



THE IMPACT OF STAFF MOTIVATION IN MICRO FINANCIAL INSTITUTIONS: A CASE STUDY OF BAYPORT

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Abstract: *This study investigated the impact of staff motivation on productivity in micro finance institutions. The study was focused on Bayport Financial services. Bayport Financial Services had 379 employees in the 19 branches and the head office. The study was carried out at the head office and the branch located at the head office where there were 112 employees. A sample of 88 was selected using purposive sampling for management and simple random sampling for other employees. The collected data was analyzed using the Statistical Package for Social Sciences (SPSS). The findings show that the strategies that Bayport used to motivate its employees were largely appreciated by the employees. However, there was one common challenge encountered during data analysis namely a huge number of respondents gave neutral answers to a number of questions. This indicates that some respondents could neither agree nor disagree to various statements on motivation. Findings of the research shows that there was a positive correlation between employee motivation and productivity. When employees are motivated, they tend to put in more effort, work harder, and complete tasks more efficiently. This results in increased productivity, which can lead to higher profits and growth at Bayport. It is recommended, among others, that management intensifies communication channels for employees to fully appreciate and own management strategies put in place to motivate them.*

Key words: Motivation, job satisfaction, commitment

1.1 INTRODUCTION

Banks like other business organizations are established to organize efforts and activities of individuals to provide products such as goods and services for profit. As formal organization, banks have common features like governance structure, aims and objectives to achieve, policy on resource management, condition of service for workers and legal regulations controlling their business operation. Employees subscribe to bank jobs because of fat salaries that will enable them meet their needs despite the high demand of their work (Abdolshah et al., 2018, 2016). The volatile and competitive market environment in the banking sector and the un fortunate down turn of global economy especially in developing economies like Zambia coupled with the effect of the Covid-19 pandemic which have forced banks

(microfinance inclusive) to develop strategies to reduce operation costs including number of staff (Wijesundera, 2018).

This scenario has made banks to gear their efforts toward retaining only the best employees with the same pay or less while expecting them to do more work harder in order to maintain company's productivity. It is obvious that under this condition, employees' job satisfaction could reduce and in extension their performance especially when they see that the future is unsure.

It is on this premise that Shkoler & Kimura (2020) was of the view that business organization like the bank should motivate good employees in order to retain them because they are likely to look for more other attractive job opportunities elsewhere. On this note therefore, it is necessary for researchers to explore how employee's attitude and behavior toward their job could be influenced through motivation especially at the micro-finance bank sector which to the best of the researcher's knowledge have not been addressed.

Microfinance bank is a limited liability company licensed by the central bank of Zambia to carry on business of providing financial and non-financial services to customers especially those who lack access to traditional financial services of commercial banks. The difference between microfinance and conventional banks is in their scope of operations (FXOGOR, 2017).

Previous studies suggested that motivated employees are likely to perform their job better and have low intention to leave their organization (Eneh, 2016; Nabi et al., 2017). Motivation in the context of this work is the process or action that causes workers behavior to be energized, directed and sustained toward a goal.

In other words, motivation is a state of mind which causes it to be filled with the energy and enthusiasm to drive a person to work in a certain way to achieve goals. It can be either intrinsic or extrinsic. Intrinsic motivation comes within the individual worker or work itself for instance sense of accomplishment, opportunity to use one's ability (creativity); receiving appreciation, positive recognition and being treated with dignity (Uzonna, 2013). Extrinsic motivation on the other hand comes from outside the individual worker such as work conditions, salary, promotion, allowances and other fringe benefits (Aja, 2016). These motivational factors have severally been used to influence employees' job performance.

In business organization, performance could be addressed from the perspective of organizational performance and employees' performance. Organizational performance represents the aggregate member of staff in an organization working together to achieve the organizational goals and objectives. Employee performance on the other hand refers to how individual members of an organization use their skills and abilities individually in order to accomplish organizational goals and objectives.

Staff or employees' job performance in this context is how the employees fulfill their work assignments and execute their required tasks. It explains how well or poorly employees do their job duties or behave in their work place to accomplish job tasks (Donohoe, 2019). The close relationship between employees' performance and organizational performance demand that organizations that want to be competitive should find out how to motivate their staff to increase performance and also be willing to remain in the job.

In any organization that is set out to meet its objectives, it requires a workforce and process that initiates, guides and maintains goal-oriented behavior's. To realize this, workers need motivation otherwise they usually get wrapped around the spiral of procrastination – the thief of time. Most employees need motivation to feel good about their jobs and perform optimally.

Motivation levels within the workplace have a direct impact on employee productivity. Workers who are motivated and excited about their jobs carry out their responsibilities to the best of their ability and production numbers increase as a result. Unmotivated employees are likely to spend little or no effort in their jobs, absent themselves as much as possible, leave the work place when not closely supervised and inadvertently produce low quality work.

Ganta in 2014 emphasized on the importance of motivation in the workplace which he concluded that motivation improved employee performance and productivity.

Generally, organization or any social entity exists because it is sustained by its human resources (Munyengabe et al., 2016). Organizations are basically composed of three crucial key components; these include physical to mean equipment, financial to mean money and human capital. Motivation and job satisfaction in different contexts were studied and defined by different authors. According to Vroom (1964), motivation is defined as a process governing choice made by persons among alternative forms of voluntary activity while the job satisfaction is looked as the totality of one's perceptions and attitudes to one's job (Graham, 1982).

Motivation and job satisfaction of employee are very crucial for the success of any working organization. Successful organizations always try to maintain their employees motivated and satisfied at their jobs (Griffin, 2006). Findings in previous researches have revealed that employees who are satisfied with their job are more likely to be creative, innovative and initiate the breakthroughs that can increase their job performance (Usop et al, 2013).

According to Garcia et al., (2005) in their research they realized that organizations cannot achieve competitive levels of quality, either at a product level or a customer service level, if their employees do not feel satisfied or do not identify with the company. On the other hand, Oshagbemi (1999) observed that an understanding of the factors affecting job satisfaction is relevant for improving the wellbeing of a huge number of people. It is very important to note also that in education system, it is indispensable to keep and try to maintain the teaching staff motivated and satisfied at their job (Munyengabe et al., 2016).

1.2 BACKGROUND OF THE STUDY

Globally, desire to become successful and have constant progress is in the mind of every organization and business owners Manzoor (2012). According Manzoor (2012), many organizations are facing challenges of employee retention regardless of their sizes, technology and market focus following the competitiveness in the current era. Nevertheless, these challenges can be overcome through adoption of a strong bonding between employees and their organizations Ochola (2018). It is articulated that employees form the most critical part of any organization hence need to influence and persuade them towards tasks fulfillment is also crucial. Mohsen et al. (2004) also emphasizes that the real assets of organizations are employees and are considered as the engine of any company.

Human resource management is therefore regarded as one of the primary strategies for any organization to stay competitive and thrive. In the current work environment, there is growing need to have staff doing their jobs properly and the organization gets the required output from employees. To achieve those objectives, we need employees who have a real desire to perform their duties as well as have stimulus and incentives to attain the required goal (Al-Madi et al., 2017). This is especially true and important in today's turbulent and often chaotic environment where commercial success depends on employees using their full talents. Acquiring the qualified and competent employees and later on maintaining them represents the key challenge for organizations (Aktar, Sachu, & Ali, 2012). In essence, ability to attract, retain and develop talented employees is a key feature of a successful business.

The main objective of human resource management is to ensure greater employee productivity and long-term organizational performance. The improvement in productivity is indeed the main goal for any firm where all units or departments work closely to increase its performance through different management strategies (Bandara & Weligodapola, 2013). From the literature review, it appears that employee productivity can be evaluated based on the amount of products and services which are produced by an employee within a particular period of time with emphasis on quality maintenance.

Many organizations are concerned with what they should do to accomplish high levels of performance through their human capital (Forson, 2012). For some of the organizations to enhance their performance, they believe that the productivity of employees can be highly affected by their motivation, attitude, and behaviour (Kawara, 2014).

Forson (2012) illustrated that adequate motivational incentives for employees are among the best ways to manage as well as to reach organizational objective or mission with minimum resource usage and available human capital. On the other hand, certain issues of less motivation may arise as they affect certain workers who go to the workplace with different expectation, behavior's and outlooks, and become less committed to the organization. Employees' performance fundamentally depends on employee motivation, training and development, performance appraisals, employee satisfaction, compensation, job security, organizational structure among others (Hussein and Simba, 2017). Osabiya (2015) acknowledged different strategies that various organizations design to compete and achieve prosperity. He emphasized that employees' motivation determines any business facet's success. Furthermore, he acknowledged that the capability of drawing, holding and advancing employees that are talented are the main characteristics of a business that is successful.

Consequently, their motivation is crucial in determining the quality of this interface. Thus, it is necessary for banks decision makers to identify the needs and concerns of their employees and further understand what drives them to be more productive (Rodriguez, 2015).

Unfortunately, despite the significance of motivation and organizational commitment in influencing the productivity of employees, empirical research on this link among banks staff is scarce. According to Swart (2010), to understand theoretical motivation building factors and the effect of motivation on employee productivity, more investigations are needed. Moreover, Salleh, Dzulkifli, Abdullah, and Yaakob (2011) reported that there are few empirical researches which have examined the impact of motivation on the productivity of employees in the government sector.

1.3 STATEMENT OF THE PROBLEM

The Micro Finance sector is highly competitive and dynamic, with institutions striving to provide financial services to low-income individuals and communities. One of the key challenges facing Micro Finance Institutions is the retention of skilled and motivated employees. These institutions often operate on tight budgets, which can limit their ability to offer competitive salaries and benefits packages. As a result, many employees may feel demotivated and uncommitted to the organization, which can lead to lower productivity and poorer performance.

Furthermore, Micro Finance Institutions may struggle to provide opportunities for career development and advancement, which can further impact employee motivation and commitment. The fast-paced nature of the sector may also make it difficult for employees to maintain a healthy work-life balance, which can lead to burnout and high turnover rates. Overall, the problem of staff motivation in Micro Finance Institutions is a significant challenge that can impact the organization's ability to achieve its objectives and serve its clients effectively. Therefore, this study seeks to explore and understand the impact of staff motivation on the performance and sustainability of Micro Finance Institutions, aiming to identify the key factors influencing motivation and provide practical insights to enhance staff engagement and overall organizational effectiveness in this sector

1.4 RESEARCH OBJECTIVES

The research was guided by the following objectives:

1. To assess the impact of employee motivation on productivity and organizational commitment in the Micro Finance sector.
2. To quantify employee motivational levels in Micro Finance Institutions in Zambia.
3. To assess the motivational strategies that is being used by Micro Finance Institutions.
4. To identify the motivational factors that affect employee performance in Micro Finance Institutions.

1.5 SIGNIFICANCE OF THE STUDY

This research is significant due to the fact that it will provide knowledge on the staff motivation in Micro Finance Institutions, in general and Bayport Financial Services in particular which would promote management of the institution. Furthermore, it will enlighten management of other industries in Zambia on the impact of staff motivation. Moreover, it will provide more literature for further research on the topic. Above all, the findings will provide policy direction for Bayport Financial Services to handle staff motivation properly for improved job satisfaction and organizational performance.

2.1 LITERATURE REVIEW

Authors (Lin, 2007; Manzoor, 2011 and Chaudhary, 2012) on motivation observed that there are two major types of motivation, which could be tagged as intrinsic and extrinsic motivation. It is thus argued that motivation is an important aspect of getting the best out of employees and notably, therefore, it is the responsibility of a leader or manager to establish what it is that motivates his/her subordinates (Hunter, 2012, Gangwar, Padmaja & Bhar, 2013).

2.1.1 Intrinsic Motivation

Intrinsic motivation is what provides an immediate satisfaction or need. Osterloh (2005) argues that “intrinsic motivation is enhanced by commitment to the work, accordance with the saying that if you want people to be motivated to do a good job, give them a good job to do”. Lin (2007) describes intrinsic motivation as referring “to engaging in an activity for its own sake, out of interest, or for the pleasure and satisfaction derived from the experience”, while Gagne and Deci (2005) assert that “intrinsic motivation involves people doing an activity because they find it interesting and derive spontaneous satisfaction from the activity itself”.

Osterloh and Frey (2000) view intrinsic motivation as a basically undertaken task for the provision of immediate needs and satisfaction. They conclude that the ideal incentive is contained in the content of the work itself, which may be satisfactory and make the employee fulfilled. George (1992) defines intrinsic motivation as an “involvement of beliefs that the work being done is meaningful and significant and that one’s own efforts are an important contribution to the employment organization.” Kreps (1997) contends that ‘in most employment situations where intrinsic motivation is meant to be high, the employee usually desires continued employment: he forms personal associations with co-workers, and he develops capital specific to his particular job and employer.

2.1.2 Extrinsic Motivation

This is a means to satisfy indirect needs, for example, money. To this end, money is just a means to an end like paying for a vacation or buying a car and money is not an end in itself. For example, the job that one does is just a tool to satisfy one’s needs through the salary paid for the job in question. Osterloh and Frey (2000) argue that “employees are extrinsically motivated if they are able to satisfy their needs indirectly, especially through monetary compensation”. Money is a “goal which provides satisfaction independent of the actual activity itself” (Osterloh & Frey, 2000; Calder & Staw, 1975). Gagne & Deci (2005) argue that “extrinsic motivation requires an instrumentality between the activity and some separable consequences such as tangible or verbal rewards and that satisfaction comes not from the activity itself but rather from the extrinsic consequences to which the activity leads.

Extrinsic motivation targets goal-driven reasons, for example, rewards or benefits obtained in the cause of carrying out an activity (Lin, 2007). Individual behavior is determined by the perceived values and benefits that are attached to an action. Organisational rewards are useful instruments that encourage individuals to perform as is desirable and it can take the form of monetary incentives such as increased salary and leave bonus to non-monetary incentives like promotions and job security (Lin, 2007). Gupta and Tayal (2013) identify the extrinsic motivational factors as pullers. They argue that pullers are extrinsic enticers that jerk an employee towards hard work, to be risk takers, face challenges, setting new targets for themselves, creation of innovative ideas, taking the bull by the horn through responsibilities and accountability and being able to cross all forms of hurdles at the work place.

2.1.3 What Motivates or Energies Employees

Notably, human resources are the greatest asset that any organization can have to achieve the goals and objectives of the organization as well as enjoying competitive advantage in the industry in which the organisation is operating. To accomplish this, there is a need for motivation, hence, 'managers must motivate employees and understand how to get the best from the employees every-day of the week. Motivation is the world's greatest management principle, it is in light of this that understanding what motivates the employees, getting creative with rewards, and recognition as well as putting together a system of low-cost rewards is crucial (Nelson & Economy, 2005). Nelson and Economy (2005) argue that managers should not believe that the only thing that their employees want is money but suggest that managers can develop and maintain motivated, energized employees with little or no cost. This according to Nelson and Economy (2005) is a function of how employees are treated on a daily basis. They argue that manager can do the following to energize the employees.

Praise: This is a form of saying thank you to the employees by their manager not verbally alone but through writing e-mail, and short message services (SMS). It is contended that taking time to say you recognize them, makes the employees to do more than they would normally do (Corpus & Lepper, 2007; Grant & Gino, 2010; Mumm & Mutlu, 2011).

Support and involvement: Managers should support their employees by providing them with needed information regarding their job and allow them to be involved in decision-making processes, by seeking their opinion and ideas in respect of the job they do and equally support them when they make mistakes in the course of carrying out their daily or routine duties (Marinak & Gambrell, 2008; Prebensen, Woo, Chen & Uysal, 2012).

Autonomy and authority: In most cases, employees are of the view that they should be allowed to do their job in the best way they could, that is, making them to do their duties independently and allow them to have authority over the job by giving them a choice of assignment whenever it is possible. They should be given opportunities of having autonomy and authority to get their job done and the ability to spend or allocate resources, thus making decisions and manage others (João, Calheiros & Barata, 2012; Cooman, Stynen, Van den Broeck, Sels & De Witte, 2013).

Flexible working hours: Time is a precious thing to the employees and it is the new money for today's employees who expect work to be integrated into their life and not consume their entire lives. It is employee desire to have more time with their families; managers should be sensitive to the free time of their employees irrespective of how it is being spent, for example, with their families, church activities, leisure and so on. Thus, managers should be more flexible in using time (McNall, Masuda & Nicklin, 2010; Van den Broeck, De Witte, Vansteenkiste, Germeys & Schaufeli, 2011).

Learning and development: Employees cherish the opportunities in which they can acquire new knowledge and skills that broaden their horizon regarding the job and that enhances their worth and marketability in their current job as well as future positions. Thus, managers should support employees to learn new ideas, skills and acquire more knowledge relating to their job by discussing career options with them (Egan, Yang & Bartlett, 2004; Tabassi & Abu Bakar, 2009; De Rljd, Stes, van der Vleuten & Dochy, 2013; Hung, Lai & Chang, 2011).

Manager availability and time: It is recommended that managers spend more time with their employees out of their busy schedule as this adds value to the employees and inspire them to do more. This then serves as a practical purpose of learning and communication, answering questions, discussing possibilities, or just listening to an employee's ideas, concerns and opinions (Collings & Mellahi, 2009; Jacobsen, Hvitved & Andersen, 2013). Malik (2010) argues that there are other factors that are neither financial nor monetary in nature that motivate employees to do their best in terms of achieving the set goals of the organisation. These motivational factors are rated according to the level of their importance to the employees of the university where the research was conducted.

These motivational factors are living in a safe area, good salary, promotion and growth within the organisation, interesting work, conducive working condition cum environment, sympathetic help with personal problems, appreciation of work done and finally, personal loyalty to employees which is also known as organisational commitment (Abdullah & Islam, 2012; Fagley & Alder, 2012). Gupta and Tayal (2013) through their empirical work on the impact of competing forces of motivational factors at work place established that the desire for position, power, and security were highly ranked factors that motivate male workers' to produce more. On the other hand, for the female sets, the need for security, achievement, working conditions and appreciated by management were the motivating factors for them.

2.1.4 Employees' Perceptions and Motivation

Herpen, Praag and Cools (2005) in their study of the effects of performance measurement and compensation on motivation: entitled an empirical study contends that there exists a positive relationship between the perceived features of the complete compensation system and extrinsic motivation. Intrinsic motivation they argue is not influenced by the design of monetary reward, but by promotional opportunities. These authors equally established that the remuneration structure also affects work satisfaction and turnover intent in a significant way. The most interesting thing is the contribution to the body of knowledge on the employees' perceptions and motivation. Herpen et al. (2005) asserts that for a remuneration scheme to be effective, it depends on three major perceived characteristics and these three characteristics are inter woven namely (a) transparency, (b) fairness and (c) controllability. Each one of these is enumerated below in detail.

2.1.4.1 Transparency

The supposed openness of a reward system is a function of two things: communication and complexity. The open system passes on information to an employee who likes to avert risk not only of rules of remuneration scheme, but also of what the firm wants to achieve through the compensation system. Also, undisrupted communication of the guidelines to the personnel enlightens them as well as creating more support for the reward system (Urbanek, 2009; Umoh, 2011; Adewale, 2013).

2.1.4.2 Fairness

The employees' perception of the reward system is that there should be fair play when it comes to remuneration. This is anchored on the equity theory propounded by Adams (1965) which emphasizes that the employee needs to compare his reward with other employees to determine whether their reward is also at par given that they possess the same skills, talents, efforts, education which they brought in to the job. This is corroborated by Locke and Henne, (1986) in their argument that an agent is expected to relate his or her ratio of effort over reward to the same ratio of his or her counterpart agents. Any discrepancies in this ratio lead to a state of inequity and may cause dissatisfaction on the part of the employee which is affected and which invariably may impact negatively on the turnover intent.

2.1.4.3 Controllability

This is the third characteristic used by Herpen et al., (2005) in analyzing the reward scheme's efficacy towards understanding the relationship between effort and compensation as a variable. Baker (2002) views controllability as the degree to which the agent is able to regulate or influence the result.

2.1.5 Understanding Motivation

The word motivation means different things to different people and it was coined out of a Latin word "movere" which means to move or change a thing (Adeoye, 2001). Mathauer and Imhoff (2006) define motivation as "the willingness to exert and maintain an effort towards organisational goals". Adeoye (2001) argues that "motivation is an inducement to arouse the interest of an employee to achieve a set up goal of an organisation." Alstrom & Bruton (2010) are of the view that motivation is "the driving force behind an individual's actions that energizes and directs goal-oriented behavior."

Ramlall (2004) define motivation as the "willingness to exert high levels of effort towards the organisation's goals, conditioned by the efforts ability to satisfy some individual need". He also asserts that motivation represents "those psychological processes that cause the arousal, direction, and persistence of voluntary actions that are goal oriented." Seiler et al., (2011), Mitchell, (1982) and Lin (2007) define motivation as "an internal driver that activates and direct behavior". These authors assert further that motivation energizes and guides behavior toward reaching a particular goal and is intentional and directional. Grant et al., (2007) considers motivation "as an umbrella concept encapsulating the psychological processes that direct, energize, and sustain human behavior."

2.1.6 Motivation and Job Satisfaction within Organizations

The existence of schools or organizations is for the human beings who direct their existence. It is important to remember, however, that individuals are only assets in so far as they choose to invest knowledge and skills which benefit their organizations (Seniwoliba, 2013). Because of the existence of different human beings in any organizational structure, it is very important to set strategies for maintaining them motivated and satisfied in the organization.

Motivation and job satisfaction of employees have been found to be the important research orientation for being successful in organizational plans and targets (Broussard & Garrison, 2004). Motivation and Job satisfaction of academicians have been an important research area in the past several decades, as dissatisfaction on the job might cause them resignation climax (Liu, 2007). It is individuals' motivation for drawing people to become academicians, sustaining their commitment to teach, and promoting their professional knowledge (Day et al, 2005).

According to Griffin (2013), motivation involves a series of modifying and directing human behaviors into desired patterns of work. According to the Fredrick Herzberg two-factor theory, couple of factors has been proved to affect towards employees' satisfaction, and increase efficiency in their work (Munyengabe et al., 2016). He found that, some of these factors increase the internal happiness (intrinsic motivation), the others increase the external happiness (extrinsic motivation). If some factors are missing, the possibility of employee's dissatisfaction will arise.

In order to prevent this result, organizations should have a deeper understanding of the motivation aspect to reach a perfect level of employee's satisfaction (Saleem et al., 2010). To improve employee satisfaction has become one of the main corporation objectives in recent years (Garcia et al., 2005). It is realized that organizations cannot achieve competitive levels of quality, either at a product level or a customer service level, if their employees do not feel satisfied or do not identify with the company (Garcia et al., 2005).

2.1.7 Job Satisfaction

Job satisfaction explains the totality of one's perceptions and attitudes to one's job (Graham, 1982). Sempane et al (2002) maintain that satisfaction concerns the individual's own evaluation towards their tasks against those issues that are important to them. People's emotions are also involved in such assessments; therefore, employees' levels of satisfaction at job impact significantly on their personal, social and work lives, and hence also impact their behavior at work. These views are shared by Beck (1983) and Buitendach (2005) who agree that satisfaction at work is an attitudinal and emotional response that orients on how individuals think about their overall working activities, as well as numerous facets of the work. Considering the education context, Ololube (2006) maintains that satisfaction at work relates to the capability of the teaching job to reach on employee's desire and increase their performance in teaching. Besides all different explanations of the term, the meaning of job satisfaction in this study relates on extent by which people within a working area are contented because of needs fulfillment from their job.

3.1 RESEARCH PHILOSOPHY

Saunders, Lewis & Thornhill (2012), a research philosophy is a way in which the source, nature and development of knowledge and concepts are understood and utilized. In particular, a research philosophy is a way in which research believes the data should be collected, analyzed and interpreted. Thus, this research has adopted a pragmatic research philosophy. Saunders et al (2012) defines a pragmatic research philosophy as a philosophy that believes that data

used in research can be interpreted in different ways in order to get a clear picture of the phenomenon under study. Thus, this theory combines both the positivist (quantitative data) and interpretivist (qualitative data) research philosophies in interpreting data. Thus, in this research both qualitative and quantitative data was collected and analyzed, in order to make sense of the research topic under study. The justification is that, not all data from the respondents could be expressed or presented in numerical forms and hence the need to use a pragmatic research philosophy to do this research.

3.2. RESEARCH DESIGN

Research Design According to Trochim and William (2006), a research design refers to the overall strategy that you choose to integrate the different components of the study in a coherent and logical way, thereby, ensuring you will effectively address the research problem. It is actually a blueprint for the collection, measurement, and analysis of data. This study adopted a descriptive cross-sectional study design. The study involved collection of data at a single point in time in the target population. Descriptive means that the study described a phenomenon as it is without doing any form of manipulation.

3.3. STUDY COMPANY

Bayport Zambia is the largest micro-finance institution in Zambia. It is also one of eight subsidiaries and one affiliate in the Bayport group of companies that operates in seven African countries and two in Latin America. With a solid track record since 2002 and close to 19 branches across the country, Zambians know they can rely on Bayport for loans – big or small – insurance cover and savings accounts. The company also provides a local money transfer service through the Kwacha-mover product. Customer service is Bayport's competitive advantage. Quick turnaround times, convenience and staff who treat customers with respect and dignity are hallmarks of Bayport's business. The company employs around 379 skilled Zambians. Development is high on the company's agenda and staff receives continuous training in the various aspects of the company's business. Bayport currently have more than 79,000 active customers, all employees of either the Zambian government or large and medium private sector organisations. The customers take out loans for a variety of reasons. Funding for education or family emergencies rank high, followed by building projects, acquisition of assets, farming activities and setting up or expanding small businesses. Bayport Zambia is registered as a non-bank deposit taking and micro finance institution. It is supervised and regulated by the Bank of Zambia, and governed by the Banking and Financial Services Act and the Microfinance Regulations. Bayport Financial Services Limited is owned by Bayport Management Limited (83.23 %), Bayport Financial Services Limited (12.77%) and Zambian citizens (4%) (Bayport Annual Report, 2022)

3.4. SAMPLE SIZE

A sample is a small proportion of the selected population for observation and analysis. By observing the characteristics of a sample that diverse, representative, accessible, and knowledgeable in a study area, findings can be generalized (Taherdoost, 2016). The sample size was calculated using Yamane's formula targeting a 95% degree of confidence and 5 % sampling error:

$$n = \frac{N}{1+Ne^2}$$

Where N= Total population

n = Estimated sample size

e = error of prediction/ detection

$$n = \frac{112}{1+112 \times 0.05^2} = \mathbf{88 \text{ workers}}$$

3.5.SAMPLING TECHNIQUE

Purposive sampling procedure was used to cover senior management officials at Bay port and simple random sampling procedure was employed to cover supporting staff and clients in the organizations. Purposive sampling refers to selection of only those elements of which are believed to be able to deliver required data and was used in the study because the study assumed that these people are knowledgeable and have skills necessary for giving information required whereas Simple random sampling is the probability sampling where all members in the population have an equal chance of being selected was applied in the study because everyone in the study is was expected to give required information as they are randomly selected both male and female respondents.

3.6.DATA COLLECTION INSTRUMENTS AND ITS VALIDITY

Data were collected by existing structured questionnaires composed of three parts adopted in recent researches of Munyengabe et al (2016). The first part of the research questionnaire was composed of five items to determine the profile of respondents. Employees' motivational level and job satisfaction were respectively determined in the second and third parts. The factors composing the dependent variable were sheer love of career composed of seven items, salary composed of ten items and incentives composed of five items, social factor composed of six items, code of conduct composed of six items and classroom environment composed of six items.

3.7.DATA ANALYSIS

Data analysis was conducted using Windows Statistical Package for Social Sciences (SPSS) version 25.0. The data were entered in the Windows SPSS data base by the researcher. The data were assessed for completeness, consistency, and missing values. A questionnaire was required to have 80% of the questions completed before it could be accepted to be entered in the computer program for analysis.

4.1 FINDINGS AND DISCUSSION

This section presents the findings of the study from the analysis of the data that was collected from the respondents, in this case the employees at Bayport Financial Services at Head Office and Independence Road Branch in Lusaka, Zambia. The analysis of the research findings was based on descriptive and statistical methods. To present statistical findings, the research results were discussed in terms of the descriptive statistics, tables and charts. The section further shows the sample characteristics of the respondents, descriptive statistics for the items and correlation results for the variables under consideration.

4.2 RESULTS AND DISCUSSIONS

Appreciation is a form of saying thank you to the employees by their manager not verbally alone but through writing e-mail, and short message services (SMS). It is contended that taking time to say you recognize them, makes the employees to do more than they would normally do (Corpus & Lepper, 2007; Grant & Gino, 2010; Mumm & Mutlu, 2011).

Table 1 Management gives regular payment of salary and other remuneration to employees

			FREQUENCY	PERCENT %
7.	Management and remuneration	Strongly Disagree	6	7
		Disagree	6	7
		Not Sure	27	31
		Agree	32	36
		Strongly Agree	17	19
		Total	88	100

Statement 4: '*Management gives regular payment of salary and other remuneration to employees*', 17(19%) and 32(36%) of the respondents strongly agreed and agreed respectively. 27(31%) of the respondents were not sure while 6(7%) and 6(7%) strongly disagreed and agreed respectively.

Steyn (2009) quoting Armstrong (1980) summarized the Herzberg Theory as follows...extrinsic rewards provided by the employer including money, can be important in attracting and retaining employees and in the short-term-increasing effort and minimizing dissatisfaction. Intrinsic rewards related to responsibility, achievement and the work itself might have a longer and deeper effect in creating and increasing satisfaction.

Table 2 Staff performance meets the head's expectations

			FREQUENCY	PERCENT %
8.	Staff performance	Strongly Disagree	-	-
		Disagree	4	5
		Not Sure	22	25

	Agree	50	57
	Strongly Agree	12	14
	Total	88	100

Statement 5: '*Staff performance meets the head's expectations. Responding to this statement, 50(57%)* agreed while 12(14%) strongly agreed to the statement representing a cumulative total of 62(71%). This particular finding supports Vlosky & Aguilar (2009) argument that providing feedback to employees fulfills a need for information on the extent to which personal goals are met, as well as being a social comparison about an individual's relative performance and this increases job satisfaction.

Further, 4(5%) of the respondents disagreed to the statement while another 22(25%) were not sure.

The findings support Steyn (2009) who quoting Armstrong (1980) summarized the Herzberg Theory as follows...extrinsic rewards provided by the employer including money, can be important in attracting and retaining employees and in the short-term-increasing effort and minimizing dissatisfaction. Intrinsic rewards related to responsibility, achievement and the work itself might have a longer and deeper effect in creating and increasing satisfaction.

Ramlall (2004) quotes Porter and Lawler (1968) saying that "employees should exhibit more effort when they believe they will receive valued reward for task accomplishment. It is concluded that employees are more satisfied when they feel equitably rewarded. In addition, employees' future effort-reward probabilities are influenced by past experience with performance and rewards"

Table 3 *The head awards staff with impressive titles*

			FREQUENCY	PERCENT %
9	<i>Staff awards</i>	Strongly Disagree	2	2
		Disagree	10	11
		Not Sure	28	32
		Agree	36	41
		Strongly Agree	12	14
		Total	88	100

Statement 6: '*The head awards staff with impressive titles*' majority of the respondents 28(32%) indicated that they were not sure. This finding indicates that majority of the respondents are not sure whether the head awards staff with impressive titles. This negative perception is supported by 10(11%) and 2(2%) who disagree and strongly disagree respectively. However, a total of 48(55%) of the respondents were agreeable to the statement.

This opinion concurs with Armstrong (2006) who opined that compensation and development can be used as a tool for developing knowledge and skills to enhance an individual's performance at work. Additionally, the respondents alluded that the compensation that they went through was not adequate. So more and frequent compensation is encouraged in order to improve employee performance because the more employees are compensated, they more they gain knowledge and confidence in performing their duties.

The success of the company is greatly influenced by the performance of each employee. Every company will always try to improve employee performance to achieve company goals. One of the best ways to improve employee performance is to link employee compensation, motivation and job satisfaction. The compensation system helps to reinforce the organization's key values and facilitate the achievement of organizational goals (Soetrisno 2016) One way for management to improve employee performance and job satisfaction is by motivating and providing adequate compensation. Compensation is very important for employees as individuals because the amount of compensation reflects the amount of work done.

Table 4 *The head acknowledges the employees' achievement*

			FREQUENCY	PERCENT %
10.	<i>Acknowledging achievement</i>	Strongly Disagree	-	-
		Disagree	11	13
		Not Sure	18	20
		Agree	40	45
		Strongly Agree	19	22
		Total	88	100

On the statement 7 that, '*The head acknowledges the employees' achievement*' majority of the respondents 59(67%) expressed their approval while the remaining 11(13%) disagreed and 18(20%) were not sure with the statement.

The findings manifest that 67% of the respondents are in agreement that their level of satisfaction with their job is influenced by the level at which they feel recognized in the organization. This acts as proof to Yaseen (2013) argument that an employee becomes more loyal to their organization and satisfied when the organization recognizes their work.

An example of positive achievement might be if an employee completes a task or project before the deadline and receives high reviews on the result, the satisfaction the employee feels would increase. However, if that same individual is unable to finish the project in time or feels rushed and is unable to do the job well, the satisfaction level may decrease. When the employee receives the acknowledgement, they deserve for a job well done, the satisfaction will increase. If the employees work is overlooked or criticized it will have the opposite effect (Yaseen, 2013)

Table 5 Institutional facilities are provided to staff

			FREQUENCY	PERCENT %
11.	<i>Institutional facilities</i>	Strongly Disagree	-	-
		Disagree	13	15
		Not Sure	25	28
		Agree	43	49
		Strongly Agree	7	8
		Total	24	100

Statement 8: ‘The institutional facilities are provided to staff’. The statement sought to find out whether or not respondents feel that institutional facilities are available to them. Results were very interesting, 25(28%) of the respondents expressed ignorance. This result indicate that employees do not know the institutional facilities provided to members of staff or the respondents did not understand what the statement was all about. However, 50(57%) of the respondents were agreeable the statement. Further, 13(15%) of the respondents negated the statement.

Table 6 The head consults his/her staff members in decision making

			FREQUENCY	PERCENT %
12.	<i>Consultation in decision making</i>	Strongly Disagree	-	-
		Disagree	17	19
		Not Sure	32	36
		Agree	23	26

		Strongly Agree	17	19
		Total	88	100

Statement number 9 '*The head consults his/her staff members in decision making*'. Findings revealed that 32(36%) of the respondents were not sure. This is another area of concern. When employees are not sure of how decision making is done may demotivate some of them.

Cumulatively, 40(62%) of the respondents were in agreement to the statement while 17(19%) disagreed.

Many researchers (Marinak & Gambrell, 2008; Prebensen, Woo, Chen & Uysal, 2012) argue that managers should support their employees by providing them with needed information regarding their job and allow them to be involved in decision-making processes, by seeking their opinion and ideas in respect of the job they do and equally support them when they make mistakes in the course of carrying out their daily or routine duties.

Table 7 *The head provides adequate opportunities for professional growth and research advancement/development*

			FREQUENCY	PERCENT %
13.	<i>Opportunities for professional growth</i>	Strongly Disagree	2	2
		Disagree	13	15
		Not Sure	19	22
		Agree	30	34
		Strongly Agree	24	27
		Total	88	100

Statement 10: '*The head provides adequate opportunities for professional growth and research advancement/development*', majority of the respondents responded in the affirmative. Specifically, 40(34%) and 24(27%) of the respondents agreed and strongly agreed respectively while only 15(17%) disagreed and 19(22%) were not sure.

The findings affirm the conclusion of many researchers. Egan, Yang & Bartlett, 2004; Tabassi & Abu Bakar, 2009; De Rljd, Stes, van der Vleuten & Dochy, 2013; Hung, Lai & Chang, 2011, in their respective studies found that employees cherish the opportunities in which they can acquire new knowledge and skills that broaden their horizon

regarding the job and that enhances their worth and marketability in their current job as well as future positions. Thus, managers should support employees to learn new ideas, skills and acquire more knowledge relating to their job by discussing career options with them.

Table 8 *The Head establishes a good relationship with his/her staff*

			FREQUENCY	PERCENT %
14.	<i>Work relationship</i>	Strongly Disagree	-	-
		Disagree	4	5
		Not Sure	21	24
		Agree	41	47
		Strongly Agree	21	24
		Total	88	100

Statement 11: *The Head establishes a good relationship with his/her staff*. Cumulatively, 62(71%) of the respondents affirmed the statement while only 4(5%) negated it with another 21(24%) were not sure.

These findings are consistent with Ramasodi (2010) argument that there is a positive relationship seen between job satisfaction and promotion to develop and that promotion is considered as one of the most important elements for employee satisfaction.

Table 9 *The Head uses democratic techniques in solving problems*

			FREQUENCY	PERCENT %
15.	<i>Problem solving</i>	Strongly Disagree	-	-
		Disagree	2	2
		Not Sure	21	24
		Agree	43	49
		Strongly Agree	22	25
		Total	88	100

Statement 12: *The Head uses democratic techniques in solving problems*. From the table above, majority of the respondents affirmed the statement. Specifically, a total of 65(74%) were in agreement that the head used democratic techniques in solving problems. This influence could either be positive or negative. Only 2(2%) of the respondents disagreed and none strongly disagreed. Further, 21(24%) responded that they were not sure.

Table 10 *The Head encourages staff promotion and advancement as and when due*

			FREQUENCY	PERCENT %
16.	Staff promotion	Strongly Disagree	-	-
		Disagree	4	5
		Not Sure	21	24
		Agree	46	52
		Strongly Agree	17	19
		Total	88	100

Statement 13: 'The head encourages staff promotion and advancement as and when due'. A cumulative total of 63(71% of the respondents agreed that the head encourages staff promotion and advancement as and when due.

The findings show that 71% of the total respondents are in agreement that the existence of promotion opportunities in their line of employment has an impact on their job satisfaction. These findings are consistent with Ramasodi (2010) argument that there is a positive relationship seen between job satisfaction and promotion to develop and that promotion is considered as one of the most important elements for employee satisfaction.

This refers to the expected or unexpected possibility of promotion. An example of negative advancement would be if an employee did not receive an expected promotion or demotion.

This motivation factor includes the chance one might have for advancement within the institution. This could also include the opportunity to learn a new skill or trade. When the possibility/opportunity for growth is lacking or if the employee has reached the peak or glass ceiling, as it is sometimes referred to, this could have a negative effect on the satisfaction the employee feels with their job and position. The following are the hygiene factors, which work in the same way with positive or negative attributes. However, these factors can only have an effect on the dissatisfaction one feels.

Institution Policy or Administration: An employee's perception of whether the policies in place are good or bad or fair or not, changes the level of dissatisfaction that employee will feel.

Table 11 The Head encourages staff development programs

			FREQUENCY	PERCENT %
17.	<i>Staff development programs</i>	Strongly Disagree	-	-
		Disagree	8	9
		Not Sure	20	23
		Agree	35	40
		Strongly Agree	25	28
		Total	88	100

Statement 14: ‘The head encourages staff development programmes’. Majority of the respondents responded positively. Specifically, 35(40%) and 25(28%) of the respondents agreed and strongly agreed to the statement that the head encourages staff development programmes. However, 8(9%) of the respondents negated the statement while 20(23%) were neutral.

The findings on staff development show that a cumulative total of 60(68%) of respondents are in agreement that employee development practiced by the organization influences their degree of motivation. This is in line with Massersmith (2007) observation that a number of studies have found a positive relationship between employee autonomy and job satisfaction.

The degree to which employees feel they are being trained and developed has an influence on how much they feel satisfied with their job. It has been observed that this is very much in line with Abdullah & Djebavni (2011) argument that workers who see a possibility of training and development in their employment are more satisfied with their job as compared to employees who have no hope of being developed.

Table 12 *The Head is staff-centered in his/her approach*

			FREQUENCY	PERCENT %
18.	<i>Staff-centered approach</i>	Strongly Disagree	1	1
		Disagree	4	5
		Not Sure	16	18
		Agree	39	44
		Strongly Agree	28	32
		Total	88	100

Statement 15: *'The Head is staff-centered in his/her approach'*. Majority of the respondents 67(76%) answered in the affirmative to the statement while 5(6%) disagreed to the statement. Interestingly, 16(18%) of the respondents expressed a neutral position.

The findings of the research show that 76% of the respondents are in agreement that the head is self-centered which may negatively affect their level of motivation and job satisfaction. This is in line with Pocock's (2006) argument that the type of leadership is a very important factor when it comes to intrinsic motivation. He further noted that employees want to be engaged in qualitative work and that employees want their work to be meaningful to them.

The findings show that 85.9% of respondents are in complete agreement that the amount of responsibility they possess within their job has an influence on their degree of job satisfaction. This finding is very much in line with Herzberg's two-factor theory that suggests that intrinsic work factors such as responsibility held by employee may increase job satisfaction.

5.1 CONCLUSION

From the result obtained the study concluded that people use bank services to save their gain because they believe it is a secured place for keeping their money. The impact of employee motivation on productivity and organizational commitment in the Micro Finance sector is a topic of great importance for the success of Micro Finance Institutions (MFIs) in Zambia. Motivated employees tend to be more engaged, committed, and productive, which ultimately benefits the organization. Findings of the research above has shown that there is a positive correlation between employee motivation and productivity. When employees are motivated, they tend to put in more effort, work harder,

and complete tasks more efficiently. This results in increased productivity, which can lead to higher profits and growth at Bayport.

Research findings have also shown that there are several methods that can be used to effectively quantify employee motivational levels in Micro Finance Institutions in Zambia. Some of these methods are: surveys, interviews, focus groups, performance metrics and observations.

It is important to note that no single method is perfect and a combination of these methods can be used to get a more comprehensive understanding of employee motivation levels in Micro Finance Institutions.

In addition, the above results have exhibited that there are a variety of motivational strategies that can be used to inspire and engage employees by Microfinance Institutions. Some of the most common motivational strategies used by Micro finance Institutions found are as follows, Performance-based incentives: Training and development: Recognition and appreciation, Clear communication and Empowering employees. Bayport use a combination of motivational strategies to inspire and engage their employees. The specific strategies used may vary depending on the organization's culture, goals, and resources. However, it is important for other MFIs to continually assess and adapt their motivational strategies to ensure that they are effective and relevant to the needs of their employees.

Lastly research has revealed that there are several motivational factors that can affect employee performance in Micro Finance Institutions. To mention some of them there is: Compensation and Benefits: Career Development: Recognition and Rewards: Work Environment: Job Security; and Autonomy and Responsibility: Feedback and Communication. Bayport uses a combination of these factors to influence work culture and help employees feel motivated, engaged, and committed to their work.

5.2 RECOMMENDATIONS

Basing on the findings of the study and the opinion of the researcher, micro finance institutions should prioritize employee motivation by implementing the following strategies:

1. Offering competitive compensation and benefits packages to attract and retain high quality employees.
2. Create a positive work environment that fosters team work, open communication and a sense of belonging to boost employee morale
3. Provide opportunities for career development and advancement to give employees a sense of purpose and direction.
4. Provide employees with autonomy and responsibility to give them a sense of ownership of their work.
5. Offer regular feedback and recognition to employees to let them know that their hard work is valued.

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