



## RESEARCH ARTICLE

## Internal Dynamics and Employee Performance: An Empirical Evidence from Nigeria Commercial Banks across North Central Zone

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ARTICLE INFO	ABSTRACT
Received: Jun 11, 2024	This study examines the impact of internal dynamics (motivational strategies) on employee performance. Collected data were analysed by structural equation modelling. This study reveals that salary had positive and significant associations with employee performance except for job security. Hence, this study recommends that the management should focus on these motivational factors by creating a positive job security, competitive salary, attract and retain talented employees, and foster higher levels of job satisfaction, and ultimately contributing to improved organizational performance and success. The originality of this study lies in its analysis of motivational strategies and employee performance in Nigerian Deposit money banks. Furthermore, the study highlights the relevance of motivating employee related issues to ensure improved performance and effective use of strategies.
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### INTRODUCTION

The dynamics of the business environment in the twenty-first century, where demand patterns are rapidly changing, competition is increasing, and customers are demanding more in less time, necessitates organizations to implement strategies centered on their internal and external customers (Elacio, Lacatan, Vinluan & Balazon, 2020). In this regard, policies on improving the performance of employees have become one of the concerns of various organization management (Ismael, Hussein, Ibrahim & Akoye, 2022). This is largely supported by various reports and literature that have suggested a significant loss of revenue by organization due to low employee performance. (Lorincova, Starchon, Weberova, Hitka & Lipoldova, 2019) argued that poor employee performance in Europe and the United State of America cost EU and US businesses as much as \$136 billion yearly with an upward trend forecasted unless significant changes are made. The emphatic role of employee performance is induced in the value of performance management service incurred by organizations; such services costs ranged from around \$40 billion to \$60 billion yearly from 2011 to 2017.

The issue is more prevalent and worrisome as the gap between the performance levels of employees in emerging and developing economies to that of employees in developed countries is at variance (Cooper, Wang, Bartram & Cooke, 2019). Authors like Alase & Akinbo, (2021) argued that in developed economies, employees tend to be more productive than their counterparts in developing countries partly owing to the motivational strategies available in such an economy in addition to the prevailing environmental factors (Smith et al. 2020). However, the need to boost employee

performance is a strategic concern for all organizations irrespective of their nature. It is noted that the corporate quest towards gaining and sustaining market share is contingent on the performance of employees which can be improved through effective management of rewards in the organization (Hemakumara, 2020). This trend influences the various motivational strategies adopted by different organizations, especially as traditional knowledge links motivation to employee performance (Smith et al. 2020).

It is argued in literature that the most valuable assets in an organization are the employees, interestingly because of human nature, employees are also the most difficult resource to handle (Noko & Nwuzor, 2021). This is so because humans have their own individual aspirations and desires that must be achieved and there are set of peculiar behaviour that should be managed if such employees are to play a contributory role in achieving the organisational goals and objectives. When employees are managed without consideration for what motivates them, such actions produce low employee morale and motivation and their low and dismal performance acts to limit the organisational growth and threaten the viability of business (Sajjad, Eweje, & Tappin, 2019; Noko and Nwuzor, 2021).

In Nigeria today, poor managerial skills, a depressed economy, and a high unemployment rate have forced the majority of workers to endure appalling working conditions, which are of course the primary cause of low employee performance. The management of most organization tends to believe that workers are satisfied with their job but unfortunately, they are not. The disadvantage of these to the employers that workers may not put in their best and the result may be low employee performance (Alase & Akinbo, 2021). Also, the pay given to a worker is not commensurable to the type of work done. This is the reason why sometimes efficient and experience worker leave an organization for another organization that pay more or stay in the organization and perform below expectation. Motivated employees are more productive, happier, and stay with the organization longer. By understanding employee needs, managers can understand what rewards to use to motivate them (Alase & Akinbo, (2021).

Motivated workers are more focused on quality, they seek out better ways to do tasks, and they are more productive. Therefore, motivation has become a key part of human resource management. Motivational strategies can be divided into intrinsic and extrinsic motivation. Intrinsic motivation involves inward or internal drives that an employee possesses (Shuck, Peyton & Zigarmi, 2018). Intrinsic motivation includes the characteristics that motivate individuals to act on an activity for the pure joy that accompanies such activity without any external factors or motives (Schulte-Holthaus., 2019). Contrarily extrinsic motivation involves motivational strategies that are external to the employee. Extrinsic motivation involves some external goal that the employee aims to achieve (Siddiqui & Rida, 2019). In this regard, the ability of an organization to combine the strategies of motivation such as job securities, salary and working environment are keys towards maximizing performance of employees (Alhmod & Rjoub, 2019). Motivating employees is a challenge and keeping employees motivated an even greater challenge (Chanana & Sangeeta, 2020). It is no longer enough to increase salaries and expect increased performance; it is more complex than that (Aiyebilehin et al., 2020). It is with this in mind that leaders and managers must strive to ensure that their workforce is motivated and therefore productive.

The impact of salary on employee performance can be mediated by the prevailing organisational culture around compensation and reward systems (Lestari et al., 2021). In cultures that value fairness, transparency, and meritocracy, competitive salaries are perceived as a reflection of employee worth and contribution (Dandar & Lautenberger, 2021). Employees in such environments are motivated to perform at their best to justify their compensation. Conversely, in organizations where compensation practices are perceived as arbitrary or biased, the motivational impact of salary may be dampened, leading to decreased performance and morale (Asaari et al., 2020).

Workers need security of all types; physical, psychological and economic are important for effective and efficient performance (Chanana & Sangeeta, 2020). This is because security can serve as an incentive to some individual to remain with the organization and to put in maximum effort in performance (Alhmoud & Rjoub, 2019).

Majority of empirical research on motivational strategies is focused on the performance issues, in which most studies show that well directed human resource practices do increase firm's performance (Kaur & Kaur, 2021). But the effect of these motivational strategies on workers' performance is rarely asked or examined in the human resource practices. Yet, the impact of motivation at the work place has become an increasingly critical issue (Jankelová, Joniaková, Romanová & Remeňová, 2020). Despite the discrepancies on the outcome on the effect of motivational strategies on employee performance, it has become difficult to generalize the effect based on the conceptualization, geographical scope, methodological and theoretical differences, hence, the need to conduct in-depth research on the topic.

Furthermore, there has been no consistency in the findings of past researchers with some studies (Hanaysha & Majid, 2018; Lumbantoruan, 2019; Hassan et al., 2020; Putra & Mujiati, 2022) showing that only salary is an effective motivational strategy (Brar et al., 2019), while other studies (Jawabri et al., 2022; Okechukwu, 2021; Oluwafemi & Okon, 2018; Asaari et al., 2019; Ewool et al., 2021; Shekhar, 2022) have shown other factors such as job satisfaction, service delivery and working environment as major motivational factors that influence employee's performance (Badrianto & Ekhsan, 2020; Nnubia, 2020). As a result, it is important to understand how different incentive tactics affect employee performance and whether these impacts are large enough to affect employees' performance. These issues were addressed during the investigation with the help of this study.

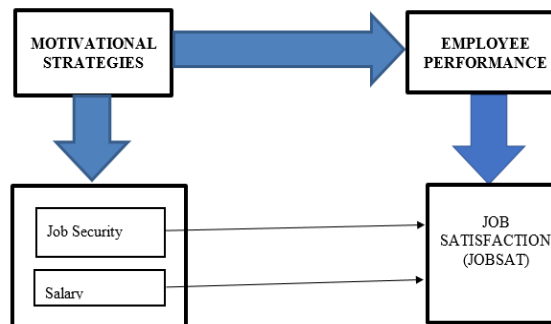
Moreover, despite the existing body of research exploring the impact of motivational strategies, including job security and salary on employee performance (Akinsola et al., 2023), there remains a significant gap in understanding the mediating role of organisational culture in these relationships. The findings of this study provide significant benefits to commercial banks, customers, employees, researchers and academia, regulatory authorities, other policy makers, investors and board members. This study enables commercial banks to improve the current human resource policies relating to staff incentive schemes and employee performance that could help increase its performance and contribute its quota in economic development. This study also helps enlighten the management of the different banks on the various effects of employee benefit plan and packages on the performance of the banks. This study adds to the existing body of knowledge on staff incentive schemes and the performance of employee in financial institutions. Employees financial institutions are involved in day-to-day operating activities that requires drawing inference from this study through appreciating motivational strategies of their organization and how it affects employee performance. In figuring out the effect motivational strategies on employee's performance in commercial banks, it can help customers to be better served in the various aspect of financial services and thus build customer confidence in the product and services of commercial banks.

This study provides academicians with literature on different angles of motivational strategies in relation to employee performance. It also contributes to the body of literature in the field of employee motivation. Regulatory authorities in the banking sector, especially the central banks, Deposit insurance corporations etc. It provides insight into creating enabling policy and regulatory framework that creates open and level playing field that foster competition and job security in banking industry. The findings are a source of information that enhance investment decision making the potential and current investors. Digital financial services have shown to affect banks operational efficiency, customer loyalty, spread and reach, competitiveness and responsiveness. This study is

equally significant for bank executives in making strategic decisions that drive the banks disposition to creating job security for staffs and reduce employee turnover.

## LITERATURE REVIEW

This study is on the effect of motivational strategies on employee performance in the North Central Nigerian Commercial Banks. The main concept, which is employee performance proxy by job satisfaction as well as the exogenous variable – motivational strategies proxy by salary and job security. The diagram of conceptual framework shows the unique relationship between the independent variables and the dependent variable as shown in figure 1



**Figure 1: Author's conceptualization (2024)**

Motivation is a theoretical construct used to explain behavior and needs. It gives the reasons for employees' actions and desires. Motivation refers to the reasons underlying behavior (Morris, Grehi, Rutter, Mehta and Westwater (2022). Motivation is one of the factors that contribute to employee and organisational performance. It is important for organisations to understand why promoting and encouraging employee motivation is very important. Researchers believe that motivation is a necessary ingredient for employee satisfaction as well as organisational performance (Marietta, 2022). In this regard, employee satisfaction is unlikely to take place in absence of sufficient motivation to perform. Van den Broeck, Howard and Gagne (2021) defined motivation as –what causes employees to behave in certain way. That is, motivation is goal directed. Ryan and Deci (2020) defined motivation as being the set of psychological processes that cause the initiation, direction, intensity, and persistence of behavior. Motivation is what gets one going, keeps one going, and determines where one is to go. Morris et al (2022) outlined motivation is not: directly observable, the same as satisfaction, always conscious, and directly controllable. Motivation is an internal state that causes employees to behave in a particular way to accomplish particular goals and purposes (Marietta, 2022). Motivation is often divided into two: intrinsic and motivation.

### Job Security

Job security is a wide phrase that refers to risks to any desired work characteristics, such as advancement chances and pay. Job insecurity is a subjective experience, according to Mussagulova et al (2019) argue that the fear of losing one's job, especially during periods of organisational upheaval, can be a source of concern for employees. Employees in various positions and occupations inside a company may be concerned about losing their employment to differing degrees (Wong, 2018). Job security is defined as the perceived stability and continuance of one's job as one knows it. Job (in) security is generally used to understand the expectations of continuity in the present job. In other words, job security is defined as security in the business continuity of an employee depending on the general economic conditions of the country (Pehlivan & Durgut, 2019). It is worth noting that there exist differences between the construct of job security and job insecurity which also appears in research frequently (Qin et al., 2021). Although they look similar, the latter mainly underlines employees' negative experiences due to the potential feeling of losing a job, including frustration,

panic, etc (Hur, 2022). While, the former is concerned with the degree of satisfaction resulted from the stability and continuity of the job (Mussagulova et al., 2019). Perceptions of job security contributed unique and significant variance to the prediction of employee health, suggesting that job security is central to the physical and psychological well-being of employees. Job security is very important because it can influence work outcomes such as job satisfaction (Bakr et al., 2019), job performance, (Tetteh et al., 2019), and commitment (Toosi et al., 2020).

Organisations are concerned with their ability to provide secure jobs in order to retain employees and attract future candidates (Hur, 2022). The importance of job security stems from the fact that it is critical for influencing work-related outcomes. For instance, job security is an important determinant of employee.

Employability has been suggested as an alternative to job security in response to more flexible work arrangements, arguing that the important question for employees is no longer the security of their current job, but their employment security in the labour market (Bernstrøm et al., 2018). Furthermore, temporary employees are more sensitive to the variation in job security situation, which is conducive for establishing organisational identification. Specifically, as a result of employment status difference, permanent employees in state-owned enterprises may almost never lose their job (Wong, 2018). While, temporary employees need to face problems of low job stability and continuity, which makes them more sensitive to information related to job security (Shabannia & Hassan, 2019). Thus, permanent employees would not react violently when they feel an increase in job security since they are accustomed to the steady state of a job (Aman-Ullah et al., 2020). For temporary employees with low job security, the stability provided by the organization is a great support, which improve their identification to the organization to a large extent (Shabannia & Hassan, 2019).

## **Salary**

The modern-day employee is no longer simply motivated by their salary and for this reason; organizations regularly attempt to incentivize workers with non-financial methods. In the traditional theory of human resource management, salary is usually defined as two concepts: narrow sense and broad sense (Wang, 2019). In a narrow sense, salary refers to direct income mainly for wages and salaries, such as basic wages (including post wages), performance wages (various bonuses), other wages (stock options, profit sharing, dividends, etc.), and various management allowances (Xia-zi et al., 2018).

In a broad sense, salary includes not only salary income directly obtained, but also indirect income such as welfare. Salary can be defined as a monetary payment that is done by the employer to his employee for the work done or services rendered during a particular period of time (Werner, 2015). Accordings to Li (2017), salary refers to the sum of all forms of labor remuneration that employees receive from organizations where they work. Asaari et al., 2020) also opined that the salary of an organization is a major determinant in defining whether employees are satisfied on their job amongst or not

Salary or also known as pay structure is defined pay relationship inside an organization that shows the different levels of pay for jobs, or groups of jobs. The pay differences illustrate about the relative internal value of jobs, and external competitive value of jobs in the market. A salary is a hierarchy of jobs. It involves the system of a pay policy. A well-defined salary involves encouraging employees by rewards or bonuses (Mehreen et al., 2019). Tadia and Singh (2020) further assert that it is well established that good salary, good promotion opportunities and good training is important for employee satisfaction, but organisational culture also plays an important role as was found out in this study.

A fundamental goal of salary administration is to compensate employees in such a way that the salary of a firm would exhibit both external and internal consistency. Salary is a key factor affecting relationships at work (Mahat & Mathema, 2018). The level and distribution of salary can have a considerable effect on the efficiency of any organization, and on the morale and performance of the workforce. It is therefore vital that organization's salary is appropriate for them, that provide value for money, and that rewards workers fairly for the work they perform.

The issue with the low salary in place in the manufacturing industry has to do with the fact that it is not competitive (Moses, 2013). According to Lestari et al (2021) when compared with other sectors in the economy, the salary of the manufacturing industry pales in comparison. Ommawumi (2015) suggested that this has led to a poor attitude by employees in the manufacturing resulting in poor performance.

Adjustment and optimization of salary is a key means to retain excellent talents and give full play to their effectiveness (Xia-zi et al., 2018). Generally speaking, the common salary system of enterprises includes post salary system, skill salary system, performance salary system and structure salary system, etc., and their advantages and disadvantages are relatively obvious (Yu, 2020). Due to the personality differences between people, and in different stages of development, the demand structure is very different, and the choice of appropriate compensation incentive mechanism is crucial (Tadia & Singh, 2020). In this regard, enterprises usually choose flexible compensation system, which is related to employees' job position, job performance, job skills, education level and contribution, and focus on structural salary system, so as to stimulate employees' work activity (Wang, 2019). In this process, the compensation structure should include external compensation, internal compensation and welfare compensation. In this sense, Wu et al (2022) argued that a reliable and high-valued salary, takes into account diversification of education, salary, years of employment, and skill subsidies, and encourage in-service employees to improve their professional skills, improve their overall quality, and reduce employee turnover.

### **Employee Performance and Job Satisfaction**

Performance is defined as the efficient and effective use of resources to achieve a set goal (Luu, 2019). It can be expressed as the ratio of output to inputs used in the production process. Employee performance is an assessment of the efficiency of a worker or group of workers. Typically, the performance of a given worker could be assessed relative to an average for employees doing similar work (Ismael et al., 2022). Performance is about the effective and efficient use of all resources (Pratama, 2020). Employee performance is defined as an establishment of competence of a person or a group of people. It is also expressed as the determining factor of business' proceeds and development (Sachin, 2021). Employee performance is also a measure of employee efficiency covering the inputs and outputs (Hanaysha & Majid, 2018). Furthermore, employee performance is described as the capacity of an employee to deliver high standard services while economizing the resources. It is also an element that directly dictates the corporation's gains (Sachin, 2021). Moreover, to measure employee performance economically, it is equivalent to the amount of production per unit and a record of net sales as a percentage of total employees (Putra & Mujiati, 2022).

Hanaysha and Majid (2018) pointed out that the objectives of performance measurement is performance improvement, which involves a combination of effective and efficient utilization of limited resources. Putra and Mujiati (2022) expressed that employee performance is primarily built on the quantity of time that the worker is mentally and physically present on the job or efficiently working. Performance in the workplace would often translate into good customer service and interaction (Pratama, 2020). This total client experience is the key to satisfying customers and clients, and almost all highly productive companies use this to gain customer loyalty (James & Mutasa, 2022). When a customer is loyal to your business, they share their experience with others, which is a

marketing advantage coming out of high levels of performance (Ismael et al., 2022). The employees themselves are an investment, and like any investment, they should yield a healthy or worthwhile return to the company (Lumbantoruan, 2019). Therefore, when employees are highly productive the company achieves its goals of investing in them in the first place. Performance also helps to motivate the workplace culture and boost morale, producing an even better company environment.

Job satisfaction has received considerable amount of attention from organisational behaviour researchers and human resource management in recent years. Part of the interest in job satisfaction is due to the correlation that exists between satisfaction and employee behavior. Thus, Pujol-Cols and Dabos (2018) asserts that job satisfaction is a very important aspect of human resource management because it impacts on the relationships among different work experiences, values and rewards that involve their employees. This suggests that, the more satisfied employees are, the less likely for them to leave their employers, have lower rates of absenteeism and have higher performance (Utami & Harini, 2019). This is important because managers now seek for practices which make people more satisfied and consequently more productive (Okwelle & Okubo, 2022). Therefore, Marietta (2022) asserts that keeping employees satisfied with rewards should be the priority of every manager. Job satisfaction can be seen in this context as a revelation of employees' preferences over jobs and other job facets.

In spite of the extensive studies on job satisfaction in scientific research, as well as in everyday life, there is still no general agreement concerning what job satisfaction is. Job satisfaction has been defined differently by different authors depending on the context used. Jusriadi et al (2019) refers to job satisfaction as an individual's general attitude towards his job. Someone with a high level of job satisfaction shows a positive attitude towards work. Job satisfaction turns out to be a very popular topic among psychologists, industry and management. Job satisfaction is an emotional attitude that is fun and loves work. Lias et al (2018) further defines job satisfaction as it relates to the extent to which people enjoy being at their jobs, doing their work as well as being rewarded for their efforts. Awodiji et al (2022) support this view by defining job satisfaction as the extent to which employees like (satisfaction) or dislike (dissatisfaction) their work.

Researches like (Dabos, 2018; Utami & Harini, 2019; Okwelle & Okubo, 2022) have shown that job satisfaction is central to the work lives of employees because it enables them to be more effective and efficient in discharging their responsibilities in achieving organisational goals. Employees' job satisfaction can be predicted by employees' evaluation of the work climate and organisational support (Haryono et al., 2019). When an employee is satisfied at work, he or she is likely to be more focused in accomplishing organisational goals (Jusriadi et al., 2019). Nevertheless, Ahmed et al (2021) argues that what gives satisfaction differs from one employee to another; while some employees may receive a high degree of satisfaction in their jobs than from the work itself, some might receive the greatest level of satisfaction from relationships with co-workers, pay package, promotion and fringe benefits.

## **EMPIRICAL REVIEW**

Okwelle and Okubo (2022) investigated how motivational strategies affect the job satisfaction of teachers in Rivers State technical colleges, Nigeria. Using questionnaires and regression model for data analysis, data were gathered from 102 technical teachers and 8 principals. The findings of the study show that positive reinforcement and enabling working environment, influence teachers' job satisfaction to a high extent in technical colleges in Rivers State. However, the study used regression as a tool for analysis and context was technical colleges making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling.

Marietta (2022) examined how principals' motivational strategies affect teachers' job satisfaction in Migwani Sub-County public secondary schools, Kitui County. Utilizing a mixed method approach, with a sample size of 109 respondents, data were collected using questionnaires and an interviewing guide. Content and thematic analysis were employed in analysing data from qualitative interviews and findings were presented in tables and narrative forms. The findings of the study revealed that the principals' motivational strategies have a positive and significant effect on teachers' job satisfaction. However, the study used content and thematic analysis and context was public secondary schools making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of six dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling.

Norbu and Wetprasisit (2021) assessed job motivational factors and their effects on job satisfaction for hotel employees of Thimphu, Bhutan. Questionnaire was used as method of data collection and regression was adopted as means of data analysis. The result showed that motivational factors have significant and positive effects on job satisfaction. However, the study used regression as a tool for analysis and context was hotel making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of six dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling.

De-Juana-Espinosa and Rakowska (2018) explored how motivational practices affected job satisfaction of public universities in Poland and Spain. A multi-group analysis was carried out using SmartPLS3 among non-teaching employees of public universities in Poland and Spain. The results show a positive relationship between motivational factors and job satisfaction. However, the study used public universities as its context making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of six dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks.

Jankelová et al (2020) assessed the effect of motivational factors on job satisfaction of employees of agricultural companies in Slovakia. The sample consisted of 757 respondents from which data was collected through a questionnaire. The mediation model and regression results revealed that business performance affects positively job satisfaction through motivational factors. However, the study used regression as a tool for analysis and context was agricultural companies making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of six dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling.

Butt (2018) examined how motivational factors and hygiene factors affect the job satisfaction of administrative staff of the telecom sector of Pakistan. The study collected data from 150 employees using a questionnaire. The linear regression analysis results revealed that of telecom motivation factor intrinsic positive significant impact on job satisfaction, compensation and benefits has an impact on job satisfaction. The career development is also associated with the job satisfaction of administrative staff; responsibility of work is positively associated with the job satisfaction of telecom. However, the study used linear regression as a tool for analysis and context was telecom sector making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of six dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling.



Awodiji et al (2022) investigated how motivational techniques affects teachers job satisfaction in private secondary schools in Nigeria. The non-experimental survey design was adopted. Two hundred and fifty participants were randomly selected from a population of 700. The researcher-designed questionnaires called motivational techniques, and teachers' job satisfaction scales were used for data collection. Results regression showed that income, promotion, and working conditions has positive effect on private teachers' job satisfaction. However, the study used regression as a tool for analysis and context was private secondary schools making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of six dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling.

Wen et al (2018) examined how motivational factors and hygiene factors affect the job satisfaction of administrative staff 150 administrative staff working in the telecom sector of Pakistan. Convenience sampling technique was used to collect data and this data was analysed using structural equation model. The results revealed that the motivational and hygiene factors have a positive and significant effect on job satisfaction of administrative staff. However, the context of the study was telecom sector making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks as well as the mediating role of organisational culture.

Jamil et al (2020) assessed the effect of motivational needs on job satisfaction through regression analysis. A sample of respondents who were working and doing part-time study was taken from public and private universities in Malaysia using convenience sampling. Correlation analysis was used to quantify the associations between motivational needs and job satisfaction. Multiple linear regression was used to identify significant variables in the model. The results indicated that there was a significant positive linear relationship between motivational needs towards job satisfaction. Furthermore, safety and security, self-esteem and self-actualization made statistically significant contribution to the job satisfaction in the model. However, the study used regression as a tool for analysis and context was public and private universities making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of six dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling.

Ahmed et al (2021) examined how motivational factors effects job satisfaction of professional library staff in academic libraries in Gombe State, Nigeria. Questionnaire method was used to collect data from a sample of 63 professional library staff. The data collected was analysed using mean and standard deviation. The study found that training of professional library staff and monetary factors were the major motivating factors in academic libraries in Gombe State, Nigeria to perform their jobs while communicating with co-workers inside the organization is the least factor that motivate the performance of professional library staff. The study also showed that professional librarians in academic libraries in Gombe State, Nigeria are satisfied with the identified motivational factors. However, the study used mean and standard deviation as a tool for analysis and context was academic libraries making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling as well as the mediating role of organisational culture.

Umrani et al (2019) investigated how job security and organisational support affects job performance through the mediating role of job satisfaction of hospital physician in private hospitals of Pakistan. The sample comprised of 361 hospital physicians who were approached using the self-administered technique. The data were analyzed using partial least squares-structural equation model. The results indicated that job security and organisational support positively affected job performance of hospital physicians. Moreover, job satisfaction mediated the link between job security and job performance as well as between organisational support and job performance. However, the study was conducted within the context of hospital making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks, as well as the mediating role of organisational culture.

Bakr et al (2019) examined how work conditions and job security affects job satisfaction in a medical college in Saudi Arabia. A cross-sectional survey, using a structured questionnaire was used to collect data from a sample of 86 randomly selected to participate in the study. The multiple regression analysis was performed revealed that work conditions and perceived job security were found to be significantly and positively associated with overall academic job satisfaction. However, the study used regression as a tool for analysis and context was medical college making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling as well as the mediating role of organisational culture.

Dhuryana and Hussain (2018) investigated how job security and workload affect teacher's job satisfaction among higher education institution in Southern Punjab. 266 questionnaires were used for the analysis. This study used partial least squares-structural equation model. The finding revealed that there is a significant positive relationship between teachers' job security, workload and teachers' job satisfaction. However, the study was conducted within the context of higher education institution making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling as well as the mediating role of organisational culture.

Tian et al (2018) examined how job security affects job satisfaction between skilled migrants and Australian born workers in Australia. Data from the 344 respondents were used for data analysis. The hierarchical regression analysis results revealed that the relationship between job security and job satisfaction was positive and significant. However, the study used hierarchical regression as a tool for analysis and context was skilled migrants and Australian born workers making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling as well as the mediating role of organisational culture.

Ayodele et al (2022) examined how job security strategy affects job satisfaction of non-teaching staff in public universities in Lagos state. The study used a mixed-method, and the population consisted of 4,800 non-teaching staff. The result revealed that job security has a positive and significant effect on job satisfaction of non-teaching staff. However, the study used regression as a tool for analysis and context was public universities making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and

development) on employee performance in Nigerian commercial banks using structural equation modelling as well as the mediating role of organisational culture.

Gouda (2020) conducted a study on the effects of sense of security on job satisfaction of young employees during COVID-19 pandemic among academic staff and faculty in Egyptian universities. 384 questionnaires were collected and analysed for this study. Multiple regression analysis showed that sense of security has a positive and significant impact on job satisfaction of young employees. However, the study used regression as a tool for analysis and context was academic staff and faculty making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling as well as the mediating role of organisational culture.

Elsahoryi et al (2022) examined the effect of salary on job satisfaction of the dietitians in Jordan. A convenience sample of 600 dieticians performed a self-reported online survey. The weighted least-squares regression result revealed that participants with higher monthly salaries were more likely to have higher job satisfaction than those with lower monthly salaries. However, the study used regression as a tool for analysis and context was dieticians making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling as well as the mediating role of organisational culture.

Lestari et al (2021) examined how remuneration affects salary satisfaction of SME Employees in Indonesia. Questionnaires were used for collection of data from a case study involving SME level employees in the field of food and beverage industry. The result of the Mann-Whitney and Friedman tests showed that remuneration has significant and positive effect on salary satisfaction of SME Employees in Indonesia. However, the study used regression as a tool for analysis and context was SMEs making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling as well as the mediating role of organisational culture.

Ricardo (2022) conducted a study on the effects of salary, career development and rewards on job satisfaction. The sample size in this study were 70 employees at Premier Basko Hotel by Lariz Padang. Data analysis for this study used a pattern of editing, tabulating, analysing, interpreting, and concluding. The result showed that salary and career development have a positive and significant effect on job satisfaction. However, the study used regression as a tool for analysis and context was Hotel making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling as well as the mediating role of organisational culture.

Khaliq (2021) examined how salary and promotion affects teachers' job satisfaction in public secondary schools of Punjab, Pakistan. Through simple random sampling technique, 300 teachers were selected to answer items in a questionnaire. Simple linear regression and stepwise regression were used as statistical techniques for data analysis purpose. The results revealed that salary, promotion, and relationships with colleagues have significant and positive effect on teachers' job satisfaction. However, the study used regression as a tool for analysis and context was secondary schools making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this

study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling as well as the mediating role of organisational culture.

Jusriadi et al (2019) examined the impact of the competence, work discipline and salary on nurses' job satisfaction in Makassar, Indonesia. The research approach used quantitative methods through questionnaires gotten from 31 nurses. The regression analysis result revealed that work discipline had a positive and significant impact on the nurses' ability. However, the salary was not a significant influence on nurses' satisfaction. However, the study used regression as a tool for analysis and context was Indonesia making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling as well as the mediating role of organisational culture.

Al Said et al (2022) investigated how autonomy and salary affect job satisfaction of teachers in international schools in Kuwait. Primary data was collected from 370 teachers through questionnaire using stratified sampling technique. The result of simple regression analysis & ANOVA analysis showed that autonomy, salary had significant positive effects on job satisfaction. However, the study used regression as a tool for analysis and context was international schools making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling as well as the mediating role of organisational culture.

Amelia (2021) examined the impact of salary and cooperatives on employee satisfaction at Sinar Utama Mie Ayam and Kopi Medan in Indonesia. Data were obtained from 35 respondents through questionnaire. The results of the multiple linear regression revealed that work has a positive but not significant enough effect on job satisfaction while salary has a positive and partially significant effect on job satisfaction. However, the study used regression as a tool for analysis and context was hostels it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focuss on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling as well as the mediating role of organisational culture.

Iqbal et al (2018) examined the impact of the salary package and promotion opportunities on job satisfaction of employees of the retail sector in Pakistan. Data was collected from 30 respondents using a structured questionnaire. Results of regression analysis indicate that there is a significant and positive impact of pay and promotion on job satisfaction. However, the study used regression as a tool for analysis and context was retail sector making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling as well as the mediating role of organisational culture.

Hanaysha and Majid (2018) investigates the impact of employee motivation on performance and organisational commitment in the higher education sector. The data is collected using an online survey from 242 employees from public universities in northern Malaysia. The result of structural equation modelling show that employee motivation has a significant positive effect on employee performance. Notwithstanding, the study was conducted within the context of higher education sector making it unlikely to generalize the finding to Nigerian commercial banks. Moreover, the study

considered employee motivation as a unidimensional construct. Therefore, this study focused on the multiple effect of two dimensions of motivational strategies (job security and salary) on employee performance in Nigerian commercial banks.

Lumbantoruan (2019) investigated the effect of employee motivation and discipline on employee work performance at PT XYZ. Data collection was through 140 people using simple random sampling. The multiple linear regression revealed that motivation and employee work discipline had a significant and positive effect on employee work performance. Notwithstanding, the study was conducted within the context of employee of PT XYZ making it unlikely to generalize the finding to Nigerian commercial banks. Moreover, the study considered only two independent variables which are employee motivation and discipline. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security and salary) on employee performance in Nigerian commercial banks.

The outcome of empirical studies on motivational strategies and job satisfaction are not all positive and insignificant. There are some studies that revealed a negative result. For example, Jawabri et al (2022) investigated how remote working environment affect employee motivation, engagement, and job satisfaction of service sector from UAE. 316 employees were sampled and administered questionnaire. The regression analysis showed that remote working environment has a positive as well as negative impact on employee motivation, engagement, and job satisfaction. However, the study used regression as a tool for analysis and context was service sector from UAE making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling as well as the mediating role of organisational culture.

Asaari et al (2019) investigated the reward, namely salary, and promotion toward work motivation factors among employees in the trade agency situated in Malaysia. The number of employees of this trade agency is 50 people. Simple regression analysis revealed that there is a positive and significant relationship between rewards and motivation. This study used regression as a tool for analysis and context was Malaysia. making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling as well as the mediating role of organisational culture.

Ewool et al (2021) examined the relationship between salary satisfaction, and employee engagement, with emphasis on the moderating role of salary satisfaction in the Ghanaian banking system. The result of the structural equation modeling on a sample of 455 respondents revealed that salary satisfaction has a positive influence on employee engagement. This study used regression as a tool for analysis and context was Ghanaian banking system, making it impossible to generalize the finding to Nigerian commercial banks. Therefore, this study focused on the multiple effect of five dimensions of motivational strategies (job security, salary, working environment, bonus and fringe benefit & training and development) on employee performance in Nigerian commercial banks using structural equation modelling as well as the mediating role of organisational culture.

## Literature Gap

Although there have been several studies (Pham, 2020; Chukwudumebi & Kifordu, 2018; Okpara, 2021; Ganesh & Liu, 2022; Hanaysha & Majid, 2018; Lumbantoruan, 2019; Hassan et al., 2020; Putra and Mujiati, 2022; Jawabri et al., 2022; Okechukwu, 2021; Oluwafemi & Okon, 2018; Asaari et al., 2019; Ewool et al., 2021; Shekhar, 2022) looking at how motivational strategies has affected

employee performance in various contexts, nations, and businesses. The techniques, conceptualization, and coverage span of the empirical analysis of its use in the context of developing countries, however, differ. As a result, the following gaps such as scope gap, methodological gap, variable gap as well as theoretical gap in the literature have been identified by this study.

To start with, the scope gap relates to sector coverage and geographical area of the study. Various studies in the literatures have been from the developed economies and various sector while few have been studies in Nigeria and banking sector context. This study fills these scope gaps by examining the effect of motivational strategies on employee performance in Nigeria commercial banks. Furthermore, having reviewed various studies on impact of motivational strategies on employee performance, it could be observed that various studies used descriptive and inferential statistics, which is what this study used. However, this study employs structural equation modelling (SEM) a more robust statistical technique than multiple regression. In addition, this study adopted employees as the unit of analysis. Another gap identified relates to variable gap in which twenty-four (24) commercial banks in Nigeria are the of major focus by this study. The survey responses were gotten using primary data for the 24 commercial banks for the purpose of the study. There are very limited studies from previous works as next to none examined the effect of motivational strategies on employee performance in the 24 Nigerian commercial banks, some studies reviewed focused on organisational performance but in this work, employees are more concerned about their organization's motivational strategies. Hence, this study sought to know how the various motivational strategies impacts employee performance of the 24 commercial banks in Nigeria.

## METHODOLOGY

Positivism research philosophy was adopted, because it aligns with the use of scientific paradigm that has a standardized approach to solving social issues. Hence, quantitative survey research design was adopted in the study. The research used structured questionnaire to be able to gather valuable information from the respondents. The study's population comprises of the entire number of employees of the twenty-four (24) commercial banks in the north central Nigeria including FCT which amount to 11,321 employees in the payroll. However, in the context of this study, it is impractical to reach the entire population of the study within short time, therefore, the sample size was derived using the Taro Yamane (1967) sampling formula as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Where n= Sample size

N= Study Population

1= Constant

e= Degree of error

$$n = \frac{11321}{1 + 11321(0.05)^2}$$

$$n = \frac{11321}{1 + 11321(0.0025)}$$

$$n = \frac{11321}{29.303}$$

$$n = 386$$

Therefore, the sample size of the study is 386. In this research, the sample Techniques adopted was probability sampling method (stratified sampling technique) because it ensures that the selection process is apportion proportionate according to the bank. Consequently, the survey was conducted online using Google Forms. The link of the Google Form was distributed among respondents using personal contacts, through emails and WhatsApp numbers of the employees of the selected banks. The research instrument used as a part of leading this research is a closed end questionnaire, which

was self-administered by researcher and research assistant. The questionnaire is a viable device for data collection. The questionnaire, which is on Appendix B, was made in a simple way for the respondents to reply. There are two segments. The first segment concerns the bio-information of the respondents, while the second was planned to test applicable data expected to test the hypotheses. The segment B is configured to extract the respondent's point of view and feelings concerning the effect of motivational strategies on employee performance. This questionnaire was made with straightforward and clear English. A five-point Likert scale was used to structure the questionnaire (from 1- strongly disagree to 5 strongly agree) so respondents can easily make their choice (Strongly agree (SA), Agree (A), Undecided (U), Disagree (D) or strongly disagree (SD)).

**Model Specification**

To achieve this, the independent variable which is motivational strategies proxied by Salary (SAL) and Job Security (JOBSE) while the dependent variable which is employee performance was proxied by job satisfaction (JOBSAT). The model for the direct relationship is presented in a functional form below as:

$$\text{Employee Performance} = f(\text{Motivational Strategies}) \dots\dots\dots (1)$$

$$\text{JOBSAT} = f(\text{JOBSE, SAL}) \dots\dots\dots (2)$$

As such the functional form of the model was expressed in econometrical form as follows:

$$\text{JOBSAT} = \beta_0 + \beta_1 \text{JOBSE} + \beta_2 \text{SAL} + \epsilon \dots\dots\dots (3)$$

Where:

$\epsilon$  = Stochastic term

$\beta_0$  = Model relationship Intercept

$\beta_1 - \beta_2$  = the coefficients of explanatory variables

In this study, descriptive statistics was used to analyze the responses from the respondents. The descriptive analysis involves frequencies, percentages, mean and standard deviation. The Statistical Package for Social Scientists (SPSS) was used for the purpose of this research as it is a comprehensive and flexible statistical analysis and data management solution. Structural Equation Model (SEM) was used to analyze the results on the questionnaires filled by the various respondents. To test the formulated hypothesis, SEM was used.

IBM SPSS version 25 was chosen to undertake the process of data screening, the first step in Smart-PLS is to evaluate the validation of measurement models followed by an assessment of structural models.

**A-priori Expectation**

The general objective of the study is to determine the effect of motivational strategies on employees' performance. Motivational strategies are the independent variable while employee performance is the dependent variable. The a priori expectations in the model is that both independent variables are expected to have a positive relationship on dependent variable. As presented in Table 1, the null hypothesis was rejected when the p-value is less than 0.05.

**Table 1: A Priori Expectations**

S/N	Models	A priori expectations IF:
1	$Y = \alpha_0 + \beta_1 x_1 + \mu \dots\dots\dots 1$	$p < 0.05$ ; $H_0$ was rejected.

Source: Author's Computation, (2024)

## Data Analysis

The primary data collected was appropriately coded and entered in SPSS 25.0. Thereafter, preliminary analysis was done in series of steps. The first step is evaluation of missing data. The second step is descriptive analysis and inter-correlations among the key variables of the study.

### Descriptive Statistics of Latent Constructs

Descriptive statistics were used to present a summary of information about the constructs. This is important for gaining a better understanding of the cross-section of respondents. Using the Statistical Package for Social Sciences (S.P.S.S.) version 25, the descriptive statistics (mean and standard deviation) for the dependent and independent variables are presented in Table 2 below.

**Table 2: Descriptive Statistics for the Study Variables**

Variables	Mean	Std. Deviation
Job security	3.821	0.564
Salary	4.062	0.576
Job satisfaction	4.176	0.533

Source: Author's Computation, (2024)

Using mean score and stand deviation, Table 2 reveals that the mean score for the constructs under investigation: job security and salary which are the dimensions of the motivational strategies as well as the dependent variable, namely, job satisfaction. The mean scores of 3.00 and above demonstrate the level of agreement on that construct in the Nigerian banking sector. Specifically, the mean scores of 3.00 to 3.66 indicate the low extent of agreement, 3.67 to 4.33 show the moderate extent of agreement, and 4.34 to 5.00 indicate the high extent of agreement. The mean score in this study as shown in Table 4 research reveals that job security (mean= 3.821, Std. Dev = 0.564), salary (mean= 4.062, Std. Dev = 0.576) and job satisfaction (mean= 4.176, Std. Dev = 0.533); both mean score that lies between 3.67 to 4.33 signifying a moderate extent of agreement.

### Hypotheses Testing for Direct Relationships

The full structural model in respect of the direct relationship represented by the following hypotheses: H01: Job security has no significant impact on employee job satisfaction in the Nigerian Commercial Banks; H02: Salary has no significant impact on job satisfaction in the Nigerian Commercial Banks. The results of the structural model based on the direct relationships between the independent variables and dependent variables of this study are presented in Table 3 below. These results are interpreted using the coefficients (Beta) of the path relationship, the standard error (SE), and t-value (T Statistics).

**Table 3: Structural Model: Test of Significance for Direct Relationships**

	Relationship	Beta	P values	Statistically Significant
H01	Job Security -> Job Satisfaction	0.031	0.204	No
H02	Salary -> Job Satisfaction	0.168	0.000	Yes

Source: Author's Computation, (2024)

Table 3 illustrates the summary of the structural model. The result of bootstrapping has shown that H02 was statistically significant and the relationship is positive at a significant level of 5%. Contrarily, the result in Table 3 revealed that only the outcome of H01 is not statistically significant. Specifically,



salary ( $\beta = 0.168$ , p-value = 0.000,  $p < 0.05$ ) has a positive and significant relationship with job satisfaction. However, job security ( $\beta = 0.031$ , p-value = 0.204,  $p > 0.05$ ) has a positive but not significant relationship with job satisfaction.

## DISCUSSION OF FINDINGS

The result revealed that job security has a positive but insignificant relationship with job satisfaction which implies that the perceptions of job security may not contributed unique and significant variance to the prediction of employee job satisfaction, suggesting that job security is not central to the physical and psychological well-being of employees. This result is similar to the (Kwabiah, *et al.*, 2016) who found that job security did not show significant correlation with organisational commitment and performance. The study on the impact of salary on job satisfaction in the Nigerian Commercial Banks. The result revealed that salary has a positive and significant relationship with job satisfaction. This result implies that salary of an organization is a major determinant in defining whether employees are satisfied on their job amongst or not. This result supports the study of (Ricardo, 2022; Elshahry, *et al.*, 2022 and Khaliq, 2021) who examined the effect of salary on job satisfaction.

## CONCLUSION AND RECOMMENDATIONS

The deductions from the empirical results of this study have led to the conclusion that job security as a motivational strategy had an insignificantly positive effect on employee performance measured by employee job satisfaction. Furthermore, salary as a motivational strategy had a significantly positive effect on employee performance measured by employee job satisfaction. This is because competitive salary is a major determinant of job satisfaction. Based on the findings of this study it was recommended that managers and employees should communicate effectively in order to address any worries about job security and longevity without creating a hostile work environment. Also, the organisation should introduce a 'Pay-for-performance' that can help justify employee pay increases.

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