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EFFECT OF MOTIVATION ON EMPLOYEES PERFORMANCE IN COMMERCIAL BANKS IN KENYA

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Abstract: *Employees are the most important asset of an organization. How they feel about the work they are doing and the results received from that work directly impact an organization's performance and, ultimately, its stability. An unstable organization ultimately underperforms. One of the challenges faced by commercial banks and other firms in the banking sectors is to maintain the employees. Reports have indicated that employee retrenchment in commercial banks in Kenya has been rampant for the last five years. Moreover, long working hours, stress and poor remunerations among banks employee has been a key determinant to high employee turnover in the banks. Motivation is one of the key factors to employees' performance. The general problem inherent in the organizational set up is low salaries, irregular promotional structure and lack of recognition of workers achievements. All these tend to dampen workers morale and consequently affect their performance. The aim of this research therefore, is to determine the effect of motivation factors on employee performance in commercial banks in Kenya. The specific objectives were to establish the relationship between resource allocation and employee recognition on employees' performance in commercial banks in Kenya. The study reviewed various theories and models related to motivation. For this case, Expectancy Theory, Maslow's Hierarchy of Needs theory, Two-Factor Theory of motivation were considered. Descriptive research design was used for this study. The study population comprised all the 41 commercial banks in Kenya with each section at the bank providing a respondent. The study used purely primary data which was collected by use of questionnaires. Quantitative data was analyzed using descriptive statistics such as mean and standard deviation with the use of Statistical Package for Social Sciences (SPSS) version 20.0. Descriptive statistics such as frequencies and percentages was used to describe the quantitative data. The study used Analysis of Variance (ANOVA) to test the level of significance of the variables on the dependent variable. In addition, the study conducted correlation and multiple regression analysis to test the relationship of the variables. The study findings indicated that resource allocation and employees recognition had a significant effect on employee performance. Finings revealed that there was strong positive correlation between the independent variables and the dependent variable. Based on the finding resource allocation was the most influential variable and employee recognitions had the least effect on employees performance. The study concluded that resource allocation and employees recognition significantly influence employees performance in an organization. The study therefore the study recommends that the management of commercial banks in Kenya should provide the necessary resources and equip employee with working tool to assure performance. The study further recommends for staff recognition and promotions as very essential to employees performance.*

Keywords: *Resource allocation, Employees recognitions, employees' performance*

1.1 Introduction

All organizations are concerned with what should be done to achieve sustained high levels of performance through people. Managers are looking for the best way to manage so as to accomplish an objective or mission with the least inputs of materials and human resources available (Forson, 2012). The success or failure of an organization largely depends on the efficiency of human capital. This has made the human resource management function key in achievement of organizational goals. The Human resource management function is responsible for the maintenance of human relationships and managing the physical wellbeing of employees to enhance their productivity and efficiency at work (Appleby, 1994). It is argued that a motivated employee is a productive employee. Motivation is the process through which people choose between forms of behaviour in order to achieve goals (Cole, 2002). It is the guiding principle and force that pushes individuals to focus on a particular path to achieve a set goal or desire. Motivation is a psychological concept concerned with the intrinsic forces operating within an individual, which impel him or her to act or not to act in a particular way. A motive is a personal and internal feeling. The process of motivation is dynamic and continuous as it deals with human beings who are ever changing modifying themselves from time to time. Due to their changing nature, people must be provided with the stimulus to work because the satisfaction of one need gives rise to another.

Robbins (2001) defines motivation as the forces that energizes, direct and sustains a person's effort. Motivation is an important determination of human behaviour. It is the one which moves one towards the achievement of the goals and objectives. Motivation is an art targeted to getting people work willingly, and an art of inducing one to behave in a particular manner to achieve a task. Motivation is the reason why employees want to work hard and work effectively for the business. It is the desire to achieve a goal. Some people are self -motivated. This means that they have driven to achieve goals on their own. They do not need any encouragement. However, others need to be motivated. They need a push, a pressure, or incentives. The employee motivation is very important because, if a business has a well-motivated workforce, it will perform better. Labour productivity will be higher and therefore, profits are likely to be high. The main benefits of well-motivated employees are lower absenteeism, higher production, more innovation, pleasant working environment, more co-operations, lower staff turnover (Jones, 2011).

Motivation strategy should aim to increase the effective contribution of members of the organization in achieving its objective. Motivation strategy will refer to the performance of management and reward systems and in particular to the type and scale of financial incentives which are to be provided. But it will also be concerned with other process which should yield favorable attitudes including job design participation, joint objective setting career development and any other processes relating to the individual need to achieve and maintain a sense of personal wealth and importance. Motivation is also affected by the quality of leadership in an organization therefore the selection, training and development of effective leaders should be part of the strategy (Armstrong, 1997).

Armstrong (2006) highlights two types of motivation, namely intrinsic and extrinsic. Intrinsic motivation is one where people use their internal drive to motivate to carry out tasks. Motivation is derived from the enjoyment one gets out of working. The drive may be acquired from having a sense of responsibility for what is expected of them, autonomy to carry out their duties and challenging work. Negative intrinsic motivation includes fear of getting fired for inefficiency or incompetence. Extrinsic motivation, on the other hand, includes things that companies do for their employees in order to motivate them to take the desired actions. People who are extrinsically motivated view their job as a way of fulfilling their needs. Extrinsic motivators include rewards that companies put in place to influence employees' actions such as pay and promotions. Negative extrinsic motivation includes withholding of pay.

A research done by Lardner (2015) on a UK based company called Gemserv which is a specialist market design, governance and assurance service provider within the utilities and environmental sectors showed that after the company reviewed its reward and benefits strategy, they were able to retain talented employees. Burgess and Ratto (2003) reviewed the incentive pay to improve public-sector efficiency and employee productivity and the evidence on its effects in UK. Most of the companies both Public and Private sector apply motivations strategies to enhance performance and service delivery across.

Commercial banks in Kenya have continued to compete for market share using various strategies, all aimed at enhancing service delivery and customer experience in order to expand market share. Kirimi (2016) pointed out that lenders have been forced to respond to the stiff competition in the banking sub-sector. Banks have been left with limited options other than addressing costs and optimization of use of limited resources to improve performance and maintain profitability. Among the mechanisms to cope with the existing changes in the banks is to ensure that employee work to the best of the bank and achieve targets.

1.2 Statement of the Problem

According to Karen and Peter (2013) People work for a variety of reasons. The main reason why most people work is because they need to earn money to buy food and the basic necessities for life. But some work is voluntary and does not yield any money. One of the challenges faced by commercial banks and other firms in the banking sectors is to maintain the employees. A report by PWC (2015) show that employee retrenchment in commercial banks in Kenya has been rampant for the last five years. Moreover, long working hours, stress and poor remunerations among banks employee has been a key determinant to high employee turnover in the banks (PWC, 2015). Individuals after being trained have a tendency to move to other organizations for better prospects. Lucrative salary, comfortable timings, better ambience, growth prospects are some of the factors which prompt an employee to look for a change. It is, therefore, a challenge for management of commercial banks to motivate their employees in order that quality services are provided, and subsequently to satisfy the needs of their customers. Motivation is one of the keys factors to employees' performance. The general problem inherent in the organizational set up is low salaries, irregular promotional structure and lack of recognition of workers achievements. All these tend to dampen workers morale and consequently affect their performance.

Researchers have studied employee motivation at length; the biggest misconception was that good wages were always the primary motivational factor among employees regardless of the industry by which they are employed (TsangWong.1997. This generalization or supposed knowledge has misdirected frontline supervisors of industrial workers for years (Kovach, 1987). Effective employee motivation has long been one of management most difficult and important duties. Success in this Endeavour is becoming more challenging in light of organizational trends to downsize and in relation to the demands associated with managing a diverse workforce (Kreitner and Kinicki 1992). Yasir (2014) conducted the study on relationship among employees' motivation, employee commitment, and employee engagement. Employee motivation is a complex process as individuals are complex, diverse and often difficult to predict. No one theory of motivation can explain human motivation particularly across diverse cultures. The aim of this research therefore, is to determine the effect of motivation factors on employees' performance in commercial banks in Kenya.

1.3 General Objective

The general objective of this study was to establish the effects of motivation on employees' performance in commercial banks in Kenya.

1.3.1 Specific Objectives

1. To establish the relationship between resource allocation and employees' performance in commercial banks in Kenya.
2. To identify the relationship between recognition and employees performance in commercial banks in Kenya.

1.4 Research Questions

1. What is the role of resource allocation on employees' performance in commercial banks in Kenya?
2. How does recognition affect employees' performance in commercial banks in Kenya?

2.0 LITERATURE REVIEW

2.1 Theoretical Review

The study reviewed various theories and models related to motivation. Expectancy Theory, Maslow's Hierarchy of Needs theory, Two-Factor Theory of motivation.

2.1.1 Expectancy Theory

The Expectancy Theory of Motivation was suggested by Vroom (1964). The theory provides an explanation as to why individuals choose one behavioral option over others. The basic idea behind the theory is that people will be motivated because they believe that their decision will lead to their desired outcome (Redmond, 2009). Expectancy theory proposes that work motivation is dependent upon the perceived association between performance and outcomes and individuals modify their behavior based on their calculation of anticipated outcomes (Biron & Bamberger, 2011). Expectancy theory has evolved in recent years as a basic paradigm for the study of human attitudes and behavior in work and organizational settings. Vroom's expectancy theory addresses motivation and management. The theory suggests that an individual's perceived view of an outcome will determine the level of motivation. It assumes that the choices being made are to maximize pleasure and minimize pain, as also seen in the Law of Effect, "one of the principles of reinforcement theory which states that people engage in behaviors that have pleasant outcomes and avoid behaviors that have unpleasant outcomes" (Redmond, 2009). Prior belief of the relationship between people's work and their goal as a simple correlation is incorrect. Individual factors including skills, knowledge, experience, personality, and abilities can all have an impact on an employee's performance.

2.1.2 Maslow's Hierarchy of Needs

The Hierarchy of Needs theory was coined by psychologist Abraham Maslow in 1943 as a Theory of Human Motivation". The crux of the theory is that individuals' most basic needs must be met before they become motivated to achieve higher level needs. However, as more attention began to be focused on the role of motivation at work, Maslow's need matching theory emerged in the early 1960's as an appealing model of human behaviour in organizations. And as a result of its popularization by Douglas McGregor (1960, 1967), the model became widely discussed and used not only by organizational psychologists but also by managers.

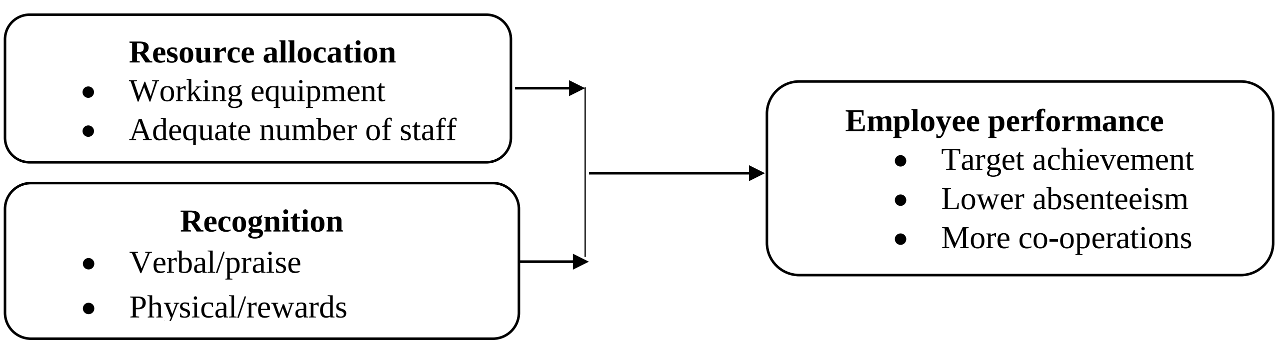
2.1.3 Hertzberg's Two-Factor Theory

The Two-Factor Theory of motivation was developed by psychologist Frederick Herzberg in the 1950's. Analyzing the responses of 200 accountants and engineers who were asked about their positive and negative feelings about their work, Herzberg found two factors that influence employee motivation and satisfaction: the first is Motivator factors: these are factors that lead to satisfaction and motivate employees to work harder. Examples might include enjoying your work, feeling recognized and career progression. The second is Hygiene factors – These factors can lead to dissatisfaction and a lack of motivation if they are absent. Examples include salary, company policies, benefits, relationships with managers and co-workers. However, while motivator and hygiene factors both influenced motivation, they appeared to work completely independently of each other.

The significance of this theory to the study is that for the happiest and most productive workforce, you need to work on improving both motivator and hygiene factors. The manager needs to, make sure that employees feel appreciated and supported. Give plenty of feedback and make sure your employees understand how they can grow and progress through the company. To prevent job dissatisfaction, make sure that your employees feel that they are treated right by offering them the best possible working conditions and fair pay. Make sure you pay attention to your team and form supportive relationships with them.

2.2 Conceptual Framework

The independent variables in this study include resource allocation and employee recognition where the dependent variable is employees performance.



Independent variables **Dependent Variable**

Figure 2.1 conceptual framework

3.0 RESEARCH METHODOLOGY

The study applied descriptive research design. The descriptive design is preferred because it ensured complete description of the situation (in depth study of customer retention strategies), making sure that there is minimum bias in the collection of data. The target population of this study was all the licensed commercial banks in Kenya. According to Central bank supervision report, there are 41 operating commercial banks in Kenya as at December 2017. The study picked the respondent from every department in the bank. The sampling frame for this study comprised of 41 commercial banks in Kenya. The researcher used stratified sampling to group all employee working in the banks into four strata. This are four main department in the banks which include; HR, customer care, corporate section and Finance section. Through random selection, one employee was picked from each section totaling to 164 respondents.

Primary data was collected using a semi-structured questionnaire with structured questions, un-structured questions and Likert rating scales relating to the field of inquiry with space provided for selection of choices and explanatory answers.

A pilot study was carried out on 2 commercial banks namely standard chartered bank and family bank in Nairobi County, Kenya to test the validity and reliability of the data collection instrument.

Primary data from the field was edited to eliminate errors that might be made by the respondents. Coding was done to translate question responses into specific categories so as to organize and reduce research data into manageable summaries. Quantitative data was analyzed using descriptive statistics such as mean and standard deviation with the use of Statistical Package for Social Sciences (SPSS) version 20.0. Descriptive statistics such as frequencies and percentages was used to describe the quantitative data. The analyzed data was presented in form of tables, and bar-graphs where applicable. The study used Analysis of Variance (ANOVA) to test the level of significance of the variables on the dependent variable at 95% confidence level. In addition, the study conducted a multiple regression analysis. The regression equation was: $\mathbf{Y = \beta 0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon}$

Whereby

$\mathbf{Y}$ = employee performance

$\mathbf{X_1}$= Resource allocation

$\mathbf{X_2}$= employee recognition

$\beta 1$, $\beta 2$, = Coefficients of Determination

$\boldsymbol{\varepsilon}$ = Error Term.

4.0 RESULTS AND DISCUSSION

4.1 Pilot test

Table 4.1 Reliability Test

Variable	Cronbach's Alpha
Resource allocation	0.73
Recognition	0.70
Employees performance	0.72

From Table 4.1 Presents the results from the pilot study where 10 % of the target population was involved. The respondents in the pilot study were excluded from the actual study. It can be observed that the reliability and internal consistency of the items constituting resource allocation, recognition and employees performance construct was established. The overall Cronbach's Alphas for these variables was 0.73, 0.70 and 0.72 respectively which were above the required cut off value of 0.7, therefore all the item in the questionnaire were reliable. The interpretation was that all the items in the research instrument were eligible for the inclusion in further analysis.

4.2 Response Rate

Table 4.2 Response rate

	Number	Percentage
Responded	117	71
Did Not respond	47	29
Total	164	100

Table 4.2 indicates that out of the 164 questionnaires administered, only 117 were returned. The overall response rate was thus found to be 71% which was very high. The 29 % of the respondents did not respond. The interpretation was that the high response rate was essential to obtain sufficient observations for further analysis.

4.3 Descriptive statistics

Table 4.3 Resource allocation

Statement	Mean	Standard deviation
Employee are provided with adequate working environment	4.15	1.021
Employee have the required tools to perform their work	4.17	1.052
We have adequate staff in the organization	4.14	1.040
Employee make their target when they are facilitated with equipment	4.12	1.021

The study sought to examine the respondent's level of agreement or disagreement on the various measures of organizational leadership. Table 4.3, presents the relevant results which show that on a scale of 1 to 5 (where 1= strongly disagree and strongly agree=5) the means were found to be; Employee are provided with adequate working environment 4.15, Employee have the required tools to perform their work 4.17, Employee make their target when they are facilitated with equipment 4.12. The interpretation was that adequate resource allocation enhance better performance in employees of the organization. This is so because all the respondents were almost to the same opinion on the various measures of resource allocation as indicated by the mean in table 4.4.

Table 4.4 Recognition

Statement	Mean	Standard deviation
Employee are involved in decision making	4.34	0.210
Verbal praise is communicated to employees	4.30	0.520
Employees are provided with forums to air their views	4.29	0.400
Employee grievances are given immediate attention from the management	4.31	0.210
Employee recognition has been a culture of the bank	4.33	0.310

The study sought to examine the respondent's level of agreement or disagreement on the various measures of employees' recognition in the bank. Table 4.4, presents the relevant results which show that on a scale of 1 to

5 (where 1= strongly disagree and strongly agree=5) that means; Employee are involved in decision making 4.34, Verbal praise is communicated to employees 4.30, Employees are provided with forums to air their views 4.29, Employee grievances are given immediate attention from the management 4.31, and Employee recognition has been a culture of the bank 4.33.

Table 4.5 Employees Performance

Statement	Mean	Standard deviation
We experience very low employee turnover	4.05	1.021
Employee achieve daily targets provided to them by the bank	4.09	1.052
Employee are well motivated by their target achievements	4.07	1.240
There is team working and cooperation among the employees	4.02	1.021

The study sought to examine the respondent's level of agreement or disagreement on the various measures of employees' performance. Table 4.5, presents the relevant results which show that on a scale of 1 to 5 (where 1= strongly disagree and strongly agree=5) that means; we experience very low employees turnover 4.05, Employee achieve daily targets provided to them by the bank 4.09, employees are well motivated by the their target achievement 4.07, There is team working and cooperation among the employees 4.02.

4.4 Multi-collinearity test

Table 4.6 Correlation Matrix

		Employees Performance	Resource allocation	Recognition
Employees Performance	Pearson Correlation	1		
	Sig. (2-tailed)			
	N	117		
Resource allocation	Pearson Correlation	0.771**	1	
	Sig. (2-tailed)	.000		
	N	117	117	
Recognition	Pearson Correlation	0.713**	0.540**	1
	Sig. (2-tailed)	.000	.000	
	N	117	117	117

**. Correlation is significant at the 0.01 level (2-tailed).

From table 4.6 it can be observed that the correlation between the independent variables and the dependent variable was high and positive at 0.771 and 0.713, for resource allocation and recognition respectively. The implication was that the high correlation between performance and it determinants was good for regression analysis. The interpretation was that the level of multi-collinearity between the independent variable was not very high which meant that no regression analysis can be carried out. Multi-collinearity is the problem that occurs when the explanatory variables are very highly correlated with each other. Burns and Burns (2008), asserted that multi-collinearity is the presence of very high correlations between the independent variables and should be avoided.

4.5 Regression Results

Table 4.7 Regression Result

Variable	Coefficients	Std. Error	t-statistic	p-value
(Constant)	1.432	0.330	4.340	0.00004
Resource allocation	0.244	0.042	5.810	0.00012
Recognition	0.309	0.034	9.008	0.00010

The fitted regression model is

$$Y = 1.432 + 0.244\, X_1 + 0.206\, X_2 + \varepsilon$$

Standard Error 0.330 0.042 0.034

t-Statistics 4.340 5.810 9.008

p-value 0.000 0.000 0.000

Where; Y = Employee performance, X1 = resource allocation, X2 = recognition, ε = Error Term,

4.5.1 Resource allocation

From table 4.7 the regression coefficient of resource allocation was found to be 0.244. This value shows that holding other variables in the model constant, an increase in resource allocation by one unit causes the employees performance to increase by 0.244 units. The value of the coefficient is also positive. The positive effect shows that there is a positive relationship between resource allocation and employees performance.

The coefficient was also statistically significant with a t-statistic value of 5.810. The t-statistic p-value was found to be 0.000. This therefore shows that increase or adoption of resource allocation leads to improved employees performance. Brooksbank *et al.*, (1992) using model studies of Chinese firms in Hongkong found a significant correlation between staff productivity and resource allocation and reputation of companies or brand. The interpretation was that resource allocation improves employee's performance significantly. Banks should consider the effect of availing resources to enhance efficiency and effectiveness in their offices.

4.5.2 Recognition

From table 4.7 the regression coefficient of recognition was found to be 0.309. This value shows that holding other variables in the model constant, an increase in recognition by one unit causes the employees performance to increase by 0.309 units. The value of the coefficient is also positive. The positive effect shows that there is a positive relationship between recognition and employees performance.

The coefficient was also statistically significant with a t-statistic value of 9.008. The t-statistic p-value was found to be 0.000. This therefore shows that increase or adoption of recognition strategies leads to improved employees productivity. Daniels et al., (2009) argue that, recognition have a direct relationship with how the employees perform duties.

4.6 Model

Table 4.8 Model summary

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.936	0.877	0.872	0.35734779

From table 4.8 the values of the adjusted R square were 0.872. This value clearly suggests that there is a strong relationship between, Resource allocation, staff recognition and employees performance. This indicates that Resource allocation and staff recognition causes a variation of 87.2 % on employees performance in commercial banks in Kenya. The conclusion is that the two variables explains 87.2 % of the variation on the variation on dependent variable hence there are other factors to be consider that influence employee performance and are not captured in the model.

4.7 Analysis of variance

Table 4.9 Analysis of variance

	Sum of Squares	df	Mean Square	F	Sig.
Regression	101.698	2	25.424	199.099	0.000
Residual	14.302	112	.128		
Total	116.000	116			

The results in Table 4.9 indicates that the overall models was a good fit since the value of F-statistic was found to be 199.099 and their p-values were found to be 0.000 which is less than the critical value of 0.05. This suggests that all the variables; Resource allocation and staff recognition were relevant in explaining the employees' performance.

5.0 SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary Of Findings

The purpose of this study was to assess the effects of motivation on employees' performance in commercial banks in Kenya. The study was guided by two research objectives one was establish the relationship between resource allocation and employees' performance in commercial banks in Kenya and the second to identify relationship between recognition and employees performance in commercial banks in Kenya. The study descriptive statistics were used to present the demographic characteristics of the respondents and the study variables response that were presented using tables. The mean and standard deviation were statistics were used to present the properties of dependent and independent variables. The study found that the majority of the respondents agreed with the statements implying that the variables had effect on employees' performance.

The correlation analysis was used to assess the level of relationship between the study variables as well as testing presence of multicolinearity problem before regression analysis. The correlation analysis revealed that, the level of correlation between independent variables was low. This indicated the absence of multicolinearity problem in the data. However there was a strong positive relationship between the independent variables and the dependent variable. The regression analysis showed that the independent variables had a significant effect on employees' performance.

5.2 Conclusion

The study noted that the variables considered, that is; Resource allocation, and staff had a significant effect on employees' performance. Therefore the commercial banks in Kenya should take into account these motivation strategies when formulating the overall strategies of their companies. The study conclude that distinctive product features (quality) is a key source of competitiveness in the market, well taken care of employee defines the quality of services offered by an entity. Motivated employees tend to work hard to meet targets of the organization as well as satisfying customer's needs. Based on the finding the study concluded that Resource allocation and staff recognition are key for banks to invest on motivating employee

5.3 Recommendations

There should also be an establishment of good employees' motivation strategies that ensure that the banks can do better in the industry. Commercial banks should make sure that their staff well paid and recognized as this will enhance staff retention in the banks hence reduce cost of hiring. The banks should also have facilitate employees will the required tools of work. Resource allocation and availability enables target achievement. The other key pillar of employees' performance is considered to be the tools for working. This provides conducive environment not only to the staff but also the services rendered to customers. Well-equipped banks are assumed to have effectiveness and efficiency of operations. This study therefore recommends commercial banks to consider providing resources to staff for better performance. The study further recommends for staff promotion and staff recognition as a booster to performance. Staff motivation will help to reduce employee stress, monotonous.

From the regression model it was noted that the variables included were only able to explained 87.2 % of the variation in employees' performance. This implies that there are other factors that influence employee performance in are organization covered by 12.8%. This study therefore recommends the improvement of this model by including more variables that are relevant in explaining the variation of employees' performance. This study also recommends further research to include studies in other organizations apart from commercial banks in Kenya.

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