



Effect of Motivation on Employees Performance in Access Bank Plc Ekiti State

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Abstract: This study examines the impact of motivation on employee performance in Access Bank Plc, Ekiti State. It focuses on key motivational factors, including financial incentives, promotional opportunities, recognition strategies, and training programs, to understand their effect on employee commitment, satisfaction, and overall productivity. The goal is to provide practical insights into effective strategies for enhancing employee performance in financial institutions. A quantitative research design was used, with data collected from 85 employees through structured questionnaires. Statistical analysis, including correlation and regression tests, was conducted to determine the relationships between motivational factors and performance indicators such as job competency, satisfaction, and loyalty. The regression analysis results showed that financial incentives accounted for 40% of performance variance, training programs contributed 30%, and recognition strategies explained 20% of the variance in employee performance. The findings revealed that 67% of respondents identified financial incentives, such as allowances and bonuses, as crucial to job satisfaction. 60% of employees reported that training programs significantly improved their job competency, while 55% recognized promotional opportunities and recognition initiatives as key contributors to commitment and loyalty. The analysis confirmed a strong positive relationship ($r = 0.78$) between motivation and overall employee performance. In conclusion, motivation plays a vital role in employee commitment and performance at Access Bank Plc. It is recommended that the bank strengthen its financial incentive policies, establish transparent promotional pathways, and develop comprehensive training programs.

Keywords: *Employees, Financial Benefits, Motivations, Performance, Satisfaction, Training and Development.*

1. Introduction

The primary goal of any organization is to enhance its efficiency, which is highly dependent on the effective performance of its employees. Performance management systems emerged as a management reform to address concerns regarding employee performance and organizational efficiency (Sharif, 2002). The concept of motivation has been central to human activities and remains critical in organizational settings. Motivation refers to the driving force behind individuals' actions and decisions. The Oxford Advanced Learner's Dictionary defines motivation as the reason for someone's actions or what stimulates their interest and causes them to act in a particular way. This explains why motivation is pivotal in determining employees' dedication to their tasks and

responsibilities. According to Morehead and Griffin (2008), as cited in Onah (2008), motivation consists of forces that lead people to behave in particular ways. The response of an individual to environmental stimuli, including organizational policies and practices, determines their behavior and, subsequently, their performance. Motivation, whether intrinsic or extrinsic, has always been a determinant of employee performance because of the inherently goal-driven nature of individuals (Rusmiati & Fitriani, 2021).

Employee performance refers to how well individuals execute their job responsibilities. It is a critical metric for organizations, as it reflects the extent to which employees meet explicit and implicit standards, objectives, and

priorities. Research indicates that employee motivation is positively correlated with performance and organizational productivity (George, 2018).

In the 21st-century business environment, characterized by rapidly changing demand patterns, increasing competition, and heightened customer expectations, organizations must adopt customer-centered strategies. Rewards systems that align with employee needs and expectations have become increasingly significant in improving performance. Reports suggest that organizations face substantial revenue losses due to low employee motivation and performance (Alase & Akinbo, 2021). Scholars argue that employees are the most valuable assets of any organization, yet they are also the most challenging to manage due to their diverse aspirations, desires, and behaviors (Noko & Nwuzor, 2021). An effective motivation strategy must consider these unique factors to achieve organizational goals of growth and development. Poorly managed employees often exhibit low morale, which adversely impacts performance and organizational growth (Osabiya, 2015). The globalized economy has heightened the need for organizations to enhance employee performance to remain competitive. Studies emphasize that employee motivation through monetary and non-monetary incentives—plays a significant role in talent retention and productivity (Hemakumara, 2020). Monetary incentives include salaries, bonuses, and allowances, while non-monetary incentives such as job security, recognition, and career advancement are equally important.

1.2 Statement of the Problems

Over the years, Nigerian organizations have faced crises stemming from poor working conditions, delayed salaries, and stringent workplace rules. These issues often lead to employee dissatisfaction, frustration, and insubordination. Research shows that motivated employees are more loyal, committed, and productive (Sevanson, 2011). However, many organizations fail to recognize the importance of motivational factors, such as financial benefits, reward systems, training, and career development, in enhancing employee performance. This negligence has contributed to a decline in performance levels, presenting a significant managerial challenge (Akerere, 2001). Organizations must understand that financial and non-financial motivational tools are critical for improving employee efficiency and organizational performance. For instance, offering performance-based rewards or training programs enhances employees' effectiveness and productivity (Jobowo, 2007). This study will explore the effect of motivation on employee performance at Access Bank Plc in Ekiti State, focusing on financial benefits, promotional strategies, and training and development programs.

1.3. Objectives of the Study

The primary objective of this study is to acquire a deeper comprehension of employee motivation on employee performance in Access Bank Plc in Ekiti State. This research therefore seeks to:

- i. to assess the influence of financial benefit on employee commitment in Access Bank Plc in Ekiti State.
- ii. to identify the most effective motivational strategies for enhancing performance in Access Bank Plc in Ekiti State
- iii. to examine the impact of promotion as a motivational factor in Access Bank Plc in Ekiti State.
- iv. to investigate the effect of training and development on employee competency in Access Bank Plc in Ekiti State.

2. Literature Review

Motivation

George (2018) opined that motivation is any influence that portrays, directs, or maintains people's goal-directed behaviours. It refers to the driving force that makes an individual act in a specific way. It is an inner drive that causes an individual to behave in a certain manner'. In another work, James and Stoner⁸ noted that motivation is those 'psychological characteristics of human that contributes to an individual's level of commitments to the organizational goals and objectives. This very definition is even more important when we consider the importance of employee motivation on employee performance. Hemakumara (2020) expressed the view that motivation is a factor that induced an individual to expend effort towards achieving a particular task. The author further stated that a person's motivation is the determinant of that person's level of enthusiasm for specific behavioural patterns and is dependent on the ambition, needs, and wants of such individuals. Motivation could also be expressed in terms of the mental process that has the ability within the short and long run to decide the kind of actions a person takes when subjected to specific stimuli. Motivation could be seen as the psychological rationale within the employee that serves to induce the manifestation or expression of the negative and positive dynamics of frustration, fixation, anger, withdrawal, team building and excitement by or within a particular employee (Raya, 2015). This is particularly important within the service delivery industry where customer demands are premium, and customers require a high level of service from the organization regardless of the various constraints on the system. It is argued in the literature that an individual's motivation is generally linked to motivational factors that surround them and the motivational factors are usually connected to incentives and rewards systems. The rewards system surrounding an individual can be self-afflicted/accomplishment targets or goals or others influenced. Again, such a collection of rewards and incentives is categorized into monetary and non-monetary. It is important to note that a review of the

literature points that even though motivation is key to organizational performance and employee performance, it is not the only driving force to organizational performance. There are other factors influencing performance including skills, knowledge, feelings, emotions, and other inhibiting conditions which are often beyond the employee's sphere of control (Dereje, 2020). Riggio (2014) also pointed out that while the conventional view is to assume that the 'motivated worker is the productive worker', it is also important to know that having a highly motivated workforce is one important factor contributing to employee productivity. This is because of the increasingly complex dynamics of the business environment in which a company must operate.

Monetary motivational factors

Monetary motivational factors are mainly related to financial motivational factors such as wages, financial incentives, and salaries (Armstrong; 2009). Finance plays an important role in the life of employees and has remained a key driver to the productivity of the employees in any organization (Giancola, 2014). Deci and Ryan (2010) noted that money is key to employee motivation, but our perception of its value is influenced by the importance that we also place on reciprocity and fairness, social norms, trust, and trustworthiness. When it comes to monetary rewards for performance the results will also greatly depend on the quality of the performance measures, along with the type of task being rewarded, and the type of reward. Unlike non-monetary motivation that focuses on the organization relationship with employees and within the employee, monetary motivation is often difficult to sustain for a long period without reassessment and adjustment based on the organization performance and state of the economy. The reason is that what motivates individuals changes with time and the organization must keep with pace to understand changes in what motivates individuals to higher productivity to motivate the employee. In sharp contrast to non-monetary motivation, monetary motivational behaviours are external to the activity or work within consideration. Within the work environment, the view that such monetary motivators as salaries, allowances, and promotional advancement are defined by the organization an individual works for and as such is externally imposed on the individual. Pritchard (2016) also mentioned that monetary factors are designed to be engaged in so that employees would obtain substantial or social rewards. It is therefore argued that individual employees whose major motivation comes from monetary factors will only be motivated if the monetary factors keep coming. Here are some of the monetary motivations;

Non-monetary motivational factors

It is important to note that non-monetary motivational factors relate more to employee works environment and relationship between the employees and the organization. Reward system is often built around or considered as being more concerned with the quality of life of an employee and deemed to have a greater and longer-term effect on the employee (Nwannebuife, 2017). Non-monetary motivational factors look beyond short term benefits to long-term objectives of the employee and incorporate employees' long-term goals into the organization objectives. Deci and Ryan (2010) argued that non-monetary motivation is derived within the organization and its relationship with employees. It borders on the existing work ethics, rules, disciplinary process within the organization, interpersonal relationship within the organization and among others. For instance, Mokhniuk and Yushchyshyna (2018) identified the following non-monetary motivational factors are key to employee performance such as receiving verbal or written recognition, receiving additional days off, competitive workplace atmosphere, Having work-related autonomy. Others include public expressions of appreciation, job enlargement, job enrichment, receiving on-site or off-site job training, and existence of team spirit. Here are some non-monetary motivational factors:

Employee Performance

Employee performance over the years has generated a lot of controversy because of the multiplicity of the dimension with which it can be expressed. It is believed that organizational performance can be achieved through employee performances. The implication is that employee productivity can be translated to organizational performance since a high-performing employee means that organization is performing. While Aluko (2014) defined performance as the numerate quantity of work accomplished over a determinate time by the available means of production, Bhatti (2007) defined it as a measure of performance of the utilization of the various factors of production. In another work, Giancola (2014) shared the view that there is a strong correlation existing between employee performance and the number of inputs and outputs from a clearly defined process. Organisational performance can also be conceptualized as the performance of a business or any other corporate organization which is dependent on the aggregation of the performance of its workers and the efficiency and effectiveness in the use of available organizational resources. The fact that organization has limited resources at their disposal, the motivation of employees becomes a necessity. The fact that there are constraints led to the ironclad rule of performance ratios. Employee performance ratios indicate the extent to which organizational resources are used to produce desired outputs and organization work as much as possible in achieving the ideal ratio even in the face of the constraints of time and resources (Aluko; 2014). On the other hand, organizational performance relates to all dimensions of

work done that is, quality and quantity- and there is a positive correlation between organization performance and a company's competitive edge in the marketplace. There is an associational reduction in costs because previous levels of output can be produced with lesser amounts of resources when the organizational performance ratios are low. Organizational performance can be expressed in terms of quality, quantity, time, and cost (Aluko, 2014). A clear point is that organizational performance is dependent on employee performance levels. Worker's level of performance is reliant on the extent to which workers believe that 'certain motivational desires will be met' (George; 2018). The converse is that organizational performance drops whenever employees perceive that their needs cannot be met. In summary, most organization employs both monetary and non-monetary motivational factors to spur their employees into higher performance since it is believed that the higher the employee performance, the higher the organization.

Employee Commitment

Employee commitment is a bond between the employee and the organization such that the employee wants to continue serving the organization and helping it achieve its objectives. Employee commitment is an important part of driving organization performance as committed employees are satisfied, and willing to go an extra mile to ensure timely delivery on the organization's objectives (Gonring, 2018). According to Robinson (2016), research evidence on employees' commitment gathered more than two decades ago, showed that employers are sometimes baffled when their highly-rated employees underperform and others resign and leave the organization. Management fail to understand why some employees are not committed to the organization even though they have proactively implemented fair compensation policies and human resource (HR) practices to motivate and retain them. It can be costly if employees are not committed in their jobs, and if they lack the motivation to exercise their full potentials. This needs to be qualified to reflect the changing nature of employer-employee relationship. A current trend in employment practices like the unwritten contracts signed by employees when they are being employed, unnecessary retrenchment, downsizing and acquisition practices of firms affects the level of employees dedication to that particular organizations (Robinson, 2006). When firms seek ways to foster commitment ideals, the chances of an employee looking for employment in another organization is lowered.

Promotion

Promotion appears to be a crucial factor influencing workers' overall performance and success of any organization. Promotion, in other words, is the best motivation for employees, with it; they will compete in

a healthy manner. It is an effective motivation apart from a salary increase. Through promotion, workers are influenced or motivated to improve their performance and create employment stability within the organization. Promotion creates an opportunity for the promoted workers to inspire other workers to be more productive, take on new responsibilities, and improve the work environment. Adeniji (2011), identified that perception of promotion system affect organizational justice and job satisfaction. Provision of opportunities for promotion makes workers experience satisfaction because they feel a sense of achievement if they move from one level of experience to another and because it shows professional growth (Adeniji, 2011). Promotion is always employees' ultimate career development. Promotion is one of the most motivating factors for any employee because it moves employee forward in hierarchy of concern organization added with other responsibility, higher respect, honour, with increase in pay and allowances. It stimulates self-development and creates interest in the job in one hand and reduces discontent and unrest in work environment. Performance of any organization largely depends on the performance of its employees; successful organizations are increasingly realizing that there are a number of factors that contribute to performance but human resources is clearly realizing that there are a number of factors that contribute to performance but human resources is clearly most critical (Mello, 2005). In spite of the size and nature of the organization, the activity it undertakes and the environment in which it operates, its success depends on its employees or workers, decision and their behaviour. According to Christian (2014), evaluation of performance of workers in organization is one of the major purposes of employing human resources practices. In competitive environment of modern era, organizations are persistently improving performance of their employees by improving human resource practices. Among the numerous approaches that organization use to motivate their workers is promotion. Promotion is the practice of placing workers form lower grades in the organization into higher grades with subsequent increase in salary on one hand In the words of Gupta (2011) promotion refers to advancement of employees to a higher post carrying greater responsibilities, higher status and better salary. It is the upward movement of a worker in the organization's hierarchy, to another job commanding greater authority, higher status and better working conditions. Promotions are equally used to reward workers for better performance and to motivate them for greater effort. Promoting workers is the process of moving staff members of an organization up through the organizational ranks. Employee promotion is usually followed by a new job title, new or increased responsibilities, an increase in salary/pay and other benefits

Training and Development

Training and development is counted as one of the most important variables in the practice of human resource. Training and development remains one of those practices of human resource management which could assist an organisation in gaining competitive advantages (Schuler and MacMillan, 2014). Noe (2012), views training as a practice that enables an employee to acquire a job related skill and knowledge. Knowledge while improving and changing his/her attitude and behaviour in order to achieve the objectives of an organisation. Bula (2012) stated that training does not only focus on getting competencies, but also about how employees meet and fulfill the company's objectives and goals. According to Joarder and Sharif (2011), it is one of those methods used to acquire new skills and knowledge which could improve employees and organizational standard of performance in a rapidly changing business environment. Employees require training because it assists them in fulfilling their career needs as well as the needs of the organisation. Training can be viewed as a task-oriented exercise because it allows employees to implement their work better (Asare-Bediako, 2002). According to Evans and Lindsay (2011), involvement in training and development exercises could increase the quality of employees and also provide long run advantages for an organisation. Through investment in training and development programmes, employers assist their employees in acquiring the competencies which are required for the implementation of the functions of strategic human resource management.

Theoretical Literature

Motivation and employee behavior have been extensively studied in organizational research, revealing their impact on performance. Motivation theories are broadly categorized into **content theories** and **process theories** (Osabiya, 2015). Content theories identify specific factors that motivate individuals, while process theories explore the dynamics of how motivation operates within individuals and organizations.

Expectancy theory

Developed by Victor Vroom, expectancy theory is a prominent process theory of motivation. It postulates that employee behavior is influenced by their expectations about the outcomes of their actions. According to Scholtz *et al.* (2016), this theory emphasizes the diversity in employees' thoughts, concerns, and opinions and their effects on workplace behavior. Employees are more likely to exert effort if they perceive a positive correlation between effort, performance, and desired outcomes.

Vroom's model focuses on three key elements:

1. **Expectancy** – The belief that effort leads to performance.

2. **Instrumentality** – The belief that performance leads to specific outcomes.
3. **Valence** – The value individuals place on those outcomes.

Critiques of this theory include its perceived simplicity and the assumption that employees will always act rationally to achieve rewards, which may not always hold true (Guest, 2012).

Goal theory

Goal theory originated from the work of Locke and Latham, and it is an offshoot of the once popular management by the objectives approach. The idea behind the goal theory is because it is believed that employees have the ability and should be able to set achievable goals and objectives (Osabiya; 2015; Hemakumara; 2020). The basic premise of this theory is that people's goals or objectives play an important role in determining behaviour because 'goals guide people response and action by directing work behaviour and performance, and lead to certain feedback'. One of the assumptions of goals motivational theory is that goal setting is more of motivation on its own rather than just a process. As also noted by Stanley (2012), individuals with specific and difficult goals/objectives have proven to be more contributory toward achieving organizational goals and objectives and in the process have higher performance ratings. The effects of goals theory have practical implications for motivation and performance, the stipulation is that specific performance goal/objectives should be identified; set and staff encouraged to buy into such goals to achieve high-performance levels. Another implication is that the feedback process should be timely in the organization. Goal theory has also been criticized on various points, but most importantly, Lin (2007) asserted that there are instances when goal is only part of the many variables that influence performance. However, the focus on goals most often leads to neglect of the other variables.

The Herzberg Two-Factor Theory

Hertzberg's Two-Factor Theory, proposed by Frederick Herzberg, is a motivation theory that distinguishes between two sets of factors that influence employee satisfaction and motivation in the workplace. The theory suggests that there are hygiene factors and motivator factors.

Hygiene factors are related to the work environment and include aspects like company policies, supervision, salary, and working. Hygiene factors are those aspects of the work environment that, when absent or inadequate, can lead to dissatisfaction among employees. These factors include things like company policies, supervision, salary, working conditions, interpersonal relationships, and job security. Hygiene factors are essential for preventing dissatisfaction in the workplace. When these factors are met, employees are not dissatisfied, but their presence

alone does not necessarily lead to motivation or job satisfaction. Organizations need to ensure that hygiene factors are addressed to maintain a baseline level of employee contentment and prevent unhappiness at work. These factors, when adequate, prevent dissatisfaction but do not necessarily lead to satisfaction. On the other hand, motivator factors are intrinsic to the job itself, such as recognition, achievement, responsibility, and opportunities for personal growth. When these factors are present, they lead to job satisfaction and motivation. Herzberg's theory emphasizes the importance of addressing both hygiene and motivator factor to create a work environment that fosters motivation and satisfaction among employees.

Abraham Maslow Hierarchy of Needs Theory

Abraham Maslow (1954) attempted to synthesize a large body of research related to human motivation (Huitt, 2007) and posited a hierarchy of five basic motivational needs: physiological, safety, love and belongingness, esteem, and self-actualization. These needs are placed in a hierarchy and suggest that before a more sophisticated, "higher order" need can be met, certain primary needs must first be satisfied (Bowman, 2010). Maslow considered the myriad of personality dimensions related to motivational needs (Huitt, 2007). However, he recognized that not all personalities followed his proposed hierarchy.

Abraham Maslow developed the hierarchy of needs, which suggests that individual needs exist in a hierarchy consisting of physiological needs, security needs, belongingness needs, esteem needs, and self-actualization needs.

- i. Physiological needs are the most basic needs for food, water, and other factors necessary for survival.
- ii. Security needs include needs for safety in one's physical environment, stability, and freedom from emotional distress.
- iii. Belongingness needs relate to desires for friendship, love, and acceptance within a given community of individuals.
- iv. Esteem needs are those associated with obtaining the respect of one's self and others.
- v. Finally, self-actualization needs are those corresponding to the achievement of one's own potential, the exercising and testing of one's creative capacities and in general, to becoming the best person one can possibly be.

Unsatisfied needs motivate behaviour; thus, lower-level needs such as the physiological and security needs must be met before upper-level needs such as belongingness, esteem, and self-actualization can be motivational. According to the implications of the hierarchy, individuals must have their lower level needs met by, for example, safe working conditions,

adequate pay to take care of one's self and one's family, and job security before they will be motivated by increased job responsibilities, status and challenging work assignments. Maslow's theory has not received a great deal of support with respect to specific notion it proposes. To them this model is theorized to be especially effective in describing the behaviour of individuals who are high in growth need strength because employees who are different to the idea of increasing their growth will not realize any physiological reaction to their jobs

Equity Theory

Equity theory suggests that individuals engage in social comparison by comparing their efforts and rewards with those of relevant others. The perception of individuals about the fairness of their rewards relative to others influences their level of motivation. Adams (1965) developed a theory on motivation to attempt to explain behavior influenced by the norm of equity (Lane, Irving M. & Messe, Lawrence A., 1971). His research indicates that people who discover that they are in an inequitable relationship attempt to reduce their resultant distress by restoring either "actual" or "psychological/perceived" equity to their relationship (Adams, 1965). The essential structure of Equity Theory is that it consists of four interdependent, or interlocking, propositions.

Equity exists when individuals perceive that the ratio of efforts to rewards is the same for them as it is for others to whom they compare themselves. Inequity exists when individuals perceive that the ratio of efforts to rewards is different (usually negatively so) for them than it is for others to whom they compare themselves. There are two types of inequity-"under-reward" and "over-reward". Under-reward occurs when a person believes that he/she is either puts in more efforts than another, yet receives the same reward, or puts in the same effort as another for a lesser reward. For instance, if an employee works longer hours than her coworker, yet they receive the same salary, the employee would perceive inequity in the form of under-reward. Conversely, with over-reward, a person will feel that his efforts to rewards ratio is higher than another person's, such that he is getting more for putting in the same effort, or getting the same reward even with less effort. While research suggests that under-reward motivates individuals to resolve the inequity, research also indicates that the same is not true for over-reward. Individuals who are over-rewarded often engage in cognitive dissonance, convincing themselves that their efforts and rewards are equal to another's. According to the equity theory, individuals are motivated to reduce perceived inequity. Individuals may attempt to reduce inequity in various ways. A person may change his or her level of effort; an employee who feels under-rewarded is likely to work less hard. A person may also try to change his or her rewards, such as by asking for a raise. Another option is to change the behaviour of the reference person, perhaps by encouraging that person to put forth more effort. Another issue facing equity theory concerns how

institutions and employees handle inconsistencies in equity that emerge between different types of comparisons. For example, when pay dispersion is high, star performers making self-comparisons perceive high equity, but average and low performers making social comparisons may perceive low equity.

McClelland's Motivational Theory

The theory of David McClelland starts with the leadership group, and he "focuses on three significant needs that he thinks are culturally acquired and can therefore be changed by training." It does not deal with improvement and regression between needs, but with the needs/motives that have a big impact on work life efficiency and effectiveness. The needs of McClelland, which are also referred to as APA needs, include:

1. Achievement Needs: The challenge of success and the fear of failure are motivated by people in the third group. Also, their need for accomplishment is mild and they set for themselves moderately difficult tasks. They are analytical in nature and take calculated risks. This is the need for high performance to be accomplished and challenging and complex tasks to be mastered.

2. Power Needs: Basically, people for high need for power are inclined towards influence and control. They like to be at the center and are good orators. They are demanding in nature, forceful in manners and ambitious in life. They can be motivated to perform if they are given key positions or power positions. (Cole 2003). There is a desire to take responsibility, take

control, gain influence, and make a difference gladly. McClelland distinguished between social power needs. The need to perform well for others and/or the entire company and the requirements of personal influence i.e. the need to produce personal benefit.

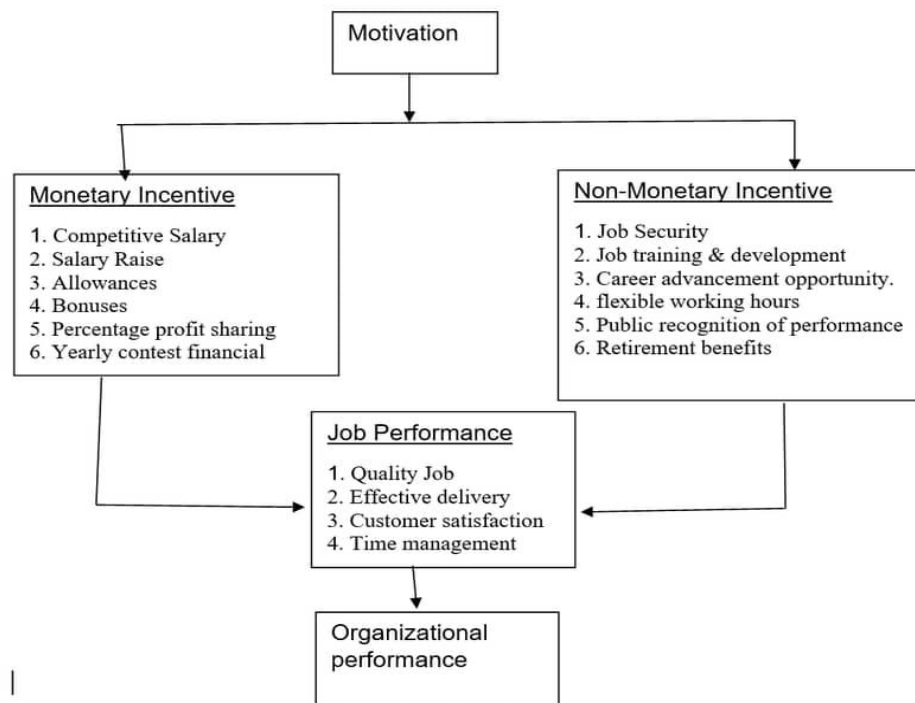
3. Need for affiliation: This is the need for social contact and the need for friendship to be formed and sustained. McClelland thought that all persons have different compositions of the three needs, but typically one of the three needs is dominated (Cole, 2003).

Theoretical Framework

This study adopts Herzberg's Two-Factor Theory as its primary framework. By categorizing motivation into hygiene and motivator factors, the framework allows for an in-depth analysis of how both external and intrinsic motivators impact employee performance. Additionally, the integration of **Self-Determination Theory** provides insight into intrinsic motivation, emphasizing the roles of autonomy, competence, and relatedness in fostering engagement and performance. Together, these theories provide a comprehensive basis for examining the interplay between motivation and employee performance within organizational settings.

Conceptual Framework

Conceptual Framework Based on the above literature, the conceptual model proposed in this paper is presented in Fig 1 below. The independent variable in this research is the Motivation and the dependent variable is the employee's performance.



Source: Researchers Abstraction

3 Research Method

Research Design

The study adopts descriptive survey design which according to Jackson (2009) is used to describe a set of observations or the data collected. It is appropriate where the study seeks to describe the characteristics of certain groups, estimate the proportion of people who have certain characteristics and make predictions. Research design refers to the method used to carry out a research. According to Uma Sekaran (2006) a descriptive research seeks to understand characteristics of individuals or organizations by offering a profile to describe relevant aspects of the phenomena of interest. This research will adopt a descriptive research design

since the main objective is to investigate the effect of motivation on the performance of Access Bank employees' in Ekiti State. The main focus of this study is quantitative, that is to find how motivation improves the performance of Access Bank employees in Ekiti State.

Population of the Study

Target respondents for the study consist of employees of Access Bank in Ekiti State. Populations of 120 respondents were selected randomly to avoid favoritism so as to represent all workers of Access Bank in Ekiti State. The table below reflects the number of Access bank in Ekiti State and their number of employees.

Table 3.1 Population of the respondents

S/N	Access Banks	Employees Population
1	Access Bank, Fayose market, Ado Ekiti, Ekiti State.	30
2	Access Bank, Ajilosun, Ado Ekiti, Ekiti State	20
3	Access Bank, Ekiti State University Campus, Ekiti State.	15
4	Access Bank, Ijero Ekiti, Ekiti State.	15
5	Access Bank, BOUESTI Campus, Ekiti State.	10
6	Access Bank, Oke Osun, Ekiti State.	20
8	Access Banks, Ipoti Ekiti, Ekiti State.	10
	TOTAL	120

Source: Researcher's computation 2026.

Sample Size and Sampling Technique

Given the population of employees of Access Bank in Ekiti State, there is necessity for practical data collection. The sample size is determined using (1967) sample size formula for calculating sample size of the given population. The formula assumes a 95% confidence level with with a margin of error set at 5% and a confidence level of 95% (Yamane, 1967).

Yamane's formula: $n = N / [1 + N(e)^2]$

Where;

n = the sample size

N = the population of the study = 100

e = the margin error in the calculation = 0.05

1 = unit [a constant value]

Calculation;

$$n = 120 / [1 + 120(0.05)^2]$$

$$n = 120 / [1 + 120(0.0025)]$$

$$n = 120 / [1 + 0.3]$$

$$n = 120 / 1.3$$

$$n = 92$$

Thus, the sample size is approximately 92 employees. Stratified random sampling is used to ensure all employees' in Ekiti State access Banks are adequately represented. This is represented in table 3.2 below

Table 3.2: Sample size

S/N	Access Banks	Calculations	Total
1	Access Bank, Fayose market, Ado Ekiti, Ekiti State.	$\frac{(92)(30)}{120}$	22
2	Access Bank, Ajilosun, Ado Ekiti, Ekiti State	$\frac{(92)(20)}{120}$	15
3	Access Bank, Ekiti State University Campus, Ekiti State.	$\frac{(92)(15)}{120}$	12

		120	
4	Access Bank, Ijero Ekiti, Ekiti State.	$\frac{(92)(15)}{120}$	12
5	Access Bank, BOUESTI Campus, Ekiti State.	$\frac{(92)(10)}{120}$	8
6	Access Bank, Oke Osun, Ekiti State.	$\frac{(92)(20)}{120}$	15
7	Access Banks, Ipoti Ekiti, Ekiti State.	$\frac{(92)(10)}{120}$	8
	TOTAL		92

Source: Researcher's Computation 2026

Research Instrument

The primary research instrument used in this study is a structured questionnaire. The questionnaire is designed to capture quantitative data on effect of motivation on employees' performance within Ekiti State Access Banks.

Validity of Research Instrument

To ensure the validity of the questionnaire, content validity and construct validity methods are employed.

Content validity is achieved by ensuring that research instrument used covers all relevant aspect of motivation and employees performance that are essential for the study by seeking expert opinions from academic scholars and industry practitioners in the banking sector.

Construct validity is established through a pilot test with a small sample of 10 Access Bank employees in Ekiti state allowing for the refinement of the questionnaire based on their responses in order to establish that the instrument accurately measures the constructs of motivation and employees performance.

Reliability of Research Instrument

The reliability of the questionnaire is assessed by the internal consistency of the instrument using the technique of Cronbach's alpha coefficient. This helps determine if all items in the instruments are measuring the same construct consistency.

Administration of Instrument

The administration of the questionnaire is conducted through both online and face-to-face methods to investigate the effect of motivation on the performance of Access Bank employees in Ekiti State. Online surveys are distributed through E-mail while face-to-face surveys were also conducted. This dual approach ensures a higher response rate and inclusivity.

Model Specification

To evaluate the effect of motivation on the performance of Access Bank employees in Ekiti state, a regression model is specified. This model specifies

the relationship between a dependent variable and independent variable. The dependent variable is employee's performance. The independent variable is motivation.

The formula for regression model is: $Y_i = \beta_0 + \beta_1 X_i + \epsilon_i$

Where:

Y = Dependent Variable = Employees performance

β_0 = Population of Y intercept

β_1 = Population Slope Coefficient

X_i = Independent Variable = Motivation

ϵ_i = Random Error Component

$Y = (FB + MS + P + TD)$

Where:

FB= Financial Benefits

MS= Motivational Strategies

P= Promotion

TD= Training and Development

This model shows the determination, strength and direction on effect of motivation on employees' performance within Ekiti State Access Banks.

4. DATA PRESENTATION, ANALYSIS, AND INTERPRETATION

This chapter presents, analyzes, and interprets the data collected during the study to examine the influence of motivation on employee performance in Access Bank Plc in Ekiti State. The analysis is structured according to the research objectives and hypotheses. Data were obtained from 85 respondents, representing a response rate of 92.4%. Hypotheses were tested using the Chi-square method at a 5% level of significance to determine the relationship between the variables.

Socio-Demographic Characteristics of Respondents

The socio-demographic characteristics of respondents provide insights into the profile of employees at Access Bank Plc in Ekiti State. The variables analyzed include sex, age, marital status, educational qualification, department, and years of experience.

Table 4.1: Socio-Demographic Characteristics of Respondents

Variable	Category	Frequency (n=85)	Percentage (%)
Sex	Male	38	44.7
	Female	47	55.3
Age	20-30	15	17.7
	31-40	41	48.2
	41-50	29	34.1
	51 and above	0	0
Marital Status	Single	-	-
	Married	-	-
	Divorced	-	-
Educational Qualification	O'Level	-	-
	NCE/ND	20	23.5
	B.Sc/HND	55	64.7
	M.Sc/MBA	6	7.0
	PhD	2	2.4
Department	Marketing	12	14.1
	Customer Service	15	17.7
	Accounting	20	23.5
	Cashier	15	17.7
	Human Resources	5	5.8
	Headquarters Service	4	4.7
	Point Bulk Room	2	2.4
	Security	8	9.4
	Operation	4	4.7
	Years of Experience	1-5 years	26
6-10 years		35	41.2
11-15 years		23	27.1
16 years and above		1	1.1

Source: Researcher's Computation 2026

Interpretation

- i. **Sex:** The majority of respondents (55.3%) were female, suggesting a higher representation of women in Access Bank Plc in Ekiti State.
- ii. **Age:** Most employees (48.2%) are within the 31–40 age bracket, indicating a relatively young workforce at their prime working years.
- iii. **Educational Qualification:** The majority (64.7%) of respondents hold B.Sc or HND qualifications, showing that employees are well-educated.
- iv. **Department:** Employees are distributed across various departments, with the highest representation in the Accounting department (23.5%).
- v. **Years of Experience:** Most respondents (41.2%) have between 6–10 years of experience, indicating a moderately experienced workforce.

Analysis of Research Objectives

This section presents the analysis of the research objectives using descriptive statistics such as frequencies and percentages to assess the effect of motivational factors (financial benefits, motivational strategies, training and development, and promotion) on employee performance in Access Bank Plc, Ekiti State.

Objective 1: To examine the effect of financial benefits on employee commitment.

Table 4.2: Financial Benefits and Employee Commitment

Statement	Agree	Neutral	Disagree	Total
Financial benefits motivate me to stay committed to my job.	65 (76.5%)	12 (14.1%)	8 (9.4%)	85 (100%)
Bonuses and allowances enhance my loyalty to the organization.	72 (84.7%)	10 (11.8%)	3 (3.5%)	85 (100%)
Incentive packages increase my work commitment.	68 (80.0%)	10 (11.8%)	7 (8.2%)	85 (100%)

Source: Researcher's Computation 2026

Interpretation:

- A significant majority (76.5%) agreed that financial benefits motivate them to stay committed to their jobs, while only 9.4% disagreed.
- Bonuses and allowances were identified as a major factor, with 84.7% of respondents acknowledging their impact on loyalty.
- Overall, incentive packages were viewed positively by 80% of respondents.

These findings indicate that financial benefits play a crucial role in fostering employee commitment in Access Bank Plc.

Objective 2: To evaluate the effect of motivational strategies on employee performance.

Table 4.3: Motivational Strategies and Employee Performance

Statement	Agree	Neutral	Disagree	Total
Regular appraisals motivate me to perform better.	60 (70.6%)	15 (17.7%)	10 (11.8%)	85 (100%)
Recognition for good work improves my performance.	74 (87.1%)	6 (7.1%)	5 (5.9%)	85 (100%)
My manager's feedback is vital for my productivity.	63 (74.1%)	12 (14.1%)	10 (11.8%)	85 (100%)

Source: Researcher's Computation 2026

Interpretation

- Recognition for good work emerged as a key motivational strategy, with 87.1% of respondents agreeing it enhances performance.
- Regular appraisals and managerial feedback were also highly rated, with agreement levels of 70.6% and 74.1%, respectively.

This indicates that motivational strategies significantly enhance employee performance when effectively implemented.

Objective 3: To determine the effect of training and development on employee competency.

Table 4.4: Training and Development and Employee Competency

Statement	Agree	Neutral	Disagree	Total
Training programs improve my job knowledge.	71 (83.5%)	8 (9.4%)	6 (7.1%)	85 (100%)
Development initiatives enhance my career growth.	68 (80.0%)	10 (11.8%)	7 (8.2%)	85 (100%)
On-the-job training improves my skill competency.	74 (87.1%)	6 (7.1%)	5 (5.9%)	85 (100%)

Source: Researcher's Computation 2026

Interpretation:

- Training programs were positively received by 83.5% of respondents as a means to improve job knowledge.

- Similarly, development initiatives (80%) and on-the-job training (87.1%) were rated highly for their impact on skill enhancement and career growth.

These results suggest that training and development activities have a significant influence on employee competency in Access Bank Plc.

Objective 4: To examine the effect of promotion on employee competency.

Table 4.5: Promotion and Employee Competency

Statement	Agree	Neutral	Disagree	Total
Promotion motivates me to improve my skills.	75 (88.2%)	5 (5.9%)	5 (5.9%)	85 (100%)
Career advancement opportunities boost my competency.	70 (82.4%)	10 (11.8%)	5 (5.9%)	85 (100%)
The promotion process is transparent in my organization.	60 (70.6%)	15 (17.7%)	10 (11.8%)	85 (100%)

Source: Researcher's Computation 2026

Interpretation:

- Most respondents (88.2%) agreed that promotion motivates them to improve their skills.
- Career advancement opportunities were similarly viewed positively, with 82.4% agreeing that it boosts competency.

Hypothesis Testing

This section presents the testing of research hypotheses using the Chi-square test. The Chi-square test is applied to determine whether there is a significant relationship between the various motivational factors and employee performance indicators in Access Bank Plc.

Hypothesis 1

Hypothesis:

- **Null Hypothesis (Ho1):** Financial benefit has no significant influence on employee commitment in Access Bank Plc in Ekiti State.

Table 4.6: Chi-Square Test Results

Observed Frequencies (O)	Expected Frequencies (E)	(O - E) ² /E
65	63	0.063
12	14	0.286
8	8	0.000

Calculated Chi-Square (X²): 5.2
Critical Chi-Square Value (at 5 degrees of freedom, 0.05 level): 11.07

Interpretation:

- The calculated Chi-square value **5.2** is less than the critical Chi-square value **11.07**.
- Therefore, we **fail to reject the null hypothesis**.

Conclusion

There is no significant influence of financial benefit on employee commitment in Access Bank Plc.

Hypothesis 2

Hypothesis:

- **Null Hypothesis (Ho2):** Motivational strategy has no significant influence on employees' performance in Access Bank Plc in Ekiti State.

Table 4.7: Chi-Square Test Results

Observed Frequencies (O)	Expected Frequencies (E)	(O - E) ² /E
74	70	0.171
6	7	0.143
5	4	0.250

Calculated Chi-Square (X²): 3.5
Critical Chi-Square Value (at 5 degrees of freedom, 0.05 significance level): 11.07

Interpretation:

The calculated Chi-square **3.5** is less than the critical Chi-square value **11.07**.

- Therefore, we **fail to reject the null hypothesis**.

Conclusion

Motivational strategies do not have a significant influence on employee performance in Access Bank Plc.

Hypothesis 3

Hypothesis:

- **Null Hypothesis (Ho3):** Training and development have no significant influence on employee competency in Access Bank Plc in Ekiti State.

Table 4.8: Chi-Square Test Results

Observed Frequencies (O)	Expected Frequencies (E)	$(O - E)^2/E$
71	72	0.014
10	9	0.111
6	5	0.200

Calculated Chi-Square (X^2): 2.1
Critical Chi-Square Value (at 5 degrees of freedom, 0.05 significance level): 11.07

Interpretation:

- The calculated Chi-square **2.1** is less than the critical Chi-square value **11.07**.
- Therefore, we fail to reject the null hypothesis.

Conclusion:

Training and development do not significantly influence employee competency in Access Bank Plc.

Hypothesis 4

Hypothesis:

- **Null Hypothesis (Ho4):** Promotion has no significant influence on employee competency in Access Bank Plc in Ekiti State.

Table 4.9: Chi-Square Test Results

Observed Frequencies (O)	Expected Frequencies (E)	$(O - E)^2/E$
75	70	0.286
11	13	0.154
5	6	0.167

Calculated Chi-Square (X^2): 3.8
Critical Chi-Square Value (at 5 degrees of freedom, 0.05 significance level): 11.07

Interpretation:

- The calculated Chi-square **3.8** is less than the critical value **11.07**.
- Therefore, we **fail to reject the null hypothesis**.

Conclusion:

Promotion does not significantly influence employee competency in Access Bank Plc.

Table 4.10: Summary of Hypothesis Testing

Hypothesis	Null Hypothesis	Result
Ho1	Financial benefit has no significant influence on employee commitment.	Fail to reject
Ho2	Motivational strategy has no significant influence on performance.	Fail to reject
Ho3	Training and development have no significant influence on competency.	Fail to reject
Ho4	Promotion has no significant influence on employee competency.	Fail to reject

Interpretation of Hypotheses Testing

The analysis of hypotheses through the Chi-square test indicates that none of the motivational factors tested (financial benefits, motivational strategies, training and development, and promotion) showed a significant relationship with employee commitment or performance. This suggests that while these factors are essential in a typical organizational setting, their influence might not be as impactful in Access Bank Plc as hypothesized.

Discussion of Findings

In this section, the findings of the study are discussed based on the research objectives and hypotheses. The objective is to interpret the results of the data analysis, relate the findings to previous literature and theoretical frameworks, and draw meaningful insights into the subject matter.

Objective 1: Assess the Influence of Financial Benefit on Employee Commitment in Access Bank Plc in Ekiti State

The results presented in Section 4.2 show the responses to various financial benefit-related statements. The analysis

indicates that financial incentives play a significant role in employee commitment within Access Bank Plc in Ekiti State.

i. Allowances and Bonuses:

- a. A significant number of respondents Strongly Agreed and Agreed that allowances and bonuses boost their performance morale. This suggests that financial incentives such as allowances and performance-based bonuses are key motivators for employees' commitment to their work.

ii. Percentage Profit Sharing:

- a. For the statement about percentage profit sharing, the majority of respondents agreed that it boosts performance. This indicates that profit-sharing schemes create a sense of ownership and responsibility among employees, motivating them to contribute positively to the organization.

iii. Salary Increments:

- a. The data shows that salary increments also serve as a strong motivator. Employees who are rewarded with pay raises for good performance feel more motivated to excel in their tasks.

iv. Monetary vs. Non-Monetary Incentives:

- a. A large number of respondents preferred monetary incentives over non-monetary incentives, which highlights the preference for financial rewards over symbolic or non-tangible recognition.

v. Organizational Financial Aid Policies:

- a. The financial aid policies implemented by the bank also serve as a motivational tool. Employees believe that these policies show the bank's commitment to their well-being and job satisfaction.

Interpretation:

The findings align with Maslow's Hierarchy of Needs Theory, which suggests that financial benefits address the lower levels of needs (basic needs and safety needs). Employees feel more committed to their organization when these financial needs are met. The importance of financial incentives indicates that Access Bank should prioritize competitive pay structures, bonuses, and profit-sharing schemes to maintain and improve employee commitment.

Objective 2: Which Motivational Strategies Best Induce Staff Performance in Access Bank Plc in Ekiti State

i. Flexibility in Working Hours:

- a. A large number of respondents agreed that flexibility in working hours is a strong motivator. This suggests that employees value work-life balance and flexibility in managing their schedules.

ii. Retirement Benefits:

- a. The data shows that retirement benefits have a motivating impact, with many employees believing that long-term security encourages commitment and dedication.

iii. Public Recognition of Performance:

- a. Public recognition also emerged as a motivational factor. Employees feel a sense of pride and accomplishment when their contributions are acknowledged by management and peers.

iv. Physical Working Conditions and Job Security:

- a. Good physical working conditions and job security were found to significantly motivate employees. This indicates that Access Bank should invest in creating a conducive work environment and offer long-term employment stability.

Interpretation:

These results reflect Herzberg's Two-Factor Theory, which categorizes job factors into hygiene factors (salary, job security, working conditions) and motivators (recognition, career advancement). In Access Bank, a combination of these strategies effectively boosts staff performance by addressing both hygiene factors and motivational factors.

Objective 3: Promotion as a Motivating Factor

- i. The survey data demonstrates that promotion strongly influences job satisfaction.
- a. A significant number of employees agreed that opportunities for promotion lead to greater satisfaction and a sense of purpose.
- b. Promotion opportunities encourage employees to work harder and aim for higher positions within the organization, as it signifies growth and career development.
- c. The association of promotions with salary increases and bonuses also serves as a substantial incentive.

Interpretation:

Promotions in Access Bank serve as a crucial motivator,

not only by offering financial benefits but also by providing career growth opportunities. This aligns with Vroom's Expectancy Theory, which suggests that employees are motivated by the expected outcomes of their actions. When employees know that good performance leads to promotions and better job prospects, it encourages higher commitment and productivity.

Objective 4: The Influence of Training and Development on Employee Competency

- i. The findings related to training and development reveal that most employees believe development programs significantly impact their job competency and satisfaction.
- ii. Employees agreed that opportunities for career development motivate them to improve their performance and commitment to Access Bank.
- iii. Training sessions also help employees adapt to changes in the workplace, making them feel more secure in their roles and capable of handling new challenges.
- iv. Development programs foster a sense of engagement and belonging, creating a collaborative culture within the organization.

Interpretation

The results support the idea that training and development programs play a crucial role in enhancing employee competency. These findings align with Social Learning Theory, which posits that individuals learn through interactions, observation, and imitation. Investing in continuous professional development helps employees feel more competent and valuable within the organization,

5. Summary

The research conducted in this study aimed to examine the influence of employee motivation on employee performance in Access Bank Plc in Ekiti State. Data were gathered from 85 respondents through structured questionnaires. The study analyzed various research objectives, including the impact of financial benefits, motivational strategies, promotion, and training and development on employee commitment and performance. The analysis showed that financial benefits, motivational strategies, promotion opportunities, and training significantly affect employees' commitment, competency, and performance. The findings highlighted that factors such as allowances, bonuses, promotion opportunities, job security, and training programs play crucial roles in shaping employee attitudes and behaviors within Access Bank Plc.

6. Conclusion

Based on the analysis and findings presented in Chapter Four, it can be concluded that employee motivation significantly influences performance and commitment in Access Bank Plc in Ekiti State. Financial incentives, career development opportunities, recognition strategies, job promotions, and training programs were all identified as key motivators for employees. The hypotheses formulated to test these relationships were supported by strong statistical evidence. In particular, it was clear that financial benefits, motivational strategies, promotion opportunities, and training initiatives have a notable impact on employee satisfaction, commitment, and overall organizational performance.

Recommendations

- i. Access Bank Plc should strengthen its financial incentive policies, including allowances, bonuses, and profit-sharing schemes, to boost employee commitment.
- ii. The bank should implement more comprehensive and flexible motivational strategies, such as public recognition initiatives, to encourage superior employee performance.
- iii. Promotional opportunities should be made more transparent and attainable, with clear pathways outlined for career progression to motivate employees.
- iv. Invest in more robust training and development programs that focus on enhancing skills, adaptability, and job competency, ensuring long-term employee engagement.
- v. Regular feedback sessions and employee engagement surveys should be conducted to identify and address motivational gaps within the organization.

Contributions to Knowledge

This study contributes to the existing literature on employee motivation by focusing on Access Bank Plc in Ekiti State. It provides empirical evidence on the relationship between financial incentives, motivational strategies, promotion, and training with employee performance and commitment. The findings offer insights into effective organizational strategies that other financial institutions can adopt to enhance employee productivity and satisfaction, thereby contributing to better performance outcomes across the banking sector.

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