

THE EFFECT OF NON-FINANCIAL INCENTIVE SCHEME ON EMPLOYEES' MOTIVATION (IN CASE OF COMMERCIAL BANK OF ETHIOPIA IN JIMMA TOWN)

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Abstract

The purpose of this study was to investigate the effect of non-financial incentive scheme on employees' motivation. Therefore, the study was descriptive as well as explanatory which used primary source of data. By that 162 questionnaires were distribute and all of them were returned and used for the study and stratified and simple random sampling methods were applied to determine respondent for the study. However, the study try to examine the perception of employees' about the incentives scheme of the bank, motivation level of employees' in the bank and the effect of promotion, recognition, training on employees' motivation. Among the major findings, the overall perception of respondents about current non-financial incentive practices were shown as they are happy and satisfied with promotion and training but they are neutral on recognition. The result of regression analysis shows that; promotion, recognition, training were a significant predictors of employees' motivation. Also of that, a significant portion of employees was at good motivation level to perform their job. It is recommended to review the bank's recognition practice to increase the current motivation level of employees..

Keywords: Non-Financial Incentive, Motivation

1. Introduction

Organizational Theorists have generally acknowledged that the key quality that a corporation will ever have are its human resources, but the productive accomplishment of the goals of the organization are going to be subject to the correct reading of its human resources. Moreover, organization success rests on its staff, so the necessity to worry on components that may impact on employees' motivation and performance from the views of (Liao et al., 2007). Motivated staff creates organization become additional productive as they're driven to unendingly get enhancements to try to work (Rutherford, 2007). A motivated and qualified manpower is crucial for any company that wishes to extend productivity and client satisfaction. During this context, motivation means that the temperament of a personal to try to efforts and take action towards companies goals (Dobre, 2013). The challenge for any manager is to seek out the means that to form and sustain worker motivation. On one hand, managers ought to concentrate on reducing job discontentedness (working conditions, salary, supervision, relationship with colleagues), while on the other hand should use motivating factors such as achievement, recognition, responsibility and the work itself (Dobre, 2013).

Non-monetary incentive includes a vital and distinct role that infuses enthusiasm in a very employee to perform. A study by Lawler (1973) that has been explained by Wiscombe (2002) has the flexibility of reinforcing the conception that non-monetary incentive includes a vital outcome of achieving organization goals. The reward structure ought to encourage adept workers to remain long period in the organization similarly as increase the motivation and commitment to the organization and thus increase the productivity (Brickley et al, 2002).

1.1. Statement of the problem

Increasing motivation, commitment and engagement levels are key organizational components nowadays. The improvement of compensation policies has an important role in motivating staff to supply high ranges of performance, discretionary effort and contribution (Salanova and Kirmanen, 2010). Banks function under intense strain and in a competitive environment. They should justify their existence with the aid of making profits and

customers require them to grant better service. This has made it crucial for banks to use fantastic administration control to make sure that their personnel are working hard to reach the organization's objectives (Magnusson & Nyrenius, 2011). Apeyusi (2012) concurs that in order to attain company goals, personnel are supposed to be well influenced and remunerated in order to unleash their full potential. This is the reason companies are increasingly offering worker incentive schemes to inspire and encourage them to be extra productive and efficient.

According to the study of Safiullah, (2014) it is not just one factor can motivate employees, for example it is not just monetary rewards which motivate an employee, though monetary compensation is the physiological factor to the employees. That is the employees in any organization need to be constantly provided with opportunities for learning new skills so that they do not feel monotonous. They should be motivated to use the acquired skills on their job. Shaheen and Farooqi, (2014) have presumed that for individuals with acceptable financial incentives, some nonfinancial helpers are more compelling than additional trade out building long hour worker engagement in most divisions, work capacities, and business connections. Numerous monetary remunerates basically create short-lived supports of vitality, which can have harming unintended outcomes.

As fact, most organizations provide only money or financial incentives to remunerate employees for the work they done for the organization by perceiving that people need only money to stay, motivated and work in their organization. This perception may lead to lose of the skilled manpower and it would affect the productivity of organization. Moreover, Initiation for the study was that the word Motivation seems simple to call and collection of only ten letters but it is a key for everyone's (individuals or organizations) success. It is a means for success even more than ability because people or employees can improve their ability by different meanness only if they have motivation for what they need to do. Therefore, the above gap and the importance of the title initiated the researcher to conduct this research. Hence, this study was undertaken to investigate the effect of non-financial incentives on employees' motivation in commercial bank of Ethiopia Jimma town. It has tried to response the following research questions.

What are the current perception of employees about non-financial incentives and their level of motivation?

What is the employees' motivation level in the bank?

What is the relation between non-financial incentives and employees' motivation?

1.2. Objective of the study

The main objective of the study was to investigate the effect of non-financial incentive scheme practice on employees' motivation in commercial bank of Ethiopia in Jimma town.

1.3. Specific objectives

1. To understand the perception of employees' about non-financial incentives
2. To examine the motivation level of employees' of the bank.
3. To identify the relation between non-financial incentives (promotion, recognition and training) and employees' motivation.

1.4. Hypothesis of the study

H0: Promotion has insignificant effect on employee's motivation

H0: Recognition has insignificant effect on employee's motivation

H0: Training has insignificant effect on employee's motivation

2. Literature Review

2.1. Concept of Motivation

The study of motivation encompasses the science of perception 'why people behave the way they do?' (Buelens et al, 2010). In easy phrases motivation can therefore be described as the will to perform (Brooks, 2009). This definition

presents motivation as a type of inner pressure or force that affects the actions and efforts of a person. Motivation is concerned with the power and course of conduct and the factors that have an impact on people to behave in certain ways (Armstrong, 2009). The term 'motivation' can refer variously to the goals persons have, the ways in which persons choose their dreams and the approaches in which others attempt to change their conduct (Armstrong, 2009). Motivation is a set of procedures based totally on a pressure that makes the behavior energized and directs it closer to some purpose to attain (Baron and Greenberg, 2008).

2.2. Theory of motivation

2.2.1. Maslow's Hierarchy of Needs Theory

Probably one of the most known need theories, Maslow's hierarchy of needs theory, says there exists a hierarchy of 5 needs categorized into lower order and higher order needs, each of which must be satisfied before the next one becomes dominant. Those needs are Physiological (i.e. hunger, thirst, shelter, sex, health among other bodily needs) and Safety needs are both categorized as lower order needs, which must be satisfied externally through salaries, type of contract (safety) and insurance policies among others. We can see those needs are extrinsic. On the upper half of the pyramid, Social (i.e. affection, friendship, belongingness, acceptance), Esteem (i.e. autonomy, self-respect, status and recognition) and Self-Actualization (i.e. growth, living up to one's potential, self-fulfillment) are categorized as higher order needs, which must be satisfied intrinsically (Judge and Robbins 2009).

2.2.2. Herzberg's Two-Factor Theory

The Two-factor theory was once developed by Herzberg, Mausner, and Snyderman (1959), following an investigation into the sources of job satisfaction and dissatisfaction. Herzberg (1966) advised that factors involved in growing job pride had been separate and distinct from factors that led to job dissatisfaction. According to Herzberg (1966), intrinsic elements such as the work itself, achievement in the work, the possibilities of personal growth and recognition, and being charged with vital responsibilities, regarded to end result from the human capability to personally advance and grow. He called these elements motivators. On the other hand, extrinsic factors had been these elements that prevented job pride and employee growth. The extrinsic factors such as working conditions, salary, job security, and relationships with others are not part of the work, but they refer to the environment, and prevent job dissatisfaction. Herzberg calls these elements hygiene, dissatisfiers or upkeep factors (Herzberg, 1966).

2.2.3 Theory of Expectancy

The expectancy theory is one of the motivational theories proposed by Victor Vroom in 1964. It encompasses what motivates employees in an organization. Motivation is a force that energizes, directs and sustains behavior (Nteere, 2012). Expectancy theory asserts that individuals are motivated by internal and external conditions. Motivated performance requires a conscious decision, and people are motivated to do what they believe will result in the reward of highest value or probability. Expectancy theory assumes that persons work to optimize their expectations of attaining a valued outcome and those predictions can be made regarding their behavior if the factors that influence behavior can be quantified (Sanders, 2012).

2.3. Concept and importance of incentive

By definition, incentives are an external persuading issue that encourages the motive that absolutely directs the individual into operate hard working in long duration, matching the desired performance within the institution to get the inducement. Incentives also are outlined as strategies employed by institutions to encourage staff to figure with elation and also as concrete and ethical methods of satisfying the individuals' moral and material wishes (Palmer, 2012).

The importance of incentives originates from the necessity for the worker to be recognized and appreciated for his or her efforts. Actually, appreciating individuals for his or her efforts by giving them incentives could be a terribly vital factor in satisfying the interior wishes of an individual. The individuals' own skills don't seem to be enough to allow them to work with high productivity unless there's an incentive system that encourages their internal motives so leads to tireless efforts (Locke and Braver, 2008).

2.4. Overview of non-financial incentives

Non financial incentives are the key to improving employees' motivation, job satisfaction and better performance, there are a number of non-financial incentives that may represent more effective means of improving quality of work performance as well as motivational level (Franco, et al, 2004). A simple definition has been given by Mathauer and Imhoff (2006) non-financial incentives as any means of incentives that do not involve directly with money, transfers of monetary values or equivalents.

Selected non financial incentives for this study were job promotion, recognition, and training and development.

2.5. Job Promotion

If promotion done fairly it enhance worker motivation and competitiveness within the view of Robbins (2005), upgrading is that the progression of a staff level or position in an institution's hierarchical order. Advancement in work could be an individual's compensation or motivation for employment well done. An occasion to upgrade or promote a personal to a particular rank guarantees that, that individual worker is capable of handling the additional duties.

2.6. Recognition

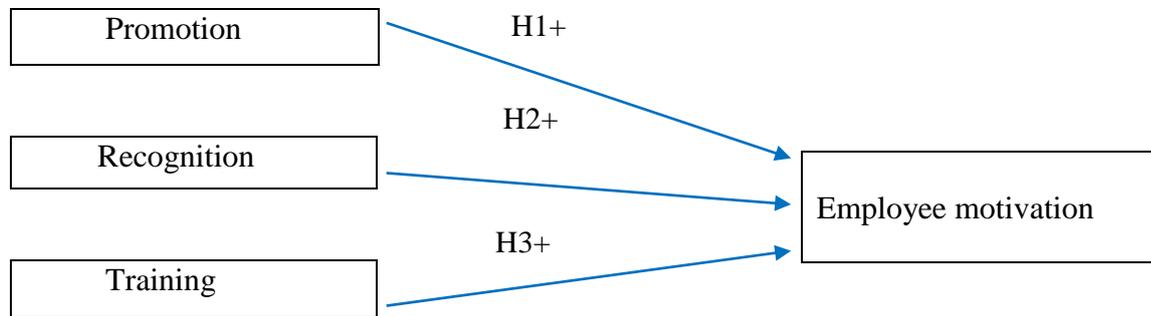
"Recognition explains the appreciation to the workers for the amount of performance, and success or an influence to attain goal. It is intimate or community, basic or official. It's continuously in tally to pay" (Robbins, 2005). But, the workers conjointly want recognition. Persons prefer to distribute the celebration of their success with others and need to be recognized within the organization. Whereas the required is satisfied it works to be an excellent motivator. Further, if employers rely on reward solely to acknowledge influence and success it's most probable that the employee's goals will become altered to safeguard the pay and nothing more while this will lead to a besmirched culture of the organization. Therefore, using recognition properly it will be efficient way of increasing success and permit staff to feel intricate in the corporation culture (Robbins, 2005).

2.7. Training and development

The training is properly organized, complex process, which the result is to improve the qualifications of employees, acquiring new skills and broadening employees' knowledge (Kochmańska 2016, p. 126-137). In new workplace also are conducted employee training in order to broaden the knowledge and skills about occupied position, training is concerned employees who haven't contact with the pursuit of a given profession (Silin et al. 2014, p. 69). Most commonly associated with human professional sphere, not only during job. Often training is enabling to get a new job (Łaguna and Fortuna 2009, p. 12).

2.8. Conceptual Framework

The current study was guided by the following conceptual framework as summarized from the literatures. The proposed model below tried to show the relationship between independent variables and the dependent variable.



3. Research methodology

3.1. Research design

This research paper adopts both descriptive & explanatory research approach since its purpose was to identify and describe the perception of employees about the non- financial incentive scheme practice of the bank; their motivation level and also it would identify the cause and effect relationship between no-financial incentive scheme practice and employees' motivation. In addition to that the research was quantitative research. After collecting the questionnaire, the researcher tried to describe and relate the gathered data by quantitatively testing with different statistical techniques and cut point for mean was that 1-2.5 indicate low, 2.5-3.5 moderate and from 3.5-5 indicate high agreement with the raised measurement questions.

3.2. Population of the study

The target population of the study had the professional employees of CBE Jimma town, which incorporates all professional employees from one main branch and ten sub branches of CBE with the total professional employees of 272.

3.3. Sampling Technique and Sample Size

The study used probability sampling technique of stratified random sampling, within each stratum employees are being selected using a simple random method.

Stratified sampling technique was used to select samples from the existing employees in each branch of the bank in the Jimma town;

Yamani (1967) formula was used to determine the sample size of the study.

$$n = N / (1 + Ne^2)$$

$$n = 272 / (1 + 272 (0.05)^2)$$

$$n = 272 / (1 + 0.68)$$

$$n = 162$$

Where; "n" is the sample size, "N" is the population size and "e" is the level of precision. At 95% confidence level, degree of variability=0.05 and level of precision/sampling error= 5%.

3.4. Model specification

$$Mtv = \alpha + \beta_1 pro + \beta_2 rec + \beta_3 tra + e$$

Where; Mtv = Motivation, α = the constant, or Y intercept, β_i = the coefficient of the independent variables, Pro = promotion, rec = recognition, tra = training, e = the error term.

3.5. Data sources and Types

The only source of the data used was primary in order to determine the effect of incentive practices on employee motivation and to meet the study objectives and the type of the data was quantitative.

3.6. Data processing and analysis techniques

The data collected was analyzed through quantitative data analysis techniques. The numerical data analysis was done using SPSS (statistical packages for social science) software program. Both descriptive (frequencies, percent, mean, standard deviation) and inferential statistics (correlation, regression) would be used for data analysis. The Pearson Correlation coefficient was used to measure the linear relationship between dependent and independent variables.

4. Data Analysis

4.1. Result of descriptive statistics

Table 1. Frequency, Mean and Standard deviation for Measures of Promotion practice

| I | Variables | Frequency | | | | | mean | SD |
|---|---|------------|-------------|-------------|--------------|-------------|-------|-------|
| | | 1 | 2 | 3 | 4 | 5 | | |
| 1 | There is opportunity of Promotion in my organization. | 14 5.1% | 28 10.3% | 27 9.9% | 136 49% | 68 24% | 3.79 | 1.087 |
| 2 | Staffs has promoted in a fair and transparent manner. | 14 5.1% | 44 16.1% | 58 21% | 133 48.7% | 24 8.8% | 3.40 | 1.024 |
| 3 | The criteria for promotion are acceptable | 25 9.2% | 78 28.6% | 36 13.2% | 113 41.1% | 21 7.7% | 3.10 | 1.170 |
| 4 | My job allows me for rapid promotion | 3 1.1% | 26 9.5% | 85 31.1% | 131 48% | 28 10.3% | 3.57 | .842 |
| 5 | I'm satisfied with promotion system of the bank | 21 7.7% | 25 9.2% | 58 21.2% | 144 52.7% | 25 9.2% | 3.47 | 1.040 |
| Over all perception of employees towards the promotion | | | | | | | 3.466 | |

Source: Owen Survey, 2019 1=Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5=Strongly Agree

The result of descriptive statistics in the above (table 1) shows that (59.9% in average) of respondents have positive feelings about the promotion practice of the bank. The overall mean for all dimensions under promotion practices shows that the mean value of 3.466, which shows that majority of respondents were satisfied with promotion practice of the bank.

Table 2. Frequency, Mean and Standard deviation for Measures of recognition practice

| II | Variables | Frequency | | | | | mean | SD |
|----|---|------------|-------------|-------------|--------------|-------------|------|-------|
| | | 1 | 2 | 3 | 4 | 5 | | |
| 1 | I feel that my efforts are being appreciated. | 20 7.3% | 56 20.5% | 81 29.7% | 89 32.6% | 27 9.9% | 3.17 | 1.093 |
| 2 | The nature of my job helped me to get tangible Recognition for my performance | 25 9.2% | 38 13.9% | 36 13.2% | 130 47.6% | 54 16.1% | 3.48 | 1.185 |
| 3 | I get credit for what I do | 13 4.8% | 74 27.1% | 73 26.7% | 93 34.1% | 20 7.3% | 3.12 | 1.041 |
| 4 | I get constructive criticism about my work | 2 0.7% | 71 26% | 46 16.8% | 121 44.3% | 33 12.1% | 3.41 | 1.026 |

| | | | | | | | | |
|---|-------------------------------------|-----------|-------------|-------------|--------------|------------|------|------|
| 5 | I receive feedback on my progresses | 3 1.1% | 53 19.4% | 56 20.5% | 135 49.5% | 26 9.5% | 3.47 | .947 |
| Over all perception of employees towards the recognition | | | | | | | 3.3 | |

Source: Owen Survey, 2019

1=Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5=Strongly Agree

From the value of above table 2 around half of the respondents (52.5% in average) have positive feelings about the recognition practice of the bank. The total perception of employees' about the recognition was lie on the mean value of $3.3 \approx 3$. From this we understand that majority of respondents are neither satisfied nor dissatisfied or keep neutral about recognition practices of the bank.

Table 3. Frequency, Mean and Standard deviation for Measures of training practice

| III | Variables | Frequency | | | | | mean | SD |
|--|--|-------------|-------------|-------------|--------------|-------------|------|-------|
| | | 1 | 2 | 3 | 4 | 5 | | |
| 1 | Organization provide training regularly | 12 4.4 | 22 8.1 | 32 11.7 | 181 66.3 | 26 9.5 | 3.68 | .913 |
| 2 | The goals of the training were clearly communicated to trainee | 42 15.2% | 13 4.8% | 42 15.4% | 148 54.4% | 28 10.3% | 3.39 | 1.211 |
| 3 | The training addressed my individual needs. | 28 10.3% | 55 20.1% | 42 15.4% | 135 49.5% | 13 4.8% | 3.18 | 1.126 |
| 4 | The training was conducted in an interesting way | 14 5.1% | 14 5.1% | 41 15% | 164 60.1% | 40 14.7% | 3.74 | .948 |
| 5 | I am happy with the organization overall Training system | 14 5.1% | 28 10.3% | 27 9.9% | 176 64.4% | 28 10.3% | 3.64 | .975 |
| Over all perception of employees towards the training | | | | | | | 3.52 | |

Source: Owen Survey, 2019 1=Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5=Strongly Agree

In the above (table 3) majority of respondents (68.86%) have positive feeling about training practices of the bank and in other way the total mean was 3.52 which show that majority of respondents were satisfied with training practice of the bank.

Table 4. Frequency, Mean and Standard deviation for Measures of employee motivation

| IV | Variables | Frequency | | | | | mean | SD |
|----|---|-------------|-------------|-------------|--------------|-------------|------|-------|
| | | 1 | 2 | 3 | 4 | 5 | | |
| 1 | I have opportunity to accomplish my objectives | | 28 10.3% | 68 24.9% | 150 54.9% | 27 9.9% | 3.64 | .796 |
| 2 | I have loyalty and belongings to my bank | 27 9.9% | 14 5.1% | 42 15% | 149 54.6% | 41 15% | 3.60 | 1.114 |
| 3 | The bank provides me with challenging and meaningful jobs | 29 10.6% | 45 16.5% | 32 11.7% | 119 43.6% | 48 17.6% | 3.41 | 1.252 |
| 4 | I have encouragement to improve my performance and to develop my skills | 27 9.9% | 30 11% | 72 26.4% | 130 47.6% | 14 5.1% | 3.27 | 1.057 |
| 5 | I support and help each other with my coworkers or staff members | 12 4.4% | 27 9.9% | 45 16.5% | 151 55.3% | 38 13.9% | 3.64 | .986 |

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| | | | | | | | | |
|--|---|------------|-------------|-------------|--------------|-------------|------|-------|
| 6 | I am committed to my responsibility | 14 5.1% | 46 16.8% | 59 21.6% | 109 39.9% | 45 16.5% | 3.46 | 1.108 |
| 7 | My accomplishments give me an important sense of self-respect | 12 4.4% | 53 19.4% | 65 23.8% | 113 41.4% | 30 11% | 3.35 | 1.051 |
| Over all perception of employees towards their motivation level | | | | | | | 3.48 | |

Source: Owen Survey, 2019 1=Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, 5=Strongly Agree

As shown in the above table 4 majority of respondent (60.9% in average) have positive feeling regarding their motivation level and they were motivated at mean value of 3.48. So, it is possible to say that majority of the respondents were motivated to do their job in the bank.

4.2. Correlation and Regression Analysis

From the result of Pearson Correlation the variables promotion and training have a strong positive relationship with employees' work motivation but recognition has moderate positive relationship with employees' work motivation.

Table 5. Pearson Correlation Analysis for independent and dependent variables

| | | Promotion | Recognition | Training | Motivation |
|-------------|---------------------|-----------|-------------|----------|------------|
| Promotion | Pearson Correlation | 1 | .501** | .692** | .608** |
| Recognition | Pearson Correlation | .501** | 1 | .570** | .514** |
| Training | Pearson Correlation | .692** | .570** | 1 | .627** |
| Motivation | Pearson Correlation | .608** | .514** | .627** | 1 |

** Correlation is significant at the 0.01 level (2-tailed). Source; SPSS Results, 2019

The study used a multiple linear regression model and examined the effects and magnitudes of the independent variables on motivation level of employees.

Table 6: Model Summaryb

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .689 ^a | .474 | .468 | 4.19923 |

Source; SPSS Results, 2019

a. Predictors: (Constant), promotion, recognition, training

b. Dependent Variable: motivation

The table.3 indicates the results on the effect of promotion, recognition and training on employee work motivation. It is clear that this model has the R^2 .474 that shows 47.4% of the variation on the employees' motivation was explained by the variables included in this model.

Table 7: ANOVAa

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|--------|-------------------|
| 1 | Regression | 4279.237 | 3 | 1426.412 | 80.892 | .000 ^b |
| | Residual | 4743.430 | 159 | 17.634 | | |
| | Total | 9022.667 | 162 | | | |

Source; SPSS Results, 2019

a. Dependent Variable: motivation

b. Predictors: (Constant), basic pay/ salary, recognition, promotion, fringe benefit, training

In the above table F-ratio describes whether the regression model was good fit or not. Large F value and a small significance level (sig.) (typically smaller than 0.05 or 0.01) indicate that the model was good fit 0.05 in this case. Accordingly, as can be seen from the table above the F value is 80.892 and is significant at 0.000. Hence, the researcher can suggest that, the regression model adopted in this study was good fit and is considered significant.

Table 8:Coefficientsa

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|-------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 4.504 | 1.355 | | 3.324 | .001 |
| | Promotion | .461 | .097 | .296 | 4.760 | .000 |
| | Recognition | .279 | .082 | .185 | 3.386 | .001 |
| | Training | .408 | .084 | .317 | 4.830 | .000 |

a. Dependent Variable: motivation

H0: Promotion has no positive & significant effect on employees' motivation

In the above table the p-value for the promotion was less than .05 as a result, the null hypothesis was rejected. The t-value as shown in the table titled coefficients is 4.760 which is greater than +2 and that make it an important predictor of employees' motivation.

H0: Recognition has insignificant effect on employees' motivation.

The null Hypothesis was rejected and by the reverse alternative hypothesis was accepted because the p-value was less than 0.05; the t-value is 3.386 which is greater than +2 that make it an important predictor of employees' motivation.

H0: Training has insignificant effect on employees' motivation

The null hypothesis was rejected since the statistical value in the above table 4.21 titled coefficients shows that the training has significant relationship with employee motivation at p (sig) of .000 which is $< p = 0.05$. The t-value as shown in the table 4.830 is greater than +2 thus making it an important predictor

5. Conclusion and Recommendation

5.1. Conclusion

The study concludes that majority of employees' are satisfied with the current promotion and training practices of the bank but they were neither satisfied nor dissatisfied with the recognition practice of the bank. However, majority of the employees' were at good motivation level to perform their work. Also, it concludes that promotion and training had a strong positive and recognition had moderate positive relationship with employees' work motivation. Standing from the result of regression analysis the study concludes that promotion, recognition and training are the significant non-financial incentives which are important predictors of the employee motivation. In generally, effective implementation of them will last in increment in employees' motivation and the opposite is true

5.2. Recommendation

The bank should periodically examine its promotion and training practices to make it more interesting, fair and acceptable by its employees. Even if there was a partial employee's satisfaction on the promotion and training practices but there is a gap that would be improved by the bank to fully satisfy its employees'. So, human resource department of the bank should not sit silent by thinking as they are satisfied because these variables had positive, a strong & significant effect on employee's motivation. So, improvement on those variables will lead to high employees' motivation. Also, the bank should improve its recognition practice since employees' are neither satisfied nor dissatisfied with the variable. But, the variable has a positive and significant impact on employees' motivation. Therefore, the bank should make improvement on this variable to increase the employees' motivation level at high extent.

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