtävistäni	◯	◯	◯	◯	◯	◯
b. Kontrolli työtehtävistäni	◯	◯	◯	◯	◯	◯
c. Vapaus valita miten teen työni	◯	◯	◯	◯	◯	◯
d. Kontrolli, vastuu ja valinnan vapaus kaiken kaikkiaan työssäni	◯	◯	◯	◯	◯	◯

8. Mitä Lammin Osuuspankki voisi tehdä itsehallintoon liittyen motivoidakseen sinua enemmän?

*** 9. Työmäärä**

	Erittäin Tyytymätön	Hieman Tyytymätön	Yhdentekevä	Hieman Tyytyväinen	Erittäin Tyytyväinen	N/A
a. Päivittäinen työ määräni	◯	◯	◯	◯	◯	◯
b. Tasapaino kodin ja työelämän välillä	◯	◯	◯	◯	◯	◯

10. Onko työmäärä riittävä pitääkseen sinut kiireisenä päivittäin vai tunnetko, että sinulla pitäisi olla enemmän tai vähemmän töitä tehtävänä?

11. Mitä Lammin Osuuspankki voisi tehdä työ kuormaan liittyen motivoidakseen sinua enemmän?

*** 12. Työ tehtävien vaikeus**

	Erittäin Tyytymätön	Hieman Tyytymätön	Yhdentekevä	Hieman Tyytyväinen	Erittäin Tyytyväinen	N/A
a. Pystyn saavuttamaan päivittäiset minulle asetetut työ tehtävät	◯	◯	◯	◯	◯	◯
b. Työ tehtävien vaikeuden määrä	◯	◯	◯	◯	◯	◯
c. Jos työtehtäväni olisivat helpompia, minä olisin..	◯	◯	◯	◯	◯	◯

13. Mitä Lammin Osuuspankki voisi tehdä työn tehtävien vaikeuteen liittyen motivoidakseen sinua enemmän?

*** 14. Työtunnit**

	Erittäin Tyytymätön	Hieman Tyytymätön	Yhdentekevä	Hieman Tyytyväinen	Erittäin Tyytyväinen	N/A
a. Työtuntieni määrä päivässä	◯	◯	◯	◯	◯	◯
b. Jos lounas tuntini kesto olisi pidempi, minä olisin..	◯	◯	◯	◯	◯	◯

15. Mitä Lammin Osuuspankki voisi tehdä työ tunteihin liittyen motivoidakseen sinua enemmän?

6. Erilaisten tekijöiden tärkeys

Valitse seuraavista vaihtoehdoista se, mikä parhaiten kuvaa kuinka tärkeä tekijä on sinulle työssäsi

* 1. Fyysiset tekijät

	Todella merkityksetön	Merkityksetön	Yhdentekevä	Tärkeä	Todella tärkeä	N/A
1. Palkan maksu	◯	◯	◯	◯	◯	◯
2. Työ olosuhteet	◯	◯	◯	◯	◯	◯
3. Edut	◯	◯	◯	◯	◯	◯

* 2. Sosialliset tekijät

	Todella merkityksetön	Merkityksetön	Yhdentekevä	Tärkeä	Todella tärkeä	N/A
a. Sosiaaliset suhteet	◯	◯	◯	◯	◯	◯
b. Palaute	◯	◯	◯	◯	◯	◯
c. Osallistuminen	◯	◯	◯	◯	◯	◯

* 3. Henkiset tekijät

	Todella Merkityksetön	Merkityksetön	Yhdentekevä	Tärkeä	Todella Tärkeä	N/A
a. Tehtävän identiteetti (tunnistettava työn suorittaminen, jolla on alku ja loppu ja konkreettinen lopputulos)	◯	◯	◯	◯	◯	◯
b. Taitojen monipuolisuus (erilaisten taitojen määrä vaadittu työni tekemiseksi)	◯	◯	◯	◯	◯	◯
c. Tehtävän tärkeys (toisten ihmisten riippuvaisuus työstäni työpaikalla)	◯	◯	◯	◯	◯	◯
d. Itsehallinto (vapauden ja oikeuden määrä annettu työni tekemiseksi)	◯	◯	◯	◯	◯	◯
e. Työmäärä (työn määrä päivittäin)	◯	◯	◯	◯	◯	◯
f. Tehtävän vaikeus	◯	◯	◯	◯	◯	◯
g. Työ tunnit	◯	◯	◯	◯	◯	◯

7. Etusija

Anna seuraaville motivaatio tekijöille tärkeysjärjestys numeroin. Merkitse fyysiset tekijät numeroin 1-3 sinun tärkeysjärjestyksessä toistamatta numeroa. 1=korkein etusija 2=Keskisuuri etusija 3=Alhaisin etusija

*** 1. Fyysiset tekijät**

Palkan maksu

Työolosuhteet

Edut

Anna seuraaville motivaatio tekijöille tärkeysjärjestys numeroin. Merkitse sosiaaliset tekijät numeroin 1-3 sinun tärkeysjärjestyksessä toistamatta numeroa. 1=korkein etusija 2=Keskisuuri etusija 3=Alhaisin etusija

*** 2. Sosiaaliset tekijät**

Sosiaaliset suhteet

Palaute

Osallistuminen

Anna seuraaville motivaatio tekijöille tärkeysjärjestys numeroin. Merkitse henkiset tekijät numeroin 1-7 sinun tärkeysjärjestyksessä toistamatta numeroa. 1=korkein etusija, 7=Alhaisin etusija

*** 3. Henkiset tekijät (muistutus merkityksistä)**

a. Tehtävän identiteetti (tunnistettava työn suorittaminen, jolla on alku ja loppu ja konkreettinen lopputulos)
b. Taitojen monipuolisuus (erilaisten taitojen määrä vaadittu työni tekemiseksi)
c. Tehtävän tärkeys (toisten ihmisten riippuvaisuus työstäni työpaikalla)
d. Itsehallinto (vapauden ja oikeuden määrä annettu työni tekemiseksi)
e. Työmäärä (työmäärä päivittäin)
f. Työtehtävien vaikeus
g. Työ tunnit

Tehtävän identiteetti

Taitojen monipuolisuus

Tehtävien tärkeys

Itsehallinto

Työmäärä

Työtehtävien vaikeus

Työ tunnit

Page 11

Anna seuraaville kolmelle pää tekijöille tärkeysjärjestys numeroin. Merkitse tekijät numeroin 1-3 sinun tärkeysjärjestyksessä toistamatta numeroa. 1=korkein etusija 2=Keskisuuri etusija 3=Alhaisin etusija

Tekijöiden sisältö muistutukseksi:
Fyysiset tekijät= Palkan maksu,työolosuhteet, edut
Sosiaaliset tekijät= Sosiaaliset suhteet, palaute, osallistuminen
Henkiset tekijät=Tehtävän identiteetti, taitojen monipuolisuus, tehtävien tärkeys, itsehallinto, työmäärä, työtehtävien vaikeus, työ tunnit

*** 4. Päätekijät**

Fyysiset tekijät

Sosiaaliset tekijät

Henkiset tekijät

8. Yleiset Kysymykset

1. Oletko ylpeä työskennellessäsi Lammin Osuuspankille? Miksi, miksi et?

2. Mitkä ovat pääsyyt sinulle työskennellä Lammin Osuuspankille?

3. Vaikka saisit paremman palkan kilpailija pankilta, jatkaisitko silti työskentelyä Lammin Osuuspankille?

4. Näetkö itsesi työskentelemässä Lammin Osuuspankille seuraavat 12 kuukautta?

5. Mitkä ovat ne asiat, jota Lammin Osuuspankin pitäisi erityisesti tehdä motivoidakseen sinua?

9. Kyselyyn suhtautuminen

Ystävällisesti merkitse oletko sama mieltä seuraavien väittämien kanssa

1. Väittämät

	Erittäin Samaa mieltä	Hieman Samaa mieltä	Yhdentekevä	Hieman Eri mieltä	Erittäin Eri mieltä
a. Minä uskon, että tämän kyselyn avulla ilmenneille ongelmille tehdään jotakin	◯	◯	◯	◯	◯
b. Henkilöstökysely on tehokas viestinnän keino saada ääneni kuuluville	◯	◯	◯	◯	◯

10. Loppu

Olet vastannut viimeiseen kysymykseen..
Kiitos oikein paljon ajastasi ja yhteistyöstäsi.

Kesäisin terveisin,
Satu Castren ja Kaleem Ullah Muhammad

Appendix II

Responses of Paavola branch

Questions	Respondent1	Respondent2	Respondent3	Respondent4
Age	23	-	39	-
Gender	Female	Male	Female	Female
Designation	Trainee	Manager	Teller	Teller
Permanent/Parttime	Part time	Permanant	Permanant	Permanant
Amount of basic salary	S.unsatisfied	S.unsatisfied	S.satisfied	S.satisfied
The policy of receiving salary only once a month	Neutral	neutral	Ext.satisfied	Ext.satisfied
The confirmation of salary transfer by online banking	S.satisfied	Neutral	Ext.satisfied	S.satisfied
Overall satisfaction with payment	S.unsatisfied	S.unsatisfied	Ext.satisfied	S.satisfied
Ergonomical comfort of the work space	S.satisfied	S.unsatisfied	Ext.satisfied	S.unsatisfied
User friendliness of Technological	S.satisfied	Ext.satisfied	Ext.satisfied	S.satisfied
Safety standards at the bank	S.unsatisfied	S.unsatisfied	Ext.satisfied	Ext.satisfied
Resources allocated to effectively perform your duties	S.satisfied	S.satisfied	Ext.satisfied	S.satisfied
Overallsatisfactionwith working conditions	S.satisfied	S.satisfied	Ext.satisfied	S.satisfied
Overall benefits	S.unsatisfied	Ext.unsatisfied	Ext.satisfied	Ext.satisfied
Receiving bonuses based on performance	S.satisfied	S.unsatisfied	Ext.satisfied	Ext.satified
Health insurance coverage I receive	N/A	S.satisfied	Ext.satisfied	Ext.satisfied
Pension coverage I receive	N/A	S.satisfied	Ext.satisfied	Ext.satisfied
Paid leave duration annually	S.satisfied	S.unsatisfied	Ext.satisfied	S.satisfied
Pay policy for extra working hours	N/A	S.unsatisfied	S.satisfied	S.unsatisfied
Opportunity to go on Company sponsored Trips	S.satisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied
Frequency of company sponsored dinners	S.satisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied
Frequency of company	Ex.unSatisfied	Ext.satisfied	Ext.satisfied	S.satisfied

sponsored sport event				
Option to go through training courses	S.satisfied	S.satisfied	Ext.satisfied	S.unsatisfied
Amount of non-monetary benefits	E.unSatisfied	S.satisfied	Ext.satisfied	S.satisfied
Amount of monetary benefits	S.unsatisfied	S.unsatisifed	Ext.satisfied	Ext.satisfied
Communication by my supervisor	S.unsatisfied	N/A	Ext.satisfied	S.satisfied
Communication by my co-workers	Ext.satisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied
Communication between me and teams	S.unsatisfied	Ext.satisfied	Ext.satisfied	S.unsatisfied
Interpreting syntax and semantics of coworkers language	S.satisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied
Intrernal intranet (sonetti)	S.satisfied	Ext.satisfied	S.satisfied	S.satisfied
Internal communication by phone	S.unsatisfied	S.satisfied	S.satisfied	S.satisfied
Internal communication by Email	S.satisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied
Internal communication in team meetings	S.satisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied
Internal communication between one worker and manager	Ext.satisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied
Cultural Harmony	N/A	Ext.satisfied	Ext.satisfied	Ext.satisfied
Overall satisfaction ith socialrelationships	S.satisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied
Frequency of feedback from supervisor	S.satisfied	N/A	Ext.satisfied	S.satisfied
Ways of receiving feedback from supervisor	S.satisfied	N/A	Ext.satisfied	S.unsatisfied
Accessibility to my supervisor	Ext.satisfied	N/A	Ext.satisfied	S.satisfied
Ways of giving feedback to supervisor	S.unsatisfied	N/A	Ext.satisfied	S.satisfied
Consensus development means for conflict resolution	S.satisfied	Ext.satisfied	Ext.satisfied	S.satisfied
Privacy in recieving	S.satisfied	N/A	Ext.satisfied	S.satisfied

feedback				
Appraisals and measuring own performance	S.satisfied	s.un satisfied	Ext.satisfied	Ext.satisfied
Frequency of appraisals	S.unsatisfied	s.unsatisfed	Ext.satisfied	Ext.satisfied
Overall satisfaction with feedback	S.satisfied	S.satisfied	Ext.satisfied	S.satisfied
Recognition for good work received from supervisor	S.satisfied	N/A	Ext.satisfied	S.satisfied
Feeling accepted to the team by coworkers	Ext.satisfied	S.satisfied	Ext.satisfied	Ext.satisfied
Leadership skills of supervisor	S.satisfied	N/A	Ext.satisfied	Ext.satisfied
Harrassment	Ext.satisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied
Overall satisfaction with participation	S.satisfied	S.satisfied	Ext.satisfied	Ext.satisfied
Being able to see intangible outcomes of job tasks	N/A	S.satisfied	Ext.satisfied	S.unsatisfied
Being able to see tangible outcomes of job tasks	S.satisfied	S.satisfied	Ext.satisfied	S.satisfied
Achievable daily goals	N/A	S.satisfied	Ext.satisfied	Ext.satisfied
Work identifiable as a whole	N/A	S.satisfied	Ext.satisfied	S.satisfied
Being able to perform Personal Daily performance assessment	S.satisfied	S.satisfied	Ext.satisfied	Ext.satisifed
Allowed to complete a whole piece of work	S.satisfied	Ext.satisfied	S.satisfied	Ext.satisfied
Opportunity to develop leadership skills	S.unsatisfied	S.satisfied	S.satisfied	Ext.unsatisfied
Opportunity to develop creativity	Neutral	S.satisfied	S.satisfied	S.unsatisfied
Opportunity to develop satisfied response to change	Neutral	S.satisfied	Ext.satisfied	S.unsatisfied
Opportunity to develop professional competence	Ext.satisfied	S.satisfied	Ext.satisfied	S.satisfied
Opportunity to cross train	Ext.satisfied	S.satisfied	S.satisfied	Ext.satisfied
I have been trained	S.unsatisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied

enough for my job				
Overall satisfaction with task identity	N/A	S.satisfied	Ext.satisfied	S.satisfied
Amount of variety in job	S.satisfied	S.unsatisfied	Ext.satisfied	S.satisfied
Monotony in job	S.satisfied	S.satisfied	N/A	S.satisfied
If i had more skill variety at my work i would be…	Ext.satisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied
Being able to Add value to the bank	S.unsatisfied	S.satisfied	Ext.satisfied	S.satisfied
Effects of job on others	S.satisfied	Ext.satisfied	Ext.satisfied	S.satisfied
If the manager would give me more opportunity to effect work of others i would be	N/A	N/A	Ext.satisfied	Ext.satisfied
Responsibility of tasks	S.satisfied	S.unsatisfied	Ext.satisfied	Ext.satisfied
Control over tasks	S.satisfied	S.satisfied	Ext.satisfied	Ext.satisfied
Freedom to decide how to do my job	Ext.satisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied
Overall satisfaction with autonomy	S.satisfied	S.unsatisfied	Ext.satisfied	Ext.satisfied
Challenging tasks at work	S.satisfied	S.unsatisfied	Ext.satisfied	Ext.satisfied
Achievable daily tasks	S.satisfied	Ext.satisfied	Ext.satisfied	S.unsatisfied
If my job tasks would be easier i would be	Ext.unsatisfied	Ext.unsatisfied	Ext.unsatisfied	Ext.unsatisfied
Having sufficient amount of work to do	S.satisfied	S.satisfied	S.satisfied	Ext.satisfied
Balance between work and home	Ext.satisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied
Amount of daily Work hours	S.satisfied	S.satisfied	Ext.satisfied	S.satisfied
If my lunch break would be longer i would be…	Neutral	Neutral	Neutral	Neutral
Payment	Ext.important	Ext.important	Ext.important	Ext.important
WorkingConditions	Ext.important	S.important	Ext.important	Ext.important
Benefits	S.important	Ext.important	S.important	S.important
Social Relationship	Ext.important	S.important	Ext.important	Ext.important
Feedback	Ext.important	Ext.important	Ext.important	S.important
Participation	S.important	S.important	Ext.important	Ext.important
Task identity	S.important	S.important	Ext.important	S.important
Skill Variety	E.Important	Ext.important	Ext.important	Ext.important
Task significance	S.important	S.important	Ext.important	Ext.important
Autonomy	S.unImportant	S.important	Ext.important	S.important

Work Load	S.important	S.important	S.important	S.important
Task difficulty	S.important	Ext.important	Ext.important	Ext.important
Work Hours	S.unImportant	S.unimportant	S.important	S.important
Payment	1	1	2	2
Working Condition	2	3	1	1
Benefits	3	2	3	3
Social Relationship	1	3	2	1
Feedback	3	1	3	3
Participation	2	2	1	2
Task identity	3	4	5	3
Skill Variety	1	2	1	1
Task significance	2	1	4	2
Autonomy	7	5	2	5
Work Load	4	6	6	6
Task difficulty	5	3	3	4
Hours	6	7	7	7
Physical factors	2	1	1	3
Mental factors	3	3	3	2
Social Factor	1	2	2	1
Will the problems encovered in survey be resolved	Ext.disagree	E.disagree	Ext.Agree	E.Agree
Is a survey an effcient way of expressing ur opinion	S.disagree	S.disagree	Ext.Agree	S.Agree

Information from open-ended questions

Respondent 1

Question: What can be done to improve your motivation concerning your payment?
”The management should clarify the bonuses and the policy of how the bank is paying the bonuses.”
Question: What can be done to improve your motivation concerning your Benefits?
”I would like more training and more social gathering and sports events. I would also want more salary.”
Question: What can be done to improve your motivation concerning your Social Relationships?

”The communication could be made better internally. The different branches could cooperate more and the things should be talked in a very straight forward way inside the bank.”
Question: What can be done to improve your motivation concerning your Feedback?
”The manager could give feedback more often and should reconsider the ways of giving it.”
Question: Are you proud of working for Lammin Osuuspankki? Why and why not?
”Yes because i like my work and i like my work place.”
Questions: What are the main reasons for you to work for Lammin Osuuspankki?
”The work place itself.”
Question: If you would get a better salary from competitor bank would you still consider working for Lammin Osuuspankki?
”It depends on my situation and the benefits i receive but probably i would not.”
Question: Do you see yourself working for Lammin Osuuspankki for the next 12 months?
”I hope so.”
Question: What are the things the bank should do to motivate you specifically?
“Equality among all the employees should be encouraged. The salary should be improved.”
Question: Is your workload sufficient to keep you busy daily or do you feel you should have more or less work to do?
”Yes”

Respondent 2
Question: What can be done to improve your motivation concerning your payment?
”The payment should be increased.”
Question: What can be done to improve your motivation concerning your working conditions?
”More money should be allocated to the branch to make the working conditions better.”
Question: What can be done to improve your motivation concerning your benefits?
”The monetary benefits should be increased.”
Question: Is your workload sufficient to keep you busy daily or do you feel you should have more or less work to do?
”I am very busy and don’t work more work.”

Respondent 3
Question: Are you proud of working for Lammin Osuuspankki? Why and why not?
”Yes”
Question: If you would get a better salary from competitor bank would you still consider working for Lammin Osuuspankki?
”Yes”
Question: Do you see yourself working for Lammin Osuuspankki for the next 12 months?

”Yes.”

Respondent 4

Question: Are you proud of working for Lammin Osuuspankki? Why and why not?
”Yes”
Questions: What are the main reasons for you to work for Lammin Osuuspankki?
”The working environment and the work itself.”
Question: If you would get a better salary from competitor bank would you still consider working for Lammin Osuuspankki?
”Yes”
Question: Do you see yourself working for Lammin Osuuspankki for the next 12 months?
”Yes”.

Responses of Hämeenkatu Branch

Questions	Respondent1	Respondent2	Respondent3	Respondent4
Age	23	26	25	24
Gender	Female	Male	Female	Male
Designation	Trainee	Manager	Teller	Trainee
Permanent/Parttime	Part time	Permanat	Permanant	Part time
Amount of basic salary	S.unsatisfied	Ext.satisfied	S.unsatisfied	S.satisfied
The policy of receiving salary only once a month	Ext.satisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied
The confirmation of salary transfer by online banking	S.unsatisfied	Ext.satisfied	Ext.satified	S.satisfied
Overall satisfaction with payment	S.satisfied	Ext.satisfied	S.satisfied	Ext.satisfied
Ergonomical comfort of the work space	Ext.unsatisfied	Ext.satisfied	S.unsatisfied	S.satisfied
User friendliness of Technological	S.unsatisfied	Ext.satisfied	S.satisfied	Ext.satisfied
Safety standards at the bank	S.unsatisfied	Ext.satisfied	S.satisfied	Ext.satisfied
Resources allocated to effectively perform your duties	S.satisfied	Ext.satisfied	S.satisfied	Ext.satisfied
Overallsatisfactionwith working conditions	S.satisfied	Ext.satisfied	S.satisfied	Ext.satisfied
Overall benefits	Ext.satisfied	Ext.unsatisfied	Ext.satisfied	S.satisfied
Receiving bonuses based on performance	S.satisfied	Ext.unsatisfied	Ext.satisfied	Ext.satisfied
Health insurance coverage I receive	N/A	S.satisfied	S.satisfied	Ext.satisfied
Pension coverage I receive	N/A	S.satisfied	S.unsatisfied	N/A
Paid leave duration annually	N/A	S.satisfied	S.unsatisfied	N/A
Pay policy for extra working hours	Ext.unsatisfied	Ext.satisfied	Ext.unsatisfied	N/A
Opportunity to go on Company sponsored Trips	S.satisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied
Frequency of company sponsored dinners	Ext.satisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied
Frequency of company sponsored sport event	S.satisfied	Ext.satisfied	Ext.satisfied	N/A
Option to go through	N/A	Ext.satisfied	Ext.satisfied	Ext.satisfied

training courses				
Amount of non-monetary benefits	Ext.satisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied
Amount of monetary benefits	Ext.satisfied	Ext.unsatisifed	S.satisfied	Ext.satisfied
Communication by my supervisor	Ext.satisfied	N/A	S.satisfied	Ext.satisfied
Communication by my co-workers	Ext.satisfied	Ext.satisfied	S.satisfied	Ext.satisfied
Communication between me and teams	Ext.satisfied	Ext.satisfied	S.satisfied	Ext.satisfied
Interpreting syntax and semantics of coworkers language	Ext.satisfied	Ext.satisfied	S.satisfied	S.satisfied
Intrernal intranet (sonetti)	Ext.satisfied	Ext.satisfied	S.satisfied	S.satisfied
Internal communication by phone	Ext.unsatisfied	Ext.satisfied	S.satisfied	S.satisfied
Internal communication by Email	Ext.satisfied	Ext.satisfied	S.unsatisfied	Ext.satisfied
Internal communication in team meetings	S.satisfied	Ext.satisfied	S.satisfied	Ext.satisfied
Internal communication between one worker and manager	Ext.satisfied	N/A	Ext.satisfied	Ext.satisfied
Cultural Harmony	Ext satisfied	N/A	Neutral	S.satisfied
Overall satisfaction ith socialrelationships	Ext.satisfied	Ext.satisfied	S.unsatisfied	S.satisfied
Frequency of feedback from supervisor	S.satisfied	N/A	S.satisfied	Ext.satisfied
Ways of receiving feedback from supervisor	Ext.satisfied	N/A	S.satisfied	S.satisfied
Accessibility to my supervisor	Ext.satisfied	N/A	S.satisfied	Ext.satisfied
Ways of giving feedback to supervisor	Ext.satisfied	N/A	S.satisfied	Ext.satisfied
Consensus development means for conflict resolution	S.satisfied	N/A	S.unsatisfied	Ext.satisfied
Privacy in recieving feedback	N/A	N/A	S.satisfied	Ext.satisfied
Appraisals and measuring own	N/A	N/A	S.satisfied	Ext.satisfied

performance				
Frequency of appraisals	N/A	N/A	S.satisfied	S.satisfied
Overall satisfaction with feedback	S.satisfied	N/A	N/A	Ext.satisfied
Recognition for good work received from supervisor	Ext.satisfied	N/A	Ext.satisfied	S.satisfied
Feeling accepted to the team by coworkers	Ext.satisfied	Ext.satisfied	S.satisfied	Ext.satisfied
Leadership skills of supervisor	Ext.satisfied	N/A	S.satisfied	S.satisfied
Harrassment	Ext.satisfied	Ext.satisfied	S.unsatisfied	Ext.satisfied
Overall satisfaction with participation	Ext.satisfied	Ext.satisfied	S.satisfied	Ext.satisfied
Being able to see intangible outcomes of job tasks	N/A	Ext.satisfied	S.satisfied	S.satisfied
Being able to see tangible outcomes of job tasks	S.satisfied	Ext.satisfied	S.satisfied	S.satisfied
Achievable daily goals	S.satisfied	Ext.satisfied	S.satisfied	Ext.satisfied
Work identifiable as a whole	S.satisfied	Ext.satisfied	S.satisfied	S.satisfied
Being able to perform Personal Daily performance assessment	N/A	Ext.satisfied	S.satisfied	S.satisfied
Allowed to complete a whole piece of work	N/A	Ext.satisfied	Ext.satisfied	S.satisfied
Opportunity to develop leadership skills	S.unsatisfied	Ext.satisfied	S.satisfied	S.satisfied
Opportunity to develop creativity	S.unsatisfied	Ext.satisfied	S.satisfied	S.satisfied
Opportunity to develop satisfied response to change	N/A	Ext.satisfied	S.satisfied	S.satisfied
Opportunity to develop professional competence	Ext.satisfied	Ext.satisfied	S.satisfied	S.satisfied
Opportunity to cross train	Ext.satisfied	Ext.satisfied	S.satisfied	Ext.satisfied
I have been trained enough for my job	S.unsatisfied	Ext.satisfied	S.satisfied	Ext.satisfied
Overall satisfaction with task identity	N/A	Ext.satisfied	S.satisfied	S.satisfied

Amount of variety in job	Ext.satisfied	Ext.satisfied	Ext.satisfied	S.satisfied
Monotony in job	Ext.satisfied	Ext.satisfied	Ext.unsatisfied	S.satisfied
If i had more skill variety at my work i would be…	Ext.satisfied	N/A	S.satisfied	S.satisfied
Being able to Add value to the bank	Ext.satisfied	Ext.satisfied	S.satisfied	S.satisfied
Effects of job on others	Ext.satisfied	Ext.satisfied	S.satisfied	Ext.satisfied
If the manager would give me more opportunity to effect work of others i would be	Ext.satisfied	N/A	S.satisfied	S.satisfied
Responsibility of tasks	Ext.satisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied
Control over tasks	Ext.satisfied	Ext.satisfied	S.satisfied	Ext.satisfied
Freedom to decide how to do my job	Ext.satisfied	Ext.satisfied	Ext.satisfied	S.satisfied
Overall satisfaction with autonomy	Ext.satisfied	Ext.satisfied	Ext.satisfied	Ext.satisfied
Challenging tasks at work	Ext.satisfied	Ext.satisfied	Ext.satisfied	S.satisfied
Achievable daily tasks	S.satisfied	Ext.satisfied	Ext.satisfied	S.satisfied
If my job tasks would be easier i would be	N/A	Extsatisfied	S.unsatisfied	S.unsatisfied
Having sufficient amount of work to do	S.satisfied	Ext.satisfied	S.satisfied	S.satisfied
Balance between work and home	Ext.satisfied	Ext.satisfied	S.satisfied	S.satisfied
Amount of daily Work hours	Ext.satisfied	Ext.satisfied	Ext.satisfied	S.satisfied
If my lunch break would be longer i would be…	S.unsatisfied	Neutral	S.satisfied	S.satisfied
Payment	Ext.important	Ext.important	Ext.important	S.important
WorkingConditions	Ext.important	Ext.important	Ext.important	Ext.important
Benefits	S.important	Ext.important	Ext.important	S.important
Social Relationship	Ext.important	S.important	Ext.important	S.important
Feedback	Ext.important	Ext.important	Ext.important	S.important
Participation	Ext.important	Ext.important	Ext.important	S.important
Task identity	Ext.important	S.important	Ext.important	S.important
Skill Variety	Ext.important	Ext.important	Ext.important	S.important
Task significance	Ext.important	S.important	S.important	S.important
Autonomy	Ext.unImportant	Ext.important	Ext.important	S.important
Work Load	Ext.important	S.important	Ext.important	S.important
Task difficulty	Ext.important	S.important	Ext.important	S.important
Work Hours	Ext.important	Neutral	Ext.important	S.important

Payment	2	1	2	1
Working Condition	1	2	1	2
Benefits	3	3	3	3
Social Relationship	1	2	1	1
Feedback	3	1	2	2
Participation	2	3	3	3
Task identity	4	5	1	6
Skill Variety	3	3	2	1
Task significance	2	2	5	2
Autonomy	1	1	3	5
Work Load	5	6	6	3
Task difficulty	6	4	4	4
Hours	7	7	7	7
Physical factors	3	1	2	1
Mental factors	1	3	1	2
Social Factor	2	2	3	3
Will the problems encovered in survey be resolved	Ext.agree	E.agree	S.disagree	S.agree
Is a survey an effcient way of expressing ur opinion	S.agree	E.agree	S.disagree	S.agree

Information from open ended answers

Repondent1

Question: Are you proud to work for Lammin Osuuspankki? Why and why not?
Answer:"I am proud to belong to such a good work society.
Question: What are the main reasons for you to work for Lammin Osuuspankki?
Answer:"Very nice co workers, good benefits, the work variety is good and is respected work. I also make new contacts with customers and co organisation"
Question: Even if you have a better salary from a competitor would you still work for Lammin Osuuspankki?
Answer:" i cant say it because i depends because if the bank can offer me more challenges and development considering my future career at the bank."
Question: Do you see yourself working for Lammin osuuspankki after the next 12 months?
Answer:"i dont know.i live day by day"
Question: what other things should Lammin Osuuspankki do to motivate you specifically?
Answer:"Provide challenges and especially career growth opportunities and titles."

Question: what can be done to improve your motivation regarding working conditions?
Answer:"Ergonically better chairs because we are sitting hours per day on them and they are uncomfortable. The workspace is too wide. The windows should be covered and i feel like i am sitting in an aquarium."
Question: what can be done to improve your motivation regarding social relationships?
Answer:"The social relationships are good at the bank but only between the branches in lahti."
Question: what can be done to improve your motivation regarding participation?
Answer:"The bank employees have very tight and close internal network."
Question: what can be done to improve your motivation regarding skill variety?
Answer:"The work offers a lot of variety"
Question: Is the workload sufficient to keep you busy daily or do u feel you should have more or less work to do?
Answer:"Work times are good"
Question: What Lammin Osuuspankki can do to improve your motivate according to work load?
Answer:"Monetary and non monetary benefits are motivating me but the biggest motivator is the work environment"
Question:What Lammin Osuuspankki can do to improve your motivation relating to work hours?
Answer:"The work hours are perfect"

Respondent2
Question: Are you proud to work for Lammin Osuuspankki? Why and why not?
Answer:"Lammin Osuuspankki is the best service bank in Finland."
Question: What are the main reasons for you to work for Lammin Osuuspankki?
Answer:"Salary, co workers and the flexibility of the work.
Question: Even if you have a better salary from a competitor would you still work for Lammin Osuuspankki?
Answer:"Depends on the work tasks."
Question: Do you see yourself working for Lammin osuuspankki after the next 12 months?
Answer:"Yes"

Respondent 3
Question: Are you proud to work for Lammin Osuuspankki? Why and why not?
Answer:"i am very proud and have variety at my work"
Question: What are the main reasons for you to work for Lammin Osuuspankki?
Answer:"very nice coworkers and social relationships and payment according to performance.
Question: Even if you have a better salary from a competitor would you still work for Lammin Osuuspankki?
Answer:"Yes i would."
Question: Do you see yourself working for Lammin osuuspankki after the next 12 months?
Answer:"Yes i do"
Question: what are the things that Lammin Osuuspankki can specifically do to

motivate you?
Answer:Recruit new good and enthusiastic employees.
Question:What Lammin Osuuspankki can do to improve your motivation realting to payment?
Answer:”What i find comfortable in the year 2007 was that the bank payed bonus salary in addition to the basic salary per month.”
Question:What Lammin Osuuspankki can do to improve your motivation realting to working conditions?
Answer:”Peaceful meeting rooms would be very important. The focus should be put as well to the ergonomical planning for the work space”
Question:What Lammin Osuuspankki can do to improve your motivation realting to social relationships?
Answer:There should be more open communication.The communication between different branches should be very well taken care off. It’s very important that all the branches and employees are supporting each other.
Question:Is the work amount sufficient to keep you busy daily or do you feel you should have more or less to do daily?
Answer:”i have always enough to do.”
Question: What Lammin Osuuspankki can do to improve your motivation realting to the workload?
Answer:”They should take care that there are enough employees to take care of the customers needs and to serve the customers when they are in the bank.”
Question: What Lammin Osuuspankki can do to improve your motivation realting to work hours?
Answer:”They should appreciate the extra work hours and the extra work hours should be allowed to take off a day because of it or the payment should be sufficient.”
Respondent 4
Question Is your work load sufficient to keep you busy daily and would you want more or less work to do daily?
Answer:”It variates. Sometimes i wish i had too much to do and sometimes i wish i had too little”.
Question: Are you proud to work for Lammin Osuuspankki? Why and why not?
Answer:”Yes i am satisfied”.
Question: What are the main reasons for you to work for Lammin Osuuspankki?
”Nice co workers because i am interested in banking sector”
Question: Even if you have a better salary from a competitor would you still work for Lammin Osuuspankki?
Answer:”Yes. If the salary wouldnt be significantly better in that case i will think twice.”
Question: Do you see yourself working for Lammin osuuspankki after the next 12 months?
Answer:”Yes”
Question: What other things should Lammin Osuuspankki do to motivate you specifically?
Answer:”They should continue to keep doing things the way they are doing right now.”

Appendix III

Interview with branch managers Jussi Pohto and Markus Souru

Interview questions in Finnish
Lammin Osuuspankki, Hämeenkadun ja Paavolan konttorit
Haastateltava: Jussi Pohto ja Markus Souru
Haastattelun tehtävä: opiskella pankki ja sen menettelytavat

Kysymykset liittyen pankkiin organisaationa

1. Lammin Osuuspankin organisaatio rakenne

   Kysymys: Voitko selventää Lammin Osuuspankin organisaatio rakenteen?

2. Henkilöstön määrä

   Kysymys: Kuinka paljon Lammin Osuuspankilla on henkilökuntaa eri toimipisteissä?

3. Lammin Osuuspankin eri osastot ja vastuut

   Kysymys: Kuinka monta eri osastoa Lammin Osuuspankilla on, ja mitkä ovat näiden vastuualueet?

4. Palkka jakauma

   Kysymys: Mikä on palkka jakauma eri viroissa Lammin Osuuspankissa?

5. Teknologia

   Kysymys: Mitä eri teknologiaa Lammin Osuuspankki käyttää liiketoiminnoissaan? Esim, tietokoneet, ohjelmat, kirjanpiton hallinta

Kysymykset liittyen Lammin Osuuspankin motivaatio menettelyyn

6. Lammin Osuuspankin motivaatio politiikka

   Kysymys: Minkälaisia rahallisia menettelyjä Lammin Osuuspankki käyttää henkilöstön motivoimiseen? Esim, palkat, bonukset
   Kysymys: Mikä on Lammin Osuuspankin politiikka henkilöstön motivoimiseen ei-rahallisia kannusteita käyttäen? Esim. Ruokailu etu, matkapuhelin etu, kuljetus edut, vakuutukset, harrasteet

7. Rekrytointi

   Kysymys: Mikä on Lammin Osuuspankin rekrytointi menettely, ja minkälaisia ominaisuuksia pankki etsii uusilta työntekijöiltään?

8. Pankin politiikka määrärahojen myöntämiseen

   Kysymys: Mikä on Lammin Osuuspankin politiikka määrärahojen myöntämiseen?
   Kysymys: Kuinka Lammin Osuuspankki päättää määrärahojen jakamisesta eri osastoille?

9. Koulutus ja harjoittelu

   Kysymys: Koulutetaanko Lammin Osuuspankin työntekijät pankin sisällä,

vai käytetäänkö ulkopuolisia kouluttajia?
Kysymys: Tarjoaako Lammin Osuuspankki harjoittelija ohjelmia, ja miten ne toimivat käytännössä?

10. Ura

    Kysymys: Mitä vaihtoehtoja Lammin Osuuspankki tarjoaa henkilöstön uran kehittämiselle pankissa?
11. Politiikka ammattiyhdityksia ja työ turvallisuutta kohtaan

    Kysymys: Miten Lammin Osuuspankki tarjoaa työ turvallisuutta työntekijöilleen?
    Kysymys: Lammin Osuuspankin politiikka ammattiyhdistyksiä kohtaan?
12. Lomat ja virkavapaat

    Kysymys: Lammin Osuuspankin maksu politiikka henkilöstön lomissa ja virkavapaissa?
13. Eläkkeet

    Kysymys: Mikä on Lammin Osuuspankin politiikka työntekijöiden eläkkeiden suunnittelussa?
14. Ylityöt

    Kysymys: Kuinka tehdyt ylityöt korvataan työntekijöille?

Kysymykset liittyen henkilöstön johtamiseen

1. Sisäinen viestintä

   Kysymys: Miten sisäinen viestintä kulkee Lammin Osuuspankissa?
   Kysymys: Mitä eri viestintä välineitä käytetään? Esim, puhelin, email, intranetti
2. Palaute

   Kysymys: Kuinka Lammin Osuuspankin johtajat antavat palautetta henkilöstölle?
   Kysymys: Kuinka henkilöstö tarjoaa palautetta johtajille esimerkiksi työn haasteista?
3. Ongelmien ratkominen

   Kysymys: Kuinka ongelmat ratkotaan Lammin Osuuspankissa?
4. Päämäärät ja saavutukset

   Kysymys: Asettaako johtaja päämäärät työntekijöilleen, ja kuinka johtaja takaa että päämäärät toteutuvat?
   Kysymys: Ovatko päämäärät yksilöllisiä vai tehdäänkö ne esimerkiksi tiimille?
5. Työ tauot

   Kysymys: Kuinka usein ja kuinka paljon aikaa työntekijöillä on pitää taukoja työnpäivässä?
6. Työ ajat täysipäiväisille- ja osa-aika työntekijöille

   Kysymys: Mikä on Lammin Osuuspankin työaika menettely

täysipäiväisille- ja osa-aikaisille työntekijöille?

Työntekijöiden tyytyväisyys

3. Kuinka sinä johtajana pidät työntekijät tyytyväisinä työssään?
4. Mitataanko tai seurataanko työntekijöiden tyytyväisyyttä/motivaatiota Lammin Osuuspankissa?

Appendix IV

Interview with Branch Managers Jussi Pohto and Markus Souru

Interview questions in English
Managers at Lammin Osuuspankki Hämeenkatu and Paavola braches
Name: Jussi Pohto and Markus Souru
Reason for Carrying out the interview: To study the bank and policy related to motivation

Category 1
Questions Related to Bank
1. Organisation structure
Question: Can you explain to us about the banks organization structure?
2.Number of Employees
Question: How many employees are working at the bank and in the other branches of the bank you manage?
3.No of Departments and Responsibilities
Question: How many departments are functioning at Lammin Osuuspankki and what are the responsibilities of each branch?
4. Business Operations
Question: How does information flow in the internal functions of your bank?
5. Salary Scales
Question: What are the pay scales for the different job designations at the bank?

Category 2
Questions related to Motivation policy
1. Bank Policy
Question: What is the bank's policy towards motivating employees with Monetary incentives? Eg. Salary, Bonuses, Increments?
Question: What is the bank's policy towards motivating employees with non Monetary incentives? Eg. Dining passes, Free Transport, Health insurance, Gym passes, Cell phones, free phone?

a. Incentive Policy eg. Monetary & Non monetary policy

b. Recruitment Policy

3. What is the bank's policy towards recruiting new employees and what qualities do they look for in the newly hired employees?

c. Resource allocation Policy

4. What is the bank's policy towards resource allocation? Eg. How does the bank determine how much money to give to each department?

d. Training policy or Internship programs

5. Do you train employees in house or through a third party?
6. Does the bank offer internship programs and how are they managed?

e. Career growth Policy

7. What are the opportunities the bank offers to the employees to develop their careers at the bank?

f. Policy towards Unions and Job security policy

8. How does the bank offer the employees job security?
9.Are there employee unions functioning with accordance to EU rules to protect employee rights?

g. Paid Leave Policy

10. What is the policy of the bank towards employee leaves and paid leaves from work?

h. Pension Policy

11. What is the policy of the bank towards employee pensions schemes?

i. Extra hours work policy

12. What is the policy of the bank towards paying employees for extra hours worked?

Category 3
Questions related to managing employees
1. Forms of Internal communication
Question: How does the internal communication process in the bank take place and what medium of communication is used.eg. Emails, phones, intranet etc?

2. Special technology being employed at the branch
Question: What kind of technology does the bank employ to facilitate its business functions? eg. Relating to computers, software's for auditing, record keeping, ledger management, balance sheet

3. Feedback procedures
Question: How does the management at the bank provide feedback to the employees for their performance?
Question: How does the employee provide feedback to the manager regarding work challenges?

4.Problem solving procedures
Question: What is the problem resolution procedure within the bank in case of conflict arising due to differences or work targets not meeting expectations?

5.Shared Goal setting and target achievement
Question:
Does the manager set the goals for the employees and how does he ensure the goals are met?
Are the goals set by the managers shared goals or individual goals for employees in the departments?
6.Break schedules
Question:
How much time do the employees get for breaks at work and how often?

7.Working hours for permanent and part time employees
Question:
What is the policy of the bank towards part time employees?

Employee satisfaction
1.

Question:
How do you as manager keep the employees working under you satisfied?
2.
Question:
Do you measure satisfaction of employees at the bank and motivation?

Appendix V

2nd Interview with Jussi Pohto and Markus Souru

1. Onko kirjanpito ulkoistettu Lammin konttoriin, vai täysin ulkopuoliselle taholle?
2. Kuinka tulospalkkaus määräytyy tehdyn tuloksen mukaan? Kuinka paljon työntekijän täytyy myydä, jotta hänelle maksetaan tietty summa?
Voitko listata ei-rahalliset edut, joita annetaan työntekijöille (esim, tarjotaanko vakuutuksia?)
3. Miksi konttoreissa on vain 3 kokopäiväistä työntekijää? Miten osa-aikainen työntekijä voi tulla kokopäiväiseksi työntekijäksi
4. Kuinka monta tuntia keskimäärin osa-aikainen työntekijä työskentelee viikossa?
5.Onko jokainen Hämeenkadun ja Paavolan työntekijä koulutettu osaamaan kaikki tehtävät, joista Hämeenkadun ja Paavolan konttori on vastuussa? Vai onko toisilla työntekijöille joitakin erityisosaamisia?
6.Viimeisen kahden vuoden aikana pankilla on ollut monta harjoittelijaa. Kannustaako pankki näitä harjoittelijoita jäämään pankkiin osa-aikaiseksi tai kokoaikaseksi työntekijöiksi harjoitusajan loputtua?
7.Onko konttorinjohtajalla täydet valtuut päättää esim. Palkan korotuksesta konttorissa työskenteleville alaisilleen?
8.Mikä on budjetin määrä, jonka toimiston johtaja saa toimipisteen liiketoimien johtamiseen? Onko Hämeenkadun ja Paavolan toimipisteet täysin itsenäinen päättämään kuinka määrärahat käytetään?
9.Kuinka pitkäntähtäimen työsopimuksia osa-aikaisten työntekijöiden kanssa tehdään? Uudistetaanko sopimuksia esim. työntekijän tuloksen perusteella?
10.Kuinka sinä erityisesti kannustat työntekijöitä saavuttamaan heidän tavoitteensa työssään?