



Motivation and employees' performance in fidelity bank PLC, Enugu State Nigeria

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Abstract

This study examined Motivation and Employee's performance in Fidelity Bank PLC Enugu State. The objective of the study was to examine the influence of motivation on employee's performance in Fidelity Bank Enugu State. The population of the study is 120 staff working in the two branches of Fidelity Bank Enugu State. There was no need for sampling since the population is manageable. The study adopted survey research design. Structured questionnaire was used as instrument for data collection. Two experts from department of Business Administration of Nnamdi Azikiwe University validated the instrument. It was further subjected to reliability test Using Cronbach alpha statistic which yielded overall reliability coefficient of 0.79. Descriptive statistics of mean and standard deviation were used to answer the research questions. The results revealed that fidelity bank PLC Enugu use salary, transport allowance, medical benefits, promotion benefits as motivation tools to ensure that employees perform their stipulated duties effectively and efficiently, provision of good working condition, robust development plan, low interest loan, medical benefits, attractive salaries among others enhances and propels the productivity of employees in Fidelity Bank PLC Enugu State.

Keywords: motivation, performance, employees

Introduction

Globally, Organizations are concerned with how to attain and sustain productivity labour inputs. The success of an organization greatly depends on the quality of the people who work there to achieve the organization's objectives (Nwaeke & Obiekwe, 2017) ^[32]. Hence, human resource potential is essentially one of the capitals and plays the most important role in achieving company goals (Hasibuan, 2011; Niswaty, Saleh, Baharuddin, & Arhas, 2019; Siagian, 2015) ^[11]. Consequently, Companies need to manage human resources as well as possible because the key to the success of a company is not only on technological excellence and the availability of funds, but the human factor is also essential (Edison, Anwar, & Komariyah, 2016; Samsuni, 2017; Sedarmayanti, 2017).

The role of employees in any organization cannot be overemphasized as they are charged with the responsibilities of putting other factors of production (for insatnce, capital, land, material finance or resources, time) to use in order to attain organizational goals. The success of any organization depends on the ability of managers to provide a motivating environment for their employees (Osabiya, 2015). It is important for organizations to hold their employees in high esteem so that they can contribute effectively and efficiently in carrying out their productive activities. Organizations should, therefore, provide the context within which high levels of motivation can be achieved by providing incentives and rewards, a satisfying work environment and opportunities for learning and growth (Ogbogu, 2017) ^[34]. In line with the above Handoko, (2014); Marwansyah, (2010); Wirawan, (2015); Yani, (2011), averred that the performance of the existing workforce can be improved. This can be realized through adjustments and appropriate motivation entitlements.

With regard to the foregoing, Muryani, Paramita, & Fathoni, (2016) ^[30]; Rofi, (2012) ^[37]; Santi, (2013) ^[40]; Supatmi, Nimran, & Utami, (2018) posited that Work experience supported by employee motivation can support a company's success in achieving its goals. These factors will provide an impetus for improving performance which will affect the company's progress. Therefore the development of Human Resources is increasingly important. This is because the company wants good results and benefits and can follow the changes and developments that occur in facing tighter competition.

Motivation is one of the key factors that can enhance the level of employee commitment in carrying out their responsibilities for maximum output. Motivation in the context of performance takes on factors, or zeal, encouraging employees to pursue and realize set objectives (Abner & Samuel, 2019). Being able to establish workplace motivation is an essential tool for employees to achieve set goals. Willingness on the part of employees to put in their best efforts without compulsion in order to achieve organizational goals and objectives is the hallmark of motivation (Gberevbie, 2017) ^[13]. The satisfaction of employees in a workplace encourages them to put in their best efforts toward successful completion of a given task, which adds to the continuous growth of the organization. Motivation is very significant in the achievement of the growth of any organization (Geomani, 2012) ^[14].

In the words of Memmott and Growers (2012) ^[28], motivation is one of the most important tools for retaining employees and increasing productivity. Organizations design motivation systems to encourage employees to perform in the most effective way and attract potential candidates. One of many ways to motivate employees is to give rewards and incentives for good performance.

Motivation is among crucial factor towards increasing the performance so as to achieve organization goals. Low motivation or complete lack of motivation at any organization within Nigeria or across the world leads to high employees' inefficiency, turnover, fraud, corruption, absenteeism, and indiscipline at work. Good Supervisors and Managers maintains positive attitude by valuing employees and treating them fairly through designing supportive environment which motivates employees. The key to create the efficient motivation system is by answering the question on what really motivate employees (Memmott & Growers, 2012) ^[28].

Motivation function is among major task that should be handled by every organization with better performance dreams. Motivation is a major task for every manager in creating the will of work among subordinates. Workers in any organization need something to push and keep him/her working for an organisation therefore an employee should be motivated to work for an organisation, if no motivation given then the quality of work or all work in general will be distorted (Mbogo, 2013) ^[27]. Pay and incentive in public service aim to compensate for work done, motivate and retain employees to avoid the need for expensive recruitment and training for replacement. It is in this context that The Government of Tanzania continues with efforts to motivate its workforce (Tanzania Public Service Pay and incentive Policy, 2010).

Performance is a measure of customer satisfaction achieved through employee motivation to proffer quick decisional solutions to problems hindering growth and development of the organization (Abner & Samuel, 2019). Employee performance is closely related to the results of one's work in an organization or company. The results of the work can involve quality, quantity, and timeliness, but performance evaluation in a company's organization is key in employee development. Performance evaluation is in principle a manifestation of an employee's performance appraisal form (Irfansyah, 2020). The achievement of employee performance in Majalengka Regency Education Office of is largely determined by the ability of the Head of Office in leading, fostering, and directing employees in carrying out their duties that is by carrying out motivation. Motivation is one of the organic functions of management. The success of the implementation of the above motivation depends on the ability of the Head of Service in implementing the principles of motivation. Good motivation can strengthen commitment (Sohail et al., 2014; Burns & Alexander, 2020) and lead to improved performance (Joseph, 2015), while good performance can improve organizational performance (Bashaer and Singh, 2017) and lead to on satisfaction (Karyono, 2016) ^[23].

With regard to the foregoing, the researcher intends to examine Motivation and Employees' Performance in Fidelity Bank in Enugu State.

Statement of the Problem

Employees' and organisation performance mostly depends on employee motivation. Low motivation affects employees and organization performance. Motivated employees are loyal, committed, and productive and provide good services to the organisation.

Employer should exercise employee motivation through the series of rewards for job well done and better organisational performance. On the other hand, unmotivated employees are counterproductive, non-chalet, exhibits less- affair attitude and care less of the goals of the organization. Most employees working in different organizations lack special incentives, lack of supplementary income opportunities, and lack of quality housing, inaccessibility to social services such as education, health, water and electricity in working environment. This challenge inhibits employees from utilizing their potentials and talents for the growth and development of their organizations.

Employees in Nigeria are faced with various challenges in the workplace, including lack of promotional opportunities, delay in payment of salaries, and retrenchment. Employees in a workplace can be motivated through various means, such as timely payment of wages, salaries and incentives. Lack of these can have a negative impact on employee performance and output of the organization.

It is against this background that the researcher intends to examine Motivation: A Panacea for employee's Performance in Fidelity Bank PLC Enugu State.

Research Objectives

1. To identify different type's motivation offered at Fidelity bank PLC Enugu State
2. To examine the relationship between motivation and employee performance in Fidelity Bank PLC Enugu

Research Questions

1. What kind of motivation tools offered at Fidelity Bank PLC Enugu State?
2. What is the relationship between of motivation and employee's performance in Fidelity Bank PLC Enugu State?

Review of Related Literature

Concept of Motivation

Mangkunegara (2013) averred that motivation is formed from the attitudes (attitudes) of employees in changing jobs in the company (situation). George (2018) argued that motivation is any influence that portrays, directs, or maintains people's goal-directed behaviors. 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. Contributing, 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 behavioral 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.

Asim (2013) noted that if the motivation level was increasing, if the organization stands on every step, the performance was increasing. Motivation level is the direct and positive relationship with the employee performance, the struggle for motivation increases, and the struggle to achieve its needs will improve employee performance. By providing work motivation is expected to increase company productivity so that it can compete and provide the best for consumers.

Concept of Employee Performance

Employee performance is a significant factor in increasing the productivity of the organisation. The effectiveness and efficiency of the organisation depend on how effectively and efficiently the employees in the organisation are (Inuwa, 2016). Motivation is an important tool employed to get the workforce seriously committed to the vision and mission of any organisation which is both short and long-run nosedives into productivity and effective service delivery. This is so because most of the personal needs of workers which could have been sources of distraction or loss of concentration in the performance of duties would have been adequately taken care of by effective motivational schemes. In this circumstance, the workers are wholly concerned with how best to contribute their quota towards organisational progress. If management can motivate or satisfy employees, then employees will be engaged and committed to work, which will create better organisational productivity and sustainability effectively (Bunchoowong, 2015).

Types of Motivation

Intrinsic Motivation

This is linked to work content which happens when employees execute an action from which they develop gratification for simply appealing in the effort themselves. Intrinsic motivation is encouraged to perform for the exciting or trial enabled rather than because of outside stress and incentive. Intrinsic motivation exodus inside employees in one way and intrinsic motivation exodus in the link between doings and employees in another (Beer & Walton, 2014).

There three forms of intrinsic motivation. In the first form people engage in activity for its own sake since they find the activity itself as a source of joy and satisfaction. Example: can be hobbies that one chooses to pursue in the work context fulfilling an interesting task. The second form is activities which are tedious and unexciting but their accomplishment is a source of pressure. For instance meeting a deadline at work brings a sense of achievement. Third form is about compliance it state that it is matter of compliance with standard for their own sake that propels people to act. These standards may be ethical standards, commitment to group members, and desire to act according values of material or fairness procedure (Frey and Osterloh, 2002).

Extrinsic Motivation

This refers to the execution of a behaviour that is essentially dependent on the achievement of a separate outcome from the action itself. In other words, extrinsic incentive serves a purpose. It is carried out in order to achieve another goal (Legault, 2016). Examples include salary, benefits and working conditions. Extrinsic motivation boosts the employees' performance through good working conditions, noble policies, security and reliable relations among peers (Amaka, Emeka & Ejim, 2015).

Extrinsic motivational is external in the nature. The most well-known and the most debated motivational is money. Other examples of extrinsic motivation include employee of the month award, benefit package, bonus and organized activities (Armstrong 2012).

Amotivation

The third type of motivation is amotivation. Amotivation is when there is a lack of motivation; meaning when the person is neither extrinsically nor intrinsically motivated (Ryan & Moller, 2017).

Importance of Motivation

Motivation is necessary for employee performance. If people do not feel inclined to engage themselves in work behavior, they will not put necessary efforts to perform well. However performance of an individual in the organization do not only depends on motivation instead there other factors besides the level of motivation which include abilities, sense of competence, role perception and resources.

Motivation seems to be one of the most important tools for increases productivity and retaining employees. Organizations that design motivation systems are not only meant to encourage employees to perform in the most effective way but also to attract potential candidates. One of many ways to motivate and retain employees is by giving traditional rewards and monetary benefits, compensation incentives to reward good performance (Memmott and Growers, 2012) [28].

Theoretical Review

Various scholars have developed several motivation theories approaching motivational problem but all emphasizing on similar set of relationships which include individual, his needs, his perception on how to satisfy his needs, and whether his needs satisfaction is equitable. All theories are not unified thus may work only in a particular context. In this study Maslow's hierarchy of needs, Herzberg's Motivation theory, McGregor's Theory X and Y will be discussed to find out importance and implications in motivating employees.

Maslow's hierarchy of needs theory (Abraham Maslow 1940)

According to this theory the behavior of an individual at a particular moment is usually determined by his strongest needs. Psychologist claim that needs have a certain priority, as the more basic needs are satisfied an individual seek to satisfy the largest needs. If his basic needs are not met, effort to satisfy higher needs should be postponed. A frame work of needs in hierarchal order from bottom to top were developed by this theorist starting with Physiological needs, Safety needs, Social needs, Esteem needs and Self-determination.

Maslow's Hierarchy of Needs

Physiological needs are at the bottom of hierarchy and they tend to have the highest strength because without them an individual cannot survive. Until these needs are satisfied to the degree needed for the efficient operation of the body, the majority of person's activities will probably be at this level, and other levels will provide him with the little motivation.

Safety need is the need for self-preservation and being free from work dangers. According to McGregor management should establish favorable environment and develop better employment policies while Peter F. Druker suggest that one's attitude toward security is an important consideration for choosing a job. Organisation can influence security needs positively through pension plan, insurance plan etc or negatively by arousing fears of being fired, laid off or demoted.

Social needs; human being has a need to belong and to be accepted by various groups. When social being become dominant, a person will strive for meaningful relations with others. If the opportunity for association with other people is reduced men often take vigorous action against the obstacles intercourse. Such environment develops where the work is routine, tedious, over-simplified when there is close supervision and control but there no clear channel of communication with management.

Esteem needs; are covered with self-respect, self-confidence, a feeling of personal worth, feeling of being unique and recognition. Satisfaction of this needs produce feeling of self-confidence, prestige, power and control.

Self-actualization needs: according to McGregor is a need to maximize one's potential, what it may be. This is related with the development of intrinsic capabilities which lead to people to seek situations that can utilize their potential. This includes competence which implies control over environment factors, both physical and social, achievement. A man with high intensity of achievement needs will be restless unless he can find fulfillment in doing what he is fitted to do.

Maslow's Theory can be Summarized that it is based on hypothesis of hierarchical order of needs, it is assumed that a man is continuously waiting, all human needs are never satisfied, its prepotency diminishes and another need emerges to replace it. Thus at last some needs remain unsatisfied which serve the man to strive to satisfy. It presents a very simple solution of managerial problem that manager can try to satisfy the needs of people in a particular order. Some critics have been developed that human needs cannot be satisfied in order therefore the hierarchy is not rigid for all individual, there is no direct cause-effect relationship between need and behavior also the question of reasonable level of satisfaction has brought difficulties to practice this theory since individuals differ.

Maslow's hierarchy of needs theory provides awareness on complexity nature motivation function together with complexity nature of human being as they differ in needs. It also alerts management that when undertaking motivation function should greatly consider that an employee cannot be motivated by one reward instead the rewards should change according to needs of a particular time.

McGregor's Theory X and Y

The theory involves assumptions such as generalization and hypotheses relating to human behavior and nature. McGregor presented assumptions that could predict human behavior in two opposite point as follows;

Assumptions of Theory X; Management is responsible for organizing the element of productive enterprise that is money. Material, equipment, people in the interest of economic ends, it also assume that without active intervention by management, people would be passive even resistant to organisation needs, Furthermore this theory assume that an average man is by nature indolent, man lacks ambition, dislikes responsibility and prefer to be led, lastly the theory assume that a man is inherently self-centered, indifferent to organization needs and resistant to change by nature.

Theory Y assumptions; The expenditure of physical and mental effort in work is natural as play or rest, second assumption states external control and threat of punishment are not the only means for bringing about effort towards organization objectives, thirdly commitment to objective is a function of the reward associated with achievement. Fourth assumption state that the average human being learn under the proper conditions not only to accept, but to seek responsibility. Furthermore the capacity to exercise a relatively high degree of imagination, ingenuity, and creativity in the solution of organizational problem is widely, not narrow distributed in the population and lastly under the conditions of modern industrial life, the intellectual potentialities of the average human being are only partially utilized.

Theory X and Y implies that management should greatly consider kind of people in the organisation especially when undertaking management functions such as planning, directing, apprising and controlling.

Empirical Literature Review

Different researchers have made study concerning the effect of motivation on employee performance and came up with some findings that helped to draw conclusion as elaborated here under;

Elvina and Chao (2019), in a study on the nexus between employee motivation and work performance, examined the direction of the relationship between motivation and performance of the employees of VTB Bank of Russia. They also assessed the impact of motivation (both intrinsic and extrinsic) on employee performance. One hundred workers represent the population of the study. A quantitative research design was used for the study and the Pearson product moment correlation coefficient was used to test the two hypotheses. Findings revealed that the employees of VTB Bank valued both intrinsic and extrinsic motivation for their industrial performance. However, extrinsic motivation, in particular, had a significant impact on the employees' performance. Following this, the study strongly challenged the employers to improve the payment policies and procedures capable of drawing attention, encouraging, retaining and satisfying workers in the workplace..

Siddiqui and Rida (2019) also extensively conducted research on a similar topic. Their paper examined the impact of motivation on employee performance in Pakistan. Similar to Elvina and Chao (2019), they also factored into their work the difference between the intrinsic and extrinsic motivation and their influence on the workers' performance. The study employed a cross-sectional survey research design and collected primary data through questionnaires administered to a sample size of 200 participants. The study revealed that both intrinsic and extrinsic motivation had a significant impact on the performance of the employees

Mbogo (2013) ^[27] concentrated on the impact of motivation on employee performance in public services in Tanzania in Ilala Municipality using Statistical Package for Social Studies and presented that there were positive relationship between motivation and employee performance where wage was identified as the most motivating factor. The study intended to be done will differ from this as it doesn't explore about factors of motivation.

Mohamed (2013) conducted a study on the influence of motivation on job performance among primary teachers in public schools in Kongwa District Council using Statistical Package for Social Studies and drawn conclusion that there were no significant relationship between motivation and teacher's job performance as teachers performance is influenced by many factors. The study to be done will be different from Mohamed's study basing on target population which is from Dar es Salaam Region.

Ojogbo, Ofili, and Anthony (2018) conducted research to establish the implications of employee motivation on organizational productivity in the Nigerian media industry. The research aimed to determine the factors put in place to motivate employees in the Delta State Broadcasting Service in order to improve their productivity. A mixed (quantitative and qualitative) methodology was adopted, and the data were collected through questionnaires and interviews. A total of 62 questionnaires were administered after the study adopted a purposive sampling technique and were analyzed using descriptive and inferential statistics (chi-square). The findings showed a significant relationship between incentives and productivity of workers in the DSBS. Moreover, the results revealed that financial incentives had a stronger impact on employees than any other form of motivation. Therefore, the study recommends that the management improves worker motivation techniques as well as expand their motivational programs to consider some other psychological factors.

Method

The descriptive survey research design was adopted for this study. Descriptive survey according to Nworgu (2015) is aimed at collecting data on, and describing in a systematic manner the characteristics, features or facts about a given population.

The study was conducted in Enugu State. The people of the area are industrious and enterprising. The population for this study consisted of 120 staff of fidelity bank PLC working in two of its branches in Enugu State. There was no need for sampling since the population is manageable.

Structured Questionnaire was the instrument used for data collection. The questionnaire was validated by three experts in Business Administration from the Faculty of Management and Social Sciences, Nnamdi Azikiwe University, Awka. The questionnaire has two sections, Section A and Section B. Section A contains items on the demographic data of the respondents while section B consists 2 clusters, B1 to B2. Cluster B1 and Cluster B2 contained 7 items respectively. Cluster B1 measured different motivation offered in Fidelity bank PLC while cluster B2 measured relationship between motivation and employees' performance. Section B is structured on a four point rating scale with response options of Strongly Agreed (SA), Agreed (A), Disagreed (D), and Strongly Disagreed (SD).

The reliability of the instrument was established using Cronbach Alpha statistics. This procedure according to Nworgu (2015) applies to instrument that are scored on multiple bases (polytomously). Data collected and analyzed yielded reliability coefficients of 0.71, 0.77 respectively, with an overall reliability coefficient of 0.79, indicating a high level reliability of the items in the instrument. According to Agu (2012), reliability of 0.672 and above is deemed reliable.

The instrument was administered to the study sample personally by the researchers with the help of research assisted who were briefed on the purpose of the study. Descriptive and inferential statistics were used in data analysis. Specifically, mean was used in answering the research questions, while standard deviation was used to determine the homogeneity or otherwise of the respondents' mean ratings. Null hypotheses were tested using t-test statistics for non-correlated data.

Results

Table 1: Mean responses of respondents on motivation tools offered in Fidelity Bank PLC Enugu

S/N	Governmental Factors	Mean	SD	Remark
1	Salary	3.32	0.77	Agree
2	Transport Benefits	3.34	0.81	Agree
3	Medical Benefits	3.51	0.59	Strongly Agree
4	Extra duty Allowance	3.09	0.82	Agree
5	Carrier achievement	3.31	0.76	Agree
6	Promotion Benefits	3.41	0.64	Agree
7	Recognition	3.39	0.63	Agree
	Grand Mean	3.35		Agree

Source: Field Survey, 2022

Table 1 show respondents mean rating on motivation tools offered at fidelity bank PLC Enugu State. From the result, the respondents strongly agreed to item 3 and 9, and agreed to other items stated, a grand mean of 3.35 indicates that the respondents agreed that motivation has an impact on employee's performance in Fidelity Bank PLC Enugu State. The standard deviation reported indicated homogeneity of the respondent's response.

Table 2: Mean responses of respondents on relationship between motivation and employee's performance in Fidelity Bank PLC Enugu State

S/N	Items	Mean	SD	Remark
8	Attractive Salary	3.21	0.77	Agree
9	Transport benefits	3.13	0.76	Agree
10	Robust staff development plan	3.18	0.77	Agree
11	Job security	3.72	0.79	Strongly Agree
12	Extra duty allowance	3.23	0.77	Agree
13	World rope Allowance	3.81	0.74	Strongly Agree
14	Good working Condition	3.18	0.73	Agree
15	Low interest Loan	3.21	0.72	Agree
	Grand Mean	2.96		Agree

Table 2 show respondents mean rating on relationship between motivation and employee's performance in Fidelity Bank PLC Enugu State. From the result, the respondents strongly agreed with two items and agreed with six items. On the whole, the grand mean of 2.96 indicates that the respondents agreed that motivation influences job performance in Fidelity Bank PLC Enugu State.

Discussion of Findings

This study examined motivation: A panacea for employee's performance in Fidelity Bank PLC Enugu State.

The findings from the first research question revealed that different motivation tools as used in Fidelity Bank PLC Enugu State. The study revealed that salary, transport benefits, medical benefits, extra duty allowance, carrier achievement, promotion benefits and recognition as used motivation tool to enhance the productivity of employees in Fidelity Bank PLC Enugu State. This finding is in line with Mokhniuk and Yushchishyna (2018) who finds that such factors salary, bonuses, allowances are among top monetary motivational factors that improves employee performance.

The findings from the second research question revealed that there is a relationship between motivation and employee's performance in Fidelity Bank PLC Enugu State. The study further revealed attractive salary, transports benefits, robust staff development plan, medical benefits, extra duties allowance, good working condition, world rope allowance and low interest loan enhances and propels staff of Fidelity Bank PLC to bring out their best in ensuring that organizational goals are achieved. The findings of this study is in line with the

study of Dereje; 2020) and Hemakumara (2020) ^[19] who also found that motivation and financial incentives improves employee performance

Summary of Findings

The summary of the major findings from this study is highlighted below:

1. Motivatio tools used in Fidelity bank to ensure that employee perform their stipulated duties effectively and efficiently include salary, transport allowance, medical benefits, Promotion benefits among others.
2. Provision of good working condition, robust development plan, low interest loan, medical benefits, Attractive salaries among others enhances and propels the productivity of employees in Fidelity Bank PLC Enugu State.

Conclusion

Based on the findings of the study, it revealed that motivation is a great tool employed in spurring the employee to higher performance. Specifically, it was revealed in the study that attractive salary, good working condition, medical benefit, extra duty allowance among other spur employees to bring out their best in order to achieve organizational goals.

Recommendations

Based on the findings and conclusion of this study, the following recommendations were made:

- Promotion should not be delayed. Workers should enjoy promotion as at when due to ensure better performance.
- More training programmes aimed at enhancing the skills of employees should be encouraged.
- The atmosphere for the attainment of high productivity, which will, in turn, give employees a feeling of satisfaction, should be provided.
- Timely feedback should be given to employees to build a good employer-employee relationship. Positive feedback will enhance performance and negative feedback will lead to a correction.
- The employee should be given a job he has been trained for and a job that he is best suited f

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