

Employee Motivation in Vietnamese State-Owned Commercial Banks

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Abstract

Understanding the important of employee motivation in enhancing human resource quality as well as organization effectiveness, Vietnamese State-Owned commercial banks (SOCB) have applied different employee motivational policies. However, these policies haven't been highly effective and efficiency cause of lacking understanding about factors affecting employee motivation. This study aims to identify and measure factors influencing employee motivation in Vietnamese SOCB applied expectancy theory and suggest recommendations to enhance their employee motivation. Data were collected from sending questionnaires to 4 biggest Vietnamese SOCBs. Cronbach's alpha, Exploratory Factor Analysis (EFA), Linear regression were employed for analyzing and processing data. The results show that Expectation (E); Intrinsic rewards (INI); the employee anticipated satisfaction with intrinsic rewards (VI) have positive impact on employee motivation in SOCB. Based on the findings, some recommendations are proposed for SOCBs to improve employee motivations.

Keywords: employee motivation, state-owned commercial banks, expectancy theory

1. Introduction

In Vietnam, SOCBs' operation significantly affects the effectiveness of all commercial bank performances. State owned commercial banks (SOCB) account for more than 40% of market share. The largest bank in terms of total assets, network and still 100% state owned share is Vietnam Bank for Agriculture and Rural Development (Agribank) and six other SOCBs are Vietnam Joint Stock Commercial Bank for Industry and Trade (Vietinbank), and Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank), Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV), Vietnam Construction Bank; Global Petro Commercial Bank, OCEAN Commercial Bank. Until 28/02/2021 total asset of State-Owned commercial banks is 5,845,406 billion VND, take account 41.55 % of the total credit system asset (14,065,414 billion dong), the credit growth is: 0.92 in comparison with 0.33% of the total system (SBV, (Ivancevich, 1976; Chiang, 2016; Arvey et al., 1973) 2021).

Employee motivation is the willing effort to achieve the organization's goal (Federick, 2008), individual effort employee chooses to join in particular activities (Mitchell, 1984), willingness to exert high levels of effort toward organizational goals, conditioned by the effort's ability to satisfy some individual need (Robbin, 2018). Motivation considerably affects employee performance (Lawler, 1973).

Knowing the employee motivation's significant, SOCBs have implemented a diverse mixture of motivational policies. Nevertheless, these policies haven't been effective and consistent cause of lacking research about factors affecting employee motivation in SOCBs. Besides that, almost research with this topic often applies motivational theory of content process approach, applying a process approach with the believe that greater effort will lead to greater performance (expectancy); good performance will bring desired reward (Instrument) and the employee anticipated satisfaction with this reward (valence) will help SOCBs understand the staff motivation process, thus create policies to enhance their motivation at work.

2. Theoretical Background and Hypothesis

2.1 Theoretical Background

Vroom's expectancy theory (1964) explains individual's motivation in order to making decision. According to his study, the three factors that motivate individual to effort in order to achieve his or her purpose, which are expectancy, instrumentality, and valence.

Motivation Force = Expectancy x Instrumentality x Valence

Expectancy is the perceived probability that effort will lead to good performance; variables affecting the individual's expectancy perception include self-efficacy, goal difficulty, and perceived control. Expectancy that one's effort will lead to a desired performance is based on past experience, self-confidence, and the perceived difficulty of the performance goal. Instrumentality is the perceived probability that good performance will lead to desired outcomes; trust, control, and polices are variables affecting the individual's instrumentality perception. The instrumentality is the belief that if one does meet performance expectation, he or she will receive a greater reward. Valence refers the value the individual personally places on

rewards: the function of needs, goals, values and preferences.

In the expectancy theory, the proportional model was used to show the relationship between different components, however, Vroom himself worried about this multiplicative function (Vroom, 1964). Using these VIE components is preferred and more popular than using the initiate models (Ambrose et al., 1999; Julian, 2008; Van Eerde & Thierry, 1996).

This theory has been applied by many researchers around the world in different focus and context. For example: motivating hotel staff (Chiang, 2006); in the study of entrepreneurs' motivation (Renko et al., 2011); employee motivation to participate in programs of corporate volunteering (De Oliveira et al., 2013); bloggers' work motivation (Liao et al., 2011); teachers' perspectives of motivation and compensation (Soupir-Fremstad, 2013); motivating IT developer (Meymandpour & Pawar, 2018).

With these literature review above, with the context of SOCBs, research measure the effect of expectancy, rewards (which are instrument) and employee anticipated satisfaction with rewards (which are valences) to employee motivation; classify the reward to intrinsic and extrinsic reward to suggest solutions to improve the SOCB's employee motivation.

2.2 Hypotheses

Hypothesis H1: Expectation has a positive effect on employee motivation at SOCBs

Expectancy is the perceived probability that effort will lead to good performance. Factors that influence perception of expectation include: ability to achieve the desired outcome on their own, the difficulty level of the goal, and the cognitive control. An individual's effort leading to the desired outcome bases on their past experiences, their confidence and the perceived difficulty of the performance goal (Ivancevich, 1976; Chiang, 2016; Arvey et al., 1973). The higher the expectation is, the higher employee motivation at SOCBs is.

Hypothesis H2: Intrinsic rewards have a positive effect on employee motivation at SOCBs

Intrinsic rewards are the belief that if employee does meet performance expectations, he or she will receive a greater intrinsic reward—the rewards that related to the nature of the job with includes: recognition/praise by customer at work; personal growth and development; praise when complete the task; recognition/praise from supervisor at work; challenging and interesting work tasks; feeling of accomplishment; responsibility/control over the job (Chiang, 2016; Arvey et al., 1973). The higher “intrinsic rewards” is, the higher “employee motivation” is.

Hypothesis H3: “Extrinsic rewards” have a positive effect on employee motivation at JSCBs

“Extrinsic rewards” is the belief that if employee does meet performance expectations, he or she will receive a greater extrinsic reward which includes: better relationship with customer, better relationship with colleague; good organization structures and governance; steady and secure employment; good salary/wage; more monetary bonuses (Chiang, 2016; Arvey et al., 1973). There is a positive correlation between “Extrinsic rewards-relationship development” and SOCBs' employee motivation.

Hypothesis H4: “The anticipated satisfaction of intrinsic rewards” has a positive effect on employee motivation at SOCBs’

“The anticipated satisfaction of intrinsic rewards” is the degree to which the SOCBs’ intrinsic rewards satisfy the employee’s personal goals or needs and the degree that those potential rewards attract them. The higher degree of this anticipated satisfaction of intrinsic rewards with employee is, the higher “employee motivation” is.

Hypothesis H5: “The anticipated satisfaction of extrinsic rewards” has a positive effect to employee motivation at SOCBs’

“The anticipated satisfaction of extrinsic rewards” is the degree to which the extrinsic rewards of SOCBs’ satisfy the personal goals or needs of an employee and the degree that those potential rewards attract them. There is a positive correlation between “*the anticipated satisfaction of extrinsic rewards*” and “*employee motivation*”.

Based on theoretical background and hypotheses design, we have the research model, below:

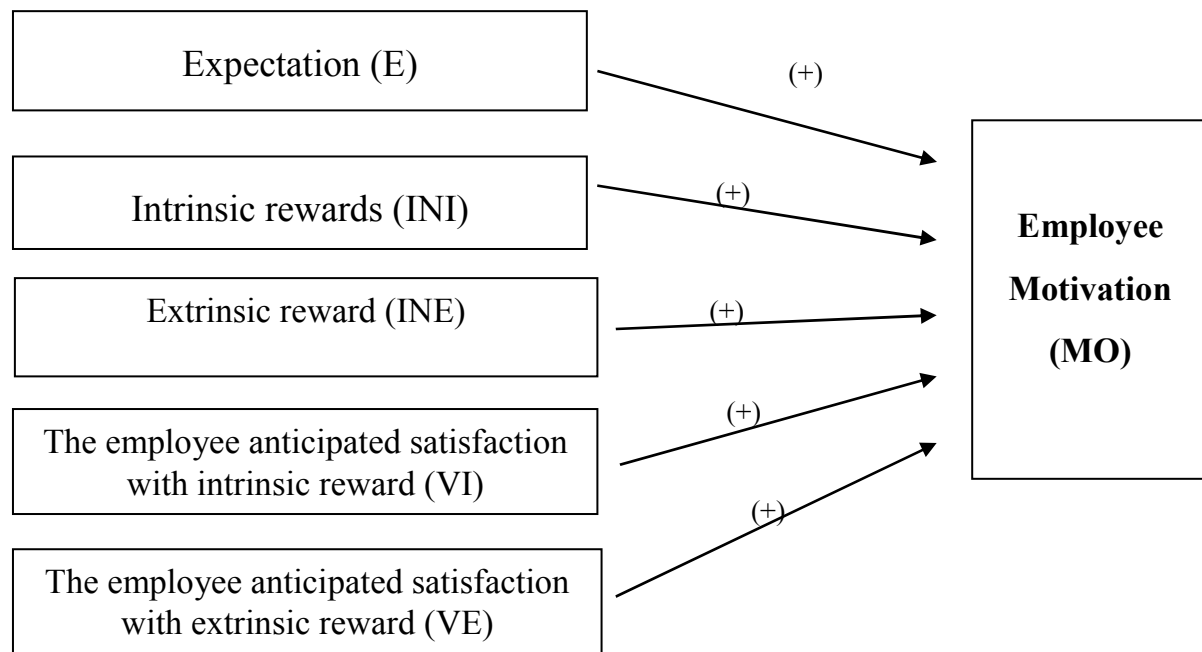


Figure 1. Research model

3. Research Methodology

3.1 Data Collection

This research used both of quantitative (survey with questionnaire) and qualitative method (collect secondary data). Quasi-random sampling with multistage sampling method was chosen for the questionnaire survey because quasi-random sampling provide a good approximate to random sampling, necessitates the existence of a sampling frame. In our

survey, we choose 4 SOCBs: Agribank, BIDV, Vietcombank, Viettinbank. In each bank, we chose randomly 4 different branches.

We sent out 250 questionnaires and received 230 completed responds. The sample size is 230, met the sampling size requirement of Hair et al. (1998), Tabachnick and Fidell (1996).

Table 1. Sampling statistic description

Factors		Respondents	Percentage (%)
No	Bank		
1	Agribank	97	42.2
2	BIDV	80	34.8
3	Vietcombank	28	12.2
4	Viettinbank	25	10.9
Gender			
1	Female	147	63.9
2	Male	83	36.1
Age			
1	<25	61	26.5
2	25–30	92	40.0
3	30–35	48	20.9
4	35–40	23	10.0
5	>40	6	2.6
Total		230	100

In the collected sample, Vietnam Bank for Agriculture and Rural Development (Agribank) has the highest number of responds (97) and the Vietnam Joint Stock Commercial Bank for Industry and Trade (Vietinbank has the lowest number of surveys (19) which consistent with the size of their capital and assets. The gender structure which 63.9% of respondents is female and the other male is also consistent with the general gender structure of the banking industry which approximate 70% is female. With the development of the banking sectors in the past 15 years, the average age of banking staff is quite young, thus, the 25–35 age group have the highest percentage while the group higher than 40 is the lowest.

3.2 Data Analysis

This research applied SPSS 22 to analyses data collected from quantitative research. Descriptive analyses were used on the six variables in the research. Frequencies were run to determine the number of participants per different demographics. We run reliability analysis, exploratory factor analysis to examine the validity and justification of items used in measurement. Linear Regression analysis was performed to determine the causal relationship among factors affecting and the employee motivation at SOCBs.

4. Empirical Results

4.1 Reliability Test

Firstly, all measurements of key variables are run with reliability test. Variables with values for Cronbach's Alpha > 0.6 and item-total correlation coefficients of the variables are > 0.3 are reliable. VE4 item was removed cause of low reliability. Secondly, exploratory factor analysis (EFA) eliminates scales that are not sufficiently reliable, retaining only high degree of adhesion, which can be gathered into factors that accurately reflect the measurement elements of the variables in the model. EFA was conducted twice, specific results are summarized in the following tables. In the first EFA, there are three items INE3, VI3, VE3 that do not guarantee reliability, and are excluded from the study model. The second EFA analysis was conducted, and the results showed that the remaining items were qualified for the next analysis steps: Eigen values (representing the variance explained by each factor) are greater than 1, the cumulative values are greater than 50%, KMO coefficient greater than 0.5; Barlett test has a significance level of 0 (Sig < 0.05) satisfy the requirements of factor analysis. The "Extrinsic reward" factor separated to 2 different factors: "extrinsic reward-relation and steady job" which measures by 3 items INE1, INE2, INE4 and "extrinsic reward-financial benefit" that includes INE5, INE6.

Table 2. Cronbach alpha analysis results for the first research model

Items	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Cronbach's Alpha
1	Expectation		.940
E1	.987		
E2	.833		
E3	.830		
E4	.805		
2	Extrinsic reward		0.833
INE1	.526		
INE2	.667		
INE3	.593		
INE4	.624		
INE5	.605		
INE6	.614		
3	Intrinsic reward		.883
INI1	.667		
INI2	.610		
INI3	.698		
INI4	.698		
INI5	.734		
INI6	.689		
INI7	.615		
4	The anticipated satisfaction of intrinsic rewards		.930
VI4	.708		
VI5	.828		
VI6	.827		
VI7	.796		
VI1	.792		
VI3	.762		
VI2	.721		
5	The anticipated satisfaction of extrinsic rewards		
VE5	.873		
VE6	.888		
VE1	.869	.944	
VE2	.849		
VE3	.758		
5	Employee motivation		
MO1	.501	.501	
MO2	.479	.479	
MO3	.594	.594	
MO4	.592	.592	
MO5	.651	.651	
MO6	.690	.690	
MO7	.733	.733	
MO8	.480	.480	

Source: Authors' research.

Table 3. EFA results, Cronbach alpha and mean of independent variables

Item	Component						Cronbach alpha	Mean
	1	2	3	4	5	6		
INI1	.771						.883	3.88
INI3	.754							3.80
INI6	.736							3.79
INI5	.699							3.98
INI4	.685							3.80
INI2	.636							3.80
INI7	.631							3.85
VI6		.769					.920	4.23
VI1		.764						4.21
VI5		.748						4.23
VI7		.728						4.27
VI2		.709						4.31
VI4		.658						4.20
E1			.912				.940	4.23
E4			.848					4.18
E3			.841					4.26
E2			.812					4.23
VE5				.857			.946	4.35
VE1				.831				4.40
VE6				.821				4.37
VE2				.785				4.36
INE1					.843		.764	4.16
INE2					.759			4.07
INE4					.525			3.90
INE6						.821	.851	3.84
INE5						.801		3.68

KMO= 0.82

Cumulative % = 75.167

Bartlett's Test of Sphericity: Sig =0.000

Source: Authors' research.

4.2 Adjusted Research Model

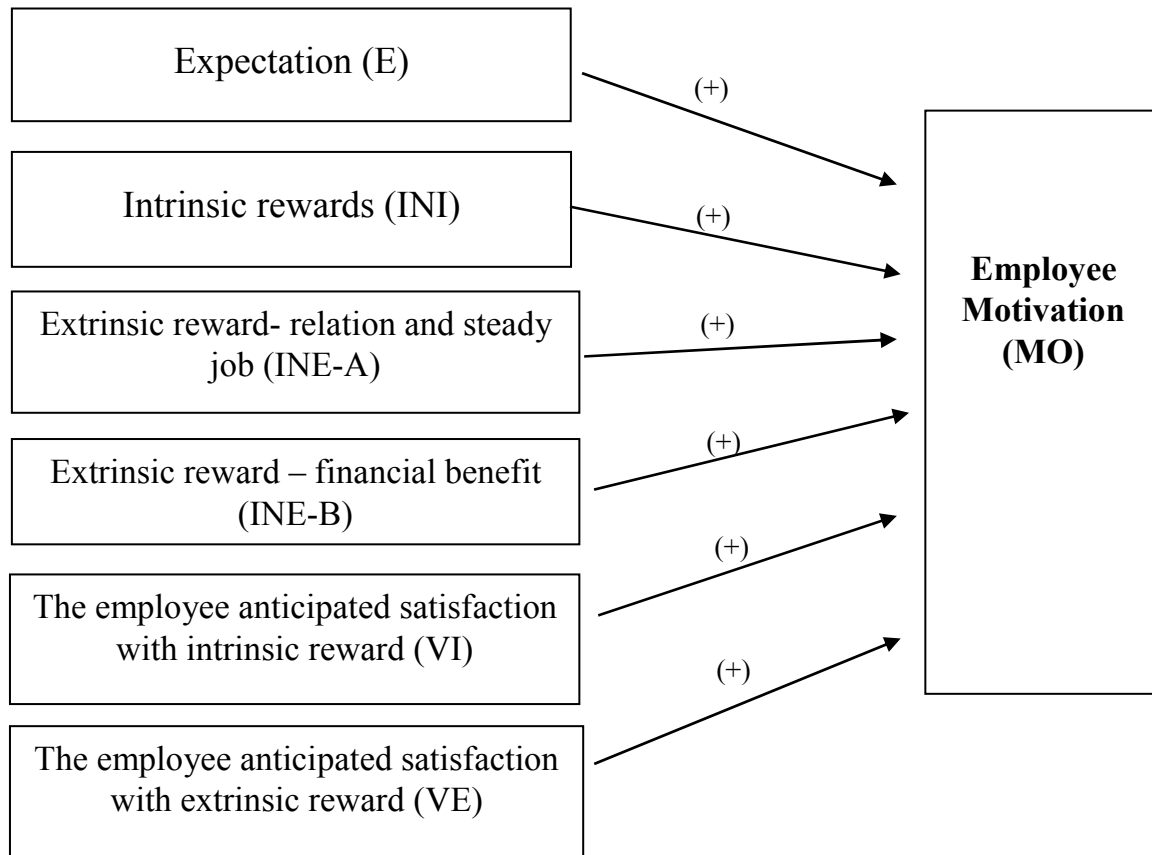


Figure 2. Adjusted research model

4.3 Adjusted Hypothesis

Hypothesis H1: Expectation has a positive effect on employee motivation at SOCBs.

Hypothesis H2: Intrinsic rewards have a positive effect on employee motivation at SOCBs.

Hypothesis H3a: “Extrinsic rewards-relation and steady job” have a positive effect on employee motivation at SOCBs.

Hypothesis H3b: “Extrinsic rewards-financial benefit” have a positive effect on employee motivation at JSCBs.

Hypothesis H4: “The anticipated satisfaction of intrinsic rewards” has a positive effect on employee motivation at SOCBs.

Hypothesis H5: “The anticipated satisfaction of extrinsic rewards” has a positive effect to employee motivation at SOCBs.

4.4 Test Hypothesis Using Linear Regression

Table 4. Correlation coefficient

		E	VE	VI	IN	INE-A	INE- B
DL	Pearson Correlation	.544**	.451**	.628**	.633**	.441**	.403**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	230	230	230	230	230	230

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

Table 5. Linear regression results

Model Summary^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.740 ^a	.548	.536	.37459	1.812

Note. a. Predictors: (Constant), VE, INE67, INE123, E, IN, VI; b. Dependent Variable: DL.

Table 6.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.867	.203		4.265	.000		
	E	.197	.045	.249	4.392	.000	.925	1.081
	IN	.355	.057	.389	6.198	.000	.692	1.444
	VI	.275	.063	.309	4.388	.000	.512	1.953
	INE- A	-.010	.049	-.012	-.202	.840	.820	1.219
	INE- B	.002	.039	.002	.040	.968	.916	1.091
	VE	-.039	.049	-.051	-.809	.420	.668	1.495

Note. a. Dependent Variable: DL.

Source: Authors' research.

The results show that the expectation (E), intrinsic reward (INI), the employee anticipated satisfaction with intrinsic reward (VI) have a p-value coefficient smaller than 0.05, standardized beta is positive, proving that these factors have a positive impact on employee motivational (MO) at the significance level of 0.05. Looking at the standardized beta coefficient results: intrinsic reward (INI) has the strongest impact on the employee motivation, with the standardized beta of 0.389; descending impact is employee anticipated satisfaction with intrinsic reward (VI-0.309), expectation (E-0.249).

The coefficient of determination measures the impact of the independent variables on the dependent variable “employee motivation” is 0.536, proving that the independent factors in the model can explain 53.6% of the variation of the “employee motivation” factor in SOCBs. In social science research, especially in the study of factors affecting the dependent variable, the determination which is greater than 50% is acceptable.

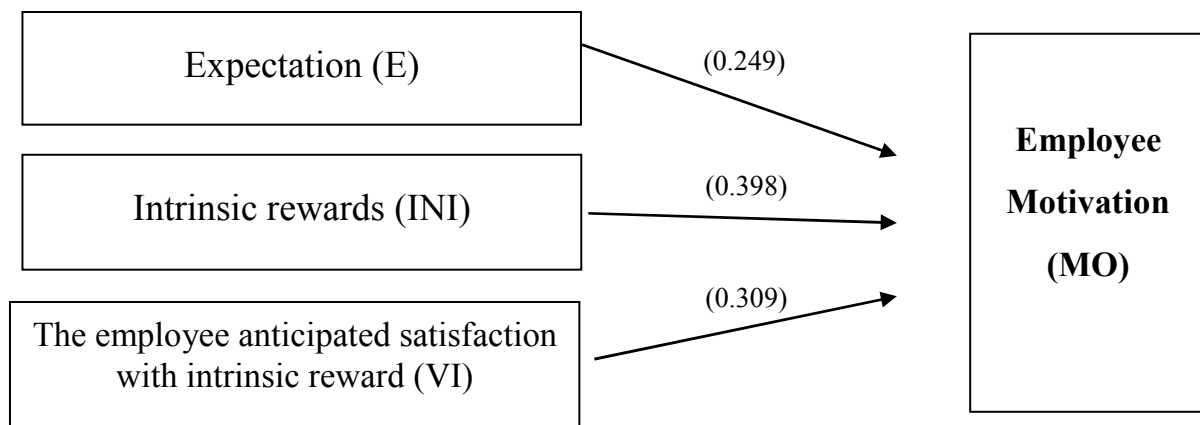
The phenomenon of multi-collinearity results show that there is no multi-collinear phenomenon (tolerance and VIF are satisfied)

Results of hypothesis testing are summarized in Table below:

Table 7. Results of hypothese testing

No.	Hypotheses	Conclusion
1	H1: “ <i>Expectation</i> ” has a positive effect on employee motivation at SOCBs	Accepted
2	H2: “ <i>Intrinsic rewards</i> ” have a positive effect on employee motivation at SOCBs	Accepted
3	H3a: “ <i>Extrinsic rewards – relationship and steady job</i> ” have a positive effect on employee motivation at SOCBs	Rejected
4	H3b: “ <i>Extrinsic rewards - financial benefit</i> ” have a positive effect on employee motivation at SOCBs	Rejected
5	H4: “ <i>The anticipated satisfaction of intrinsic rewards</i> ” has a positive effect on employee motivation at SOCBs	Accepted
6	H5: “ <i>The anticipated satisfaction of extrinsic rewards</i> ” has a positive effect on employee motivation at SOCBs	Rejected

Source: Authors’ research.



Figured 3. Research results

4.5 Employee Motivation in SOCBs

Table 8. Employee motivation results.

Item	Mean	Median	Mode	Std. Deviation
MO8	3.79	4	4	.856
MO2	3.86	4	4	.781
MO1	3.98	4	4	.861
MO4	4.00	4	4	.823
MO7	4.11	4	4	.768
MO3	4.15	4	4	.739
MO5	4.16	4	4	.725
MO6	4.18	4	4	.754
Mean	4.03			

Source: Authors' research.

5. Discussion and Recommendation

The research results show that the current level of employee motivation in Vietnam SOCB is an average level with an average score of 4.03, equivalent to the response: “agree”. The standard deviation is relatively low (< 1) which proves that the working motivation of bank staff is quite consistent. The 5 highest score items which mean higher than 4 is MO6 (I often try my best to complete my job even met difficulties), MO5 (I'm ready to work earlier or later to complete my job), MO3 (I take pride in doing my job as well as I can), MO7 (I use my great effort to complete my job to achieve my bank's objectives) and MO4 (I 'm always eager with my job)—these items measure the extrinsic motivation. Whereas MO1 (I often thing how to do the job better), MO2 (I feel down when I do my not well), MO8 (I like to think about the day I do my job well) have the average scores below 4, representing SOCBs employee intrinsic motivation is quite low.

The research also implied that applying expectancy theory in researching employee motivation in SOCBs is significant. The r square is 0.536 means that this model can explain 53.6% the fluctuation of SOCBs' employee motivation. In social science research, especially in the study of factors affecting the dependent variable, the determination which is greater than 50% is acceptable because there are many factors that can affect one variable.

The “expectation”, “intrinsic reward” and “the anticipated satisfaction of intrinsic rewards” had a positive effect on employee motivation at SOCBs while “extrinsic reward” includes of both “extrinsic reward- relation and steady job” and “extrinsic reward-financial benefit” as well as “the anticipated satisfaction of extrinsic rewards” did not have a statistically significant impact on this. For particularly:

The “Intrinsic rewards” has the strongest impact on employee motivation at SOCB, with a beta coefficient of 0.398. The expectation of receiving rewards includes:

responsibility/control over the job, feeling of accomplishment, recognition by customer and colleague at work, praise when complete the task, challenging and interesting work tasks, personal growth and development highly affect the employee motivation. Employees' current belief in achieving these rewards when completing their jobs at SOCBs is at acceptable level, with a mean value of 3.84, shows that motivate employee through these factors at SOCBs are having a positive result. To motivate the employee, SOCBs should increase the employee satisfaction about these rewards, especially enhance the employee belief about the probability of receiving them when complete the job well. The expectation of doing job well will lead to achieve reward will motivate the employee to use more effort to achieve the organization objective. The current employee's satisfaction of these factors arranged descending are: recognition/praise by colleague at work (INI4), personal growth and development (INI1), feeling of accomplishment (INI7), praise when complete the task (INI5), challenging and interesting work tasks (INI3), responsibility/control over the job (INI2), recognition/praise from supervisor at work (INI6). The factor "recognition/praise from supervisor" scored higher than the factor "praise when complete the task" factor; the mean of this factor was also acceptable (greater than 3 and less than 4), demonstrating that encouragement from managers has more positive impact on the staff than the general praise policy of the banks does. If the praise policy is not good or ineffective, SOCBs needs improve this policy. If the policy is good but the implementation is not effective, it is necessary to do internal trainings about praise policies for managers. If both the praise policy and the implementation are good, but the employee's agreement is not high, it is necessary to provide a better communication to make the employees to understand that they are being praised when they perform excellently.

"The anticipated satisfaction of intrinsic rewards" (VI) is the second factor that has a positive impact on the working motivation of the employees at SOCBs which has a beta coefficient of 0.309. The employee motivations will increase by 0.309 units if the employee anticipated satisfaction of these rewards increase by 1 unit. The level of preference to these rewards is arranged in the following order:); VI4-4.2 (recognition/praise by customer at work); VI1-4.21 (personal growth and development); VI5-4.23 (praise when complete the task); VI6-4.23 (recognition/praise from supervisor at work); VI3-4.26 (challenging and interesting work tasks); VI7-4.31 (feeling of accomplishment); VI2-4.27 (responsibility/control over the job). Thus, SOCBs should attend this sequence when design motivation policy.

The "expectation" is the is the third factor that has a positive impact on the working motivation of the employees at SOCBs which has a beta coefficient of 0.249. When employees' expectation about working hard lead to desired outcomes (enhance the quality of their job performance, improve their productivity significantly, get a lot more accomplished, be regarded by their supervisors as an effective perform) increase by 1 unit, work motivation will increase by 0.249 unit. Factors influence perception of expectation include: ability to achieve the desired outcome on their own, the difficulty level of goals, and cognitive control. An individual's efforts leading to the expected outcomes based on their past experiences, confidence and understandings of the difficulty of an execution goal. This shows that job design and job assignment in accordance with the employee's capacity are extremely important. Building trust in employees about their performance will improve whenever

efforts are made has a great impact on the work motivation of the employees. Ensuring the conditions of work performance being always supporting employees to perform by their best will enhance their working motivation.

The “Intrinsic rewards” and “The anticipated satisfaction of intrinsic rewards” (VI) has a positive impact on employee motivation while “Extrinsic rewards” and “The anticipated satisfaction of extrinsic rewards” (VE-A and VE-B) did not have a statistically significant impact on this motivation. These results are consistent with the Two factor theory of Herzberg as well as Self-determination theory. Intrinsic motivation coming from the nature of the job affects more strongly and motivation employee in long term better than extrinsic motivation which relate to working environment. The belief of receiving intrinsic reward cause of individual effort and the attractive of them can motivate employee more than their belief and attractive of receiving extrinsic ones.

The rejection of hypothesis 3a, 3b and 5 shows that the extrinsic reward which employee have been receiving is not affect to their motivation. The explanation for this should be that their expectation about these anticipate receiving reward are much more than they received in real situation, these rewards are not suitable with their used effort.

To enhance the employee motivation, SOCBs manager should:

Maintain the employee believe about greater effort will lead to better performance result by effective job analysis. This can be done through (i) creating specific and clear performance standard for every employee; (ii) planning human resource base on job description, performance standard, job specification, and bank strategic planning, (iii) describing clearly the duties, responsibilities, authorities as well as working condition and working relation, working process in job description, (iv) updating the performance standard regularly.

Make the employee believe about good performance will lead to expected reward. Communicating the human resource policy clearly to ensure every employee understand, receive feedback and negotiate with employee to increase the employee believe in greater effort will lead to achieve rewards.

Implement training and development program. SOCBs’ manager should communicate the important of training and development with employee, help employee to develop themselves, improve personal skill and knowledge to complete the job at the moment and in the future, create the development program, career development.

Maintain and implement motivational policies synchronously. Motivation is an individual psychological process, driving force behind all people behavior. To be effective, motivating employee must be a process that comes from the belief that greater effort will lead to greater performance results; good performance will bring desired rewards and these rewards meet the employee need. If the motivational policy is implemented separately, uncontinuously unsynchronized, keep impact on the employee psychology system, their efficiency will not be high.

6. Conclusion

In conclusion, the SOCBs' intrinsic employee motivation is lower than their extrinsic motivation and need to be enhanced to improve their performance. The perceived probability that effort will lead to good performance; the belief that if employee does meet performance expectations, he or she will receive a greater intrinsic reward—the rewards that related to the nature of the job with includes: recognition/praise by customer at work; personal growth and development; praise when complete the tasks; recognition/praise from supervisor at work; challenging and interesting work tasks; feeling of accomplishment; responsibility/control over the job; the degree to which the SOCBs' intrinsic rewards satisfy the employee's personal goals or needs explain 53,6% fluctuation of employee motivation. These results are consistent with the Two factor theory of Herzberg as well as Self-determination theory. Intrinsic motivation coming from the nature of the job affects more strongly and motivation employee in long term better than extrinsic motivation which relate to working environment. The belief of receiving intrinsic reward cause of individual effort and the attractive of them can motivate employee more than their belief and attractive of receiving extrinsic ones. SOCBs' manager can apply these results to create motivational policies more effective and efficiency.

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