The Effect of Motivation on Employee Performance: A Case of Barclays Bank Ghana Limited

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Abstract:  
The purpose of this study was to assess the effect of motivation on the job performance of employees, using the case study of Barclays Bank Ghana Limited. To effectively achieve the intended aim of this study, a self-administered questionnaire was developed to assess the various motivational schemes and policies that are used in Barclays Bank Ghana, the key drivers and factors that influence motivation in Barclays Bank Ghana, as well as the influence of motivation of employees on their job performance. The Statistical Package for the Social Sciences (SPSS) was used to analyse the data collected from 50 respondents comprising of 40 general employees and 10 management staff of Barclays Bank Ghana. Various descriptive statistics and regression analysis were performed to assess the objectives of the study. The main finding of the study indicates that motivation has a significant positive effect on performance and the study recommends that banks should combine both monetary and non-monetary motivation, strong financial projection tools and balanced labor regulation to improve employee job performance.

Keywords: Motivation, employee performance, organizational growth, Ghana

1. Introduction

Employees form the basis for growth for every organisation; thus, the outworking of expected organisational growth depends on the competencies and skills of employees and dedication to their job roles (Jon, 2010). However, the level of dedication of employees to work is based on the motivation they receive from the employer (Jon, 2010; Heathfield, 2012). In today's rapidly changing workplace, organisations need motivated employees to increase productivity and survive modern competition. Thus, managers must understand exactly what motivates employees to effectively perform their roles within the organisation. Motivating employees is considered to be arguably the most complex of all the functions a manager performs. This is largely due to the fact that the key drivers of employee motivation changes constantly and managers must understand how to vary existing policies to match each new change (Bowen & Radhakrishna, 1991).

Motivation has been defined as the psychological feature that encourages/fuels an entity to perform a particular action toward a desired goal (Wigfield et al., 1995). It is the psychological process that gives purpose and direction one's behaviour (Kreitner, 1995); and tendency to behave in a particular manner to achieve specific needs (Buford, Bedeian & Lindner, 1995). Employee motivation can therefore be considered as the inner force that drives individuals to accomplish personal and organisational goals. As noted by (Heathfield, 2012), motivation is an employee’s inherent interest and drive to accomplish work-related activities.

The seminal work of Frederick Herzberg proposed the notable two-factor theory of motivation, which focuses on the job and environment where work is done (Tyner, 2007). In his theory, Herzberg classified the determinants of employee motivation into two groups, namely, hygiene factors and motivational factors. Hygiene factors are related to employee safety and comfort, including adequate wages, comfortable and safe working conditions, fair company policies, and job security. Herzberg asserted that hygiene factors help to keep employees satisfied with their work and their absence may be a potential source of dissatisfaction and high turnover. Motivational factors on the other hand are related to the content of the work itself, and include achievement, recognition, involvement, responsibility, and advancement factors that keep employees motivated to excel (Herzberg, Mausner, & Snyderman, 1959). Both hygiene and motivational factors are required in the organisation to keep employees satisfied with their work and motivate them to excel.

There have been some criticisms against the Herzberg theory of motivation. For instance, Hellriegel et al. (1995) critiqued Herzberg's method for determining employee motivation based on the two factors and argued that some leading
questions may have affected the results of the study. Besides, the results of the two motivation factors are mixed. Thus, motivational packages may come in various forms, including financial or monetary-based incentives and rewards, effective job design, realistic job placement/rotation, safe work environments, among others (Tyner, 2007; Houran, 2009). A critical search through the literature reveal that there are four basic drivers of employee motivation at the work place (Ray, 2010). First, self-motivation by managers is considered to be a crucial resource that helps to keep employees motivated. Rami (2010) noted that when managers and supervisors look stressed out and show no enthusiasm for their work, these negative traits could easily be passed on to employees and no amount of monetary considerations will make such employees motivated. Secondly, aligning organisational goals with those of employees ensures that they can contribute to the company’s well-being and obtain the best possible output from them (Tyner, 2007; Rami, 2010). The third driver of motivation is creating flexible motivation programmes that can accommodate the idiosyncrasies of what makes each employee motivated (Rami, 2012). The last driver of motivation is to design jobs to elicit creativity among employees and make the physical work environment conducive for their work (Ray, 2010). This is related to Frederick Herzberg’s hygiene factors of motivation.

Both anecdotal and empirical research show that motivation underlies employee enthusiasm and commitment to perform (Jon 2010; Mayhew, 2011; Afful-Broni, 2012; Roos, 2005). Rami (2010) stressed that good employee motivation encourage high level employee performance, irrespective of the nature of the economy. Employee motivation also drives job satisfaction, which fosters employee retention and impacts on organisational growth (Mayhew, 2011). Ray (2010) buttressed this point by indicating that most people who feel satisfied with their jobs in Germany are high salary earners and people who have outstanding work conditions. This means that increased motivation for employees is a key element which increases employee performance, leading to higher organisational productivity under normal circumstances. Thus, it cannot be denied that employee motivation and performance are basic variables that determine organisational growth (Smith, 1994). This is because organisational productivity is the result of employee efficiency and output. This means that a low output of employees would result in poor growth of the organisation. However, employee performance is influenced by motivation, and poor motivation reduces employees’ job performance.

Though there has been significant research on the relationship between employee motivation and performance, much of the research has been conducted in developed countries. In comparison, few researches have been conducted in developing and emerging economies, especially Ghana, a sub-Saharan African country. While these studies have produced meaningful results, the research context are not suitable for Ghanaian managers to adapt their motivational schemes to ensure employee performance for maximum productivity. For instance, the study of Roos (2005) was undertaken in South Africa, a location which may have different social conditions and therefore make it impossible for the study’s findings to be applied in Ghana. Besides, the study did not lay adequate emphasis on ‘employee motivation’ and its impact on ‘employee performance’. Rather, the researcher's attention was divided among many variables such as job satisfaction, corporate culture and demographics. Within the Ghanaian context, Afful-Broni (2012) focused on how salary schemes (motivational factor) influence employee performance in a single university in Ghana. There is need for further studies on how various motivational schemes (other than employee salaries) contribute to job performance in the Ghanaian context. This study seeks to fulfil this gap by examining how various motivational factors influences employee behaviour towards job performance. This research is different from earlier studies in terms of focus and precision. Thus, this study focusses on the processes and effect of motivation of employees within the case of Barclays Bank Ghana.

There is a perceived doubt as to whether Barclays Bank’s motivational policy is contributing to employee performance. Though, Barclays Bank Ghana Limited, just like many others in the country, have implemented various schemes to motivate employees and ultimately increase the bank’s performance, there is still doubt as to whether this is yielding the expected improvements in employee performance. The 2009 to 2016 annual financial report of the bank clearly reveals an unstable fall and rise in profitability, which is believed to be highly linked to employee performance among many other factors (Barclays bank PLC, 2016). It is unclear the extent to which the various policies implemented by management of the bank influences employee performance, and hence the organisational performance. The goal of this research therefore is to answer the question ‘how does the various motivational schemes and policies implemented by the company influence employees’ job performance?’ The study will contribute to literature by providing information on the effective motivational schemes (other than salary increments) which influence employee performance, and hence organisational growth, within the context of a developing country. Managers of banks in similar setting can use the information to identify effective strategies of employee motivation as a basis of boosting employee performance.

2. Method

2.1. Research Design

In this research work, a case study design from a quantitative approach was selected to ascertain the intend aim of the research. While case study design is mostly connected with qualitative research, Stake (2015) noted that it can be considered from either qualitative or quantitative perspective. Consequently, this research work adopted a quantitative-based case study design to achieve the research aim. The primary purpose for selecting this method is that it is more appropriate for this study and can help to achieve the intended research objectives. A case study of Barclay Bank Ghana Limited was considered because researchers’ source of information or population is centered on human resource personnel and employees from the bank. Besides, using the case study from a quantitative perspective can help to obtain detailed information about the key motivational schemes and policies of Barclays Bank Ghana and its influence on employee performance without any prejudice of the subjective interpretations and opinions of the researchers. With a case study, the researchers were able to concentrate on the study and be able to give an in-depth look at the research
problem in the context of Barclays Bank Ghana. This was made possible owing to the limited scope of the study, where a survey may be too expensive and cumbersome for the researchers to cover successfully. Yin (2014) noted that case study design helps to ascertain novel evidence and enable in-depth exploration of a particular phenomenon within its real life context.

2.2. Participant (Subject) Characteristics

The population of the study were employees and management of Barclays Bank Ghana, head office. Barclays Bank Ghana Limited has been chosen for the study for a couple of reasons: First, the bank’s head office is within Accra and this made it easier for the researchers to access data. Secondly, the bank has an open-door policy for academic research that made access to respondents easier, without being restricted by bureaucracy. Also, the bank was ready to provide secondary data which has to do with figures of employee motivation and their associated employee job performances. More importantly, the research problem to be remedied was pertinent to Barclays Bank Ghana.

2.3. Sampling Procedures

Primary data was collected from a sample of the bank’s managers and employees across different branches within the Greater Accra region which is the commercial and administrative hub of the country using a structured questionnaire. A simple random sampling was used to select the respondents. In the sampling process for the respondents, the researchers requested a list of all employees from the human resource manager at the head office. The names of employees were written on pieces of paper, folded and placed in respectively labelled containers and shaken thoroughly. A folded paper was selected at random without replacement from each container, after a thorough shaking of each container. The process was repeated until the sample was generated. Individual employees whose names were written on all selected papers constituted the study sample. In all, a total of 50 responses were received for the study, comprising of 40 general employees and 10 human resource executives and management from Barclays Bank Ghana.

2.4. Measures and Covariates

Questionnaires were self-administered by the researchers to ensure high response rate. The items in the questionnaire were primarily adapted from the work of Tyner (2007), and was measured using a Likert scale ranging from 1 to 5. Data analysis was performed using the SPSS software. Descriptive statistics and other charts such as the pie chart and bar chart were used in analysing the data. In addition, regression analysis was performed to determine the effect of motivation employee performance within the organisation Sekaran (2003).

3. Results

3.1. The Motivational Schemes Used In Barclays Bank Ghana Limited

3.1.1. Salary Increment

| Enhanced Salary of Employee | Frequency | Percentage (%) |
|-----------------------------|-----------|----------------|
| Completely disagree         | 0         | 0.00           |
| Very weakly agree           | 0         | 0.00           |
| Weakly agree                | 0         | 0.00           |
| Agree                       | 38        | 76.00          |
| Highly agree                | 7         | 14.00          |
| Completely disagree         | 5         | 10.00          |
| Total                       | 50        | 100.00         |

*Table 1: Enhanced Salary of Employees*

The table shows the extent to which enhanced salary can be a source of motivation for employees to perform in the bank. Thirty-eight (38) respondents, representing 76% of all respondents agreed in this respect. Also, 7 respondents, representing 14% of all respondents highly agreed in this regard. Last but not least, 10% of all respondents perfectly agreed that enhanced salary is a scheme of motivation in the bank. Therefore, most respondents agreed that enhanced salary is an scheme of motivation in the bank. In this regard, the study’s results indicate that enhanced salary is a scheme which motivate employees to perform better. This aligns with the findings by Kreitner (1995) that high salaries are part of sound financial motivation for employees, and they are important because employees always yearn for them.
3.1.2. Employee Car Loan Scheme

| Employee Car Loan Scheme | Frequency | Percentage (%) |
|--------------------------|-----------|----------------|
| Weakly agree             | 3         | 6.00           |
| Agree                    | 40        | 80.00          |
| Highly agree             | 2         | 4.00           |
| Completely disagree      | 5         | 10.00          |
| **Total**                | **50**    | **100.00**     |

Table 2: Employee Car Loan Scheme

This section assessed whether employee car loan is a scheme of motivation in Barclays Bank Ghana. The results showed that about 8% of all respondents weakly agreed, while 40 respondents, representing about 80% of all respondents agreed. There were also 4% and 10% of respondents who highly agreed and perfectly agreed respectively that employee car loan is a scheme of motivation in Barclays Bank Ghana. Therefore, most respondents agreed that employee car loan is a scheme of motivation in Barclays Bank Ghana Limited. This is similar to the work of Tyner (2007) who found that employee car loans are needed because they help employees to acquire vehicles that would ease their transit to and from their workplace.

3.1.3. Fringe Benefits for Employees

| Fringe benefits | Frequency | Percentage (%) |
|-----------------|-----------|----------------|
| Completely disagree | 0         | 0.00           |
| Very weakly agree | 0         | 0.00           |
| Weakly agree    | 0         | 0.00           |
| Agree           | 37        | 74.00          |
| Highly agree    | 8         | 16.00          |
| Completely disagree | 5       | 10.00          |
| **Total**       | **50**    | **100.00**     |

Table 3: Fringe Benefits for Employees

We also determined the use of fringe benefits for employee motivational schemes in the bank. The table shows that thirty-seven (37), representing about 74% of the respondents agreed on the use of fringe benefits as a motivational scheme of the bank. Moreover, 16% and 10% of all respondents highly agreed and perfectly agreed respectively that fringe benefits for employees are motivational schemes in the bank. Therefore, a majority of respondents agreed that fringe benefits for employees are motivational schemes in the bank. As noted by Tyner (2007), fringe benefits for employees are an aspect of job design and financial motivation that constitutes a major driver of employee commitment.

3.1.4. Recognition of Employee Commitment and Performance

The results from Figure 1 show that most respondents (more than 50%) agreed that recognition of employee commitment is a motivational scheme in Barclay Bank Ghana Limited. Kreitner (1995) also mentioned the necessity of management recognizing the efforts and commitments of employees, as this may be more motivating than financial motivation.
3.1.5. Promotion for Employees

| Promotion         | Frequency | Percentage (%) |
|-------------------|-----------|----------------|
| Completely disagree | 0         | 0.00           |
| Very weakly agree  | 0         | 0.00           |
| Weakly agree       | 0         | 0.00           |
| Agree              | 44        | 88.00          |
| Highly agree       | 3         | 6.00           |
| Completely disagree | 3         | 6.00           |
| Total              | 50        | 100.00         |

Table 4: Promotion for Employees

On whether promotion of employees is a motivational scheme in Barclays Bank Ghana, the results showed that forty-four respondents, representing about 88% of all respondents agreed to this. There were also respondents; thus 6% of all respondents who highly agreed and perfectly agreed that promotion of employees is a motivational scheme in Barclays Bank Ghana. Thus, most respondents agreed that promotion of employees is a motivational scheme in Barclays Bank Ghana.

3.1.6. Work Environment

| Conducive Work Environment | Frequency | Percentage (%) |
|----------------------------|-----------|----------------|
| Weakly agree               | 4         | 8.00           |
| Agree                      | 38        | 76.00          |
| Highly agree               | 6         | 12.00          |
| Completely disagree        | 2         | 4.00           |
| Total                      | 50        | 100.00         |

Table 5: Work Environment

We checked how the conditions of the work environment is used to motivate the employees of the bank. The results showed that most respondents (more than 76%) agreed that a conducive work environment is a scheme of motivation for employees in the bank.

3.2. Factors and Conditions that Influence Motivation on Employee Performance in the Organization

This section presents results relating to the factors and conditions that influence relationship between motivation and employee job performance.

3.2.1. Years of Work Experience

We examined whether the number of years of work experience of an employee is a factor or condition that influences employee motivation in the bank. Figure 2 shows that 22% of all respondents completely disagreed. However, more than 52% of all respondents agreed that years of work experience of an employee is a factor or condition that influences employee motivation in the bank. As noted by Ray (2010) under normal circumstances, increased years of work experience come with high salaries. Therefore, as the number of years of work experience of an employee increase, the higher the salary the employee receives and hence, the higher the motivation of the employee.
3.2.2 Employee Grade/Rank

| Grade/Rank         | Frequency | Percentage (%) |
|--------------------|-----------|----------------|
| Completely disagree| 0         | 0.00           |
| Very weakly agree  | 0         | 0.00           |
| Weakly agree       | 0         | 0.00           |
| Agree              | 40        | 80.00          |
| Highly agree       | 3         | 6.00           |
| Completely disagree| 7         | 14.00          |
| **Total**          | 50        | 100.00         |

*Table 7: Employee Grade/Rank*

The study examined if the level of an employee's grade/rank is a factor that influences motivation in the bank. Table 7 shows that forty (40) respondents, representing 80% of all respondents agreed in this respect. Additionally, 3 respondents, representing 6% of all respondents highly agreed in this case. There were also 7 respondents; thus 14% of all respondents who perfectly agreed that the level of an employee's grade/rank is a factor that influences motivation in the bank. Therefore, most respondents agreed that the level of an employee's grade/rank is a factor that influences motivation in the bank. Agreeably, Kreitner (1995) found that, the grade of an employee forms the basis of salary or wage size in most firms. Thus, the high ranked employees are more likely to receive more salary and thus, stand to be better motivated.

3.2.3 Special Employee Achievements and Records

| Special Records/Achievement | Frequency | Percentage (%) |
|-----------------------------|-----------|----------------|
| Completely disagree         | 0         | 0.00           |
| Very weakly agree           | 0         | 0.00           |
| Weakly agree                | 0         | 0.00           |
| Agree                       | 35        | 70.00          |
| Highly agree                | 7         | 14.00          |
| Completely disagree         | 8         | 16.00          |
| **Total**                   | 50        | 100.00         |

*Table 8: Special Employee Achievements and Records*

We also examined if special achievements and records of employees is a factor or condition of motivation in the bank. The results showed that more than 70% of the respondents agreed that the level of an employee's grade/rank is a factor that influences motivation in the bank.

3.3 The Effect of Employee Motivation on Job Performance

| Model     | b   | SEβ | B  |
|-----------|-----|-----|----|
| Constant  | 2.77| 0.38| -  |
| Motivation| 0.32| 0.11| 0.68|

*Table 9: Standard Regression of the Effect of Motivation on Performance*

\[ R^2 = 0.17 \quad \Delta R^2 = 0.16 \]

From Table 9, the regression result depicts that motivation has significant positive effect on performance (\( \beta = 0.68, P<0.05 \)). From the table, the R square value is 0.17, which means that about 17% of employees' performance is contributed by employee motivation at Barclays Bank Ghana. This also means that the remaining proportion of 83% is contributed by other factors not considered in this study.

4. Discussion

The study sought to analyse how employee motivation affects job performance in Barclays bank Ghana Limited by determining the various motivational schemes used by the bank as well as the key factors that can influence employee motivation. The results identified six key schemes of motivation in Barclays Bank Ghana including enhanced salaries for employees; employee car loan, employee housing loan, fringe benefits for employees, recognition and promotion, as well as creation of conducive work environment. In particular, respondents agreed that conducive work environment that involve provision of logistical and infrastructural resources needed by employees, as well as designing work based on the needs and suggestions of employees helps to increase motivation. Respondents further indicated that fringe benefits of employees include such things as monthly target achievement allowance, holiday allowances, funeral allowances and many other benefits given to employees apart from their normal salaries is key scheme which helps to motivate employees. These results confirm previous findings by Kreitner (1995) and Tyner (2007). Results further showed various factors were discovered to influence motivation in Barclays Bank Ghana. They include condition of employment, whether permanent or temporal, years of work experience, employee grade/rank and special employee records and achievements.
Additionally, there is a positive linear relationship (i.e. $r = .68, p < .000$) between motivation and performance. Invariably, performance increases as motivation for employees is enhanced in Barclays Bank Ghana Limited.

5. Conclusions

Every organization that aims towards productivity needs to motivate its employees, and this motivation should be enough to engender their commitment and job performances. In this light, the researchers examined the effects of motivation of performance, using the experience of Barclays Bank Ghana Limited. The result clearly indicates that, motivation has a significant positive effect on performance. Thus, motivation is a factor that can enhance an organisation’s performance. This is because, employees are the agents of change and growth in every commercial establishment; hence their motivation is the basis for inspiring them towards the highest level of performance. It is in view of this that any challenge or hindrance to the motivation of employees should be curbed as soon as possible. Based on the results of the study, the following conclusions are made.

First, motivation can be improved when the idea that monetary compensation is more rewarding than non-monetary motivation of employees is avoided. This misconception has misled many banks into thinking that paying high salaries and compensating employees highly gives them satisfaction. The basis for effective motivation is a wholesome view of the fact that non-monetary motivation is as important for employees as monetary motivation. Therefore, banks ought to balance adequate salaries and allowances with good conditions of work for employees. If a worker is paid well but has no good conditions of his or her work, his or her performance is bound to be badly affected. At worse, the employee would resign from a company that pays him or her well.

It is also recommended that managers adopt strong tools to project the company’s performance based on a healthy employee motivation plan. This is necessary to avoid adequate compensation for employees based on the fear of business risks and uncertainties. If employees are contributing to the growth of a business but are not been compensated well financially because of management’s fear for possible business failures, the principles of organizational justice and fairness is violated. Hence, management of the bank should adopt strong forecasting tools to gain a conjecture of its financial position for the future before deciding on policies of motivation. It is expected that such an activity would favour employees and therefore enhance their performance.

Additionally, labour regulations should not be a gap in the motivation of employees. This is because labour acts and regulations always come to favour employees, and sometimes employers. Therefore, managers need to make a review of their motivation and management policy so that it is not implicated upon by labour acts and regulations. Perhaps, the idea that labour acts and regulations challenge motivation for employees is a misconception based on misinterpretation of labour regulations vis-à-vis organizational policies by management and employees. Even in a situation when this is the case, management needs to dialogue with appropriate agencies and trade unions to settle the anomaly. It is believed that labour unions and agencies would admit such a challenge and yield to suggestions for a change.

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Appendix

Questionnaire

Dear Respondent,

This study is being conducted as part of an academic research to assess the effect of motivation on employee performance. I would be grateful if you could take a few minutes to answer the questions below. All information you supply is strictly for academic research and will be handled with utmost confidentiality. Respond to questions by indicating one of the options in the following six-level scoring scale: 0 [complete disagreement], 1 [very weak agreement], 2 [weak agreement], 3 [agreement], 4 [high agreement], and 5 [perfect agreement].

Section A: Various Motivational Schemes Used in Barclays Bank Ghana

Please indicate which of the following is a motivational scheme for employees of the Barclays Bank?

| Statement Number | Statement                                    | Score of Agreeableness |
|------------------|----------------------------------------------|------------------------|
| 1                | Enhanced salary for employees                | 0 1 2 3 4 5            |
| 2                | Employee car loan scheme                     |                        |
| 3                | Employee housing loan scheme                 |                        |
| 4                | Fringe benefit                               |                        |
| 5                | Recognition                                  |                        |
| 6                | Promotion                                    |                        |
| 7                | Conducive working environment                |                        |
| 8                | Equitable and fair treatment of employees    |                        |

Table 10

Section B: Factors and Conditions That Influence Motivation on Employee Performance in the Organisation

Please indicate below which of the factors and conditions that influence motivation on your performance.

| Statement Number | Statement                                         | Score of Agreeableness |
|------------------|---------------------------------------------------|------------------------|
| 9                | Being a temporal or permanent employee            | 0 1 2 3 4 5            |
| 10               | Years of working experience                       |                        |
| 11               | Grade or rank                                     |                        |
| 12               | Special employee achievements and records         |                        |

Table 11

Section C: The Influence of Motivation of Employees on Their Job Performance and Satisfaction

In subsections C1, C2, and C3 score from 0 to 5 how the statements apply to you and your job role. Subsection C1: Employee’s Willingness to Perform
Please score from 0 to 5 your willingness to:

| Statement Number | Statement                                      | Score |
|------------------|------------------------------------------------|-------|
| 13               | Carry out job activities well                  |       |
| 14               | Work in accordance to bank's policies and ethics|       |
| 15               | Sacrifice personal interest and time for the bank |       |
| 16               | Be trained, supervised and monitored in the bank |       |

Table 12

Subsection C.2: Employee's Capacity/Ability to Perform

Please score from 0 to 5 your capacity to:

| Statement Number | Statement                                      | Score |
|------------------|------------------------------------------------|-------|
| 17               | Know and understand your job roles             |       |
| 18               | Develop plans and goals for your job           |       |
| 19               | Muster your job environment and cohabit well in it |       |
| 20               | Deplore appropriate skills and competences     |       |
| 21               | Acquire and explore new skills and competences |       |
| 22               | Apply all tools, equipment and devices needed for your job |       |
| 23               | Communicate with supervisor and others well     |       |
| 24               | Report through necessary methods to supervisor and others |       |
| 25               | Avoid excess errors and mistakes in job activities |       |
| 26               | Satisfy supervisor/employer                     |       |

Table 13

Subsection C.3: Employee's Opportunity to Perform in the Organisation

Please score from 0 to 5 your opportunity in the bank to:

| Statement Number | Statement                                      | Score |
|------------------|------------------------------------------------|-------|
| 27               | Enhance skills and competences                 |       |
| 28               | Take up new and more challenging job roles     |       |
| 29               | Increase your level of career success          |       |
| 30               | Increase job incentives/compensation           |       |
| 31               | Increase your contribution towards corporate growth |       |
| 32               | Enhance your satisfaction with your job        |       |
| 33               | Increase your commitment and loyalty to the bank |       |
| 34               | Extend your stay with the bank as employee into the far future |       |

Table 14