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IMPACT OF EMPLOYEE MOTIVATION ON ORGANISATIONAL

PERFORMANCE

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DECLARATION

Students Declaration

We, Judith Obour Nketiah, Beatrice Ofori, Henry Owusu, Jennifer Nyame and Paul Boahen do hereby declare that, this dissertation report is the result of our own original research, except for sections for which references have been duly made and to the best of our knowledge no part of it has been presented to this University College or any other institution for the award of degree.

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Supervisor's Declaration

I hereby declare that the preparation and presentation of this project work was supervised in accordance with the guidelines on the supervision of project work laid down by the Christian Service University College.

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DEDICATION

This piece of is dedicated to our parents, husbands, wives and children who have been so encouraging and supportive in prayers and many ways throughout our life, and we would not have come this far without them.

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We are most grateful to the Almighty God for the wisdom, knowledge, strength and guidance which has enabled us produced this work. We cannot mention every single name that has contributed to the success of this project work. We render our heart-felt gratitude to our Supervisor, Mr. Isaac Ampong for his guidance, patience and constructive criticisms throughout this work gave us the courage and determination that took us through all difficulties. We say God richly bless you.

ABSTRACT

Training is the engine that can propel people and organisations to achieve the best organisational performance. The main objective of the study was to determine the relationship between training and the performance of the Forestry Commission. The study employed a quantitative approach as a methodology for the study. The population of this study were 35 at the Ashanti region office of the Commission. A sample size of 10 was selected from using the simple random sampling technique. The instrument used for the study was questionnaires. The data were organised into frequency tables, with percentages and means. The main findings of the study were that the company organised training programmes for its staff using criteria including the mission of the business, and the availability of funds, the equipment and materials necessary to undertake the training. The study also revealed that the Commission faced such challenges to effective training such as the colossal amount of money, the fear of workers leaving the organisation after the training, the lack of specific goals and the lack of evaluation methods. Furthermore, it was shown that training helped the workers to improve their knowledge, skills and experiences and the business to accomplish its mission and vision, among others. The study concluded that training had a significant impact on the organisational performance of the Forestry Commission. It was recommended among others that the human resource managers and the training officers should consider the mission of the business , the availability of funds and the equipment and materials necessary to undertake the training in coming out with training schedules for workers. They should not let the fear of the colossal amount of money, and of workers leaving the organisation after the training scare them from organising training programmes for their staff and also develop effective training and evaluation methods for the training programmes they organise for workers.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Employees are the anchor of any firm (Guest, 2001 cited in Fulmer & Ployhart, 2013). They make the company strong in the face of the limitless competition they face. They work to ensure that the business achieves its organisational objectives. They represent the organisation and their deeds and acts reflect in the way activities are performed in the enterprise. They must be motivated because the firm can be efficient when the workers are given incentives. These incentives can stimulate them to work assiduously towards the attainment of organisational objectives (Campbell, 2008). In an attempt to motivate the staff of any company, the managers should carefully consider the motivational strategies that they can use. It must be noted that the staff will show commitment and work productively when the motivational packages that are given to them meet their expectations. The staff in the banks and other financial institutions face a myriad of different health and safety problems that include injury to their bodies by clients, intimidations, emotional disorders because of failure to achieve selling points, unpaid, irretrievable loans, engaging a large pool of patrons, getting tired from engaging in many activities from the long period of hours and workplace convenience problems (Fowode, 2016). In the financial sector, workers deal with the documentation on money and the handling of physical cash. It is tempting for any individual to work diligently in this sector without having one or two issues ranging from fraud, manipulation of loans, theft, pilfering to misuse of money (Association of Certified Fraud Examiners (ACFE) (2014). ACFE (2014) have discovered that in the United States of America, 36.6% of fraud cases occur in banking and financial services, government and public administration, and manufacturing. They found that the banks and financial services had 17.8% of these cases with an average loss of $200, 0000 which is the highest among the identified sectors. Hubbard (2014) asserts that people worldwide do not

have hope in the financial sector compared to the pharmaceutical and journalism sectors. It is therefore understandable that workers in the industry are given incentives that will stimulate them to work to their optimum best. In Ghana, the financial sector is made up of banking and finance, insurance and the financial market/capital markets. The banking sector is made up of the banks and non-bank financial services and forex bureau. The non-banking sector is made up of the microfinance, savings and loans. according to the Non-Bank Financial Institutions (BOG) rules (2000), "Savings and Loans Companies [SLCs] engage in the mobilisation of retail savings by acceptance of deposits from the public - mainly, households and small business enterprises and provide credit largely with the target group orientation (such as micro and small business financing) but also extending personal/consumer credits and finance to mid-market business. Target group-oriented credits are usually "linked to savings".

The workers must be treated well so that customers receive premium services and stay and continue to transact business with the company. Customers may leave the company for their competitors when workers deliver poor services to them (Zeithaml & Bitner, 2000). This will affect the enterprise in terms of customer base, sustainability, and profits. It is therefore crucial for top management to consider the issues relating to the motivation of staff serious.

1.2 Statement of the Problem

Employee motivation plays a critical role in the lives of workers. They enable workers to be productive or undertake tasks to meet the set targets of the enterprise. However, a high number of top managers do not give much consideration to it. They believe that the pay given to workers is enough to influence them to work to achieve the purposes of the firm. This may be true for some workers, but research has shown that money is not a strong predictor of higher motivational levels among workers. Employees who are motivated by physical cash can easily leave the organisation when a competitor offers monies exceeding the one they presently

receive. It is, therefore, significant to use non-monetary rewards as they have greater effects on the motivation of staff. This study is therefore undertaken to determine the kinds of non-motivational rewards that can stimulate the staff of Sinapi Aba Savings and Loans Limited and whether they impact organisational performance.

1.3 Research Objectives of the Study

The following are the objectives of the study. They are to:

1. Determine the non-monetary rewards available to employees at Sinapi Aba Savings and Loans Limited?

2. Examine the challenges of managers in employee motivation at Sinapi Aba Savings and Loans Limited?

3. Establish the relationship between non-monetary rewards and organisational performance at Sinapi Aba Savings and Loans Limited, Ashanti Region?

1.4 Research Questions

1. What are the non-monetary rewards available to employees in Sinapi Aba Savings and Loans Limited?

2. What are the challenges of managers to employee motivation at Sinapi Aba Savings and Loans Limited?

3. What is the relationship between non-monetary rewards and organisational performance at Sinapi Aba Savings and Loans Limited, Ashanti Region?

1.5 Procedure

This study ascertained the effect of non-monetary rewards on the organisational performance of workers at Sinapi Aba Savings and Loans Limited. The research design adopted was quantitative research that involved the use of a questionnaire. The scope of the study was delimited to Ellis Avenue Branch and it targeted only full-time workers. The respondents were the management team and the entire permanent workers of the Ellis Avenue Branch. A mix of two sample techniques was used in the study. The researcher used the purposive sampling technique to select the company, Sinapi Aba Savings and Loans Limited and top management members. The company was selected because they take the major decisions in the firm. The upper managers were chosen because they were in charge of the operations and supervision of the workers.

The simple random sampling technique was used to select the other workers. Data were collected from primary and secondary sources. Primary data was collected using questionnaires, while secondary data was collected using articles, books, blogs and web resources. The Statistical Package for the Social Sciences (SPSS) version 25.0 software was used to analyse the questionnaires.

1.6 Significance of the Study

The outcome of this study is important to the Board of Directors, managers, employees, customers and academia. It would enable the Board of Directors to support a culture that encourages workers to see themselves as part of the organisation. It would help managers undertake strategies that can make workers motivated. It would assist workers to be knowledgeable of the things that can motivate them to stay focused on tasks that can generate high productivity. It gives the customers a sense of appreciation of how the kinds of services

they receive are related to the motivational packages of workers. People conducting research on a similar topic would use it as a scholarly material for reference in further studies.

1.7 Limitation of the Research

The research was affected in one way or the other. The researchers had to contend with time constraints since they had to conduct and complete the study within a stipulated time. Moreover, the sample used was small. This may not help the researchers generalise the findings of the study to a larger population.

1.8 Organisation of the Study

This study comprises five chapters. Chapter one is the introduction that included the background to the study, the statement of the problem, the research questions, objectives, procedure and significance of the study.

It also looked at the scope and focus, limitations of the study, organisational profile of the company being studied and the organisation of the study. Chapter two is the literature review. Literature was reviewed according to the research questions set out in this study. The theoretical and conceptual frameworks have also been outlined in this study. Chapter three is the methodology that examined the research design, research population, sample size and sampling techniques used in the study.

It also gives details on the source of the data, the administration of research instruments, the validity and reliability of the instruments, methods of data analysis and ethical considerations. Chapter four is the presentation of results and discussion. It presents the data, analyses and discusses the results of the study. Chapter five presents the summary, conclusion and recommendations for the research. It also gives suggestions for further research.

<center>**CHAPTER TWO**</center>

<center>**LITERATURE REVIEW**</center>

2.0 Introduction

This chapter explores the criteria influencing the amount and type of training. It also provides literature on the challenges and relationship between training and organisational performance. It also gives a summary of the theory that forms the theoretical framework of this research. It also highlights the conceptual framework of the study.

2.1 Definition of Motivation

It is a daunting task to give an exact definition of motivation. It has been differently by different authors. De Cooman, De Gieter, Pepermans, & Jegers (2011) have discovered that motivation is a comprehensive doctrine. It involves several mechanisms. Strombeck and Wakefield (2008) believe that motivation is a function of the individual and the situation. Every person knows what motivates him or her, and the environment also determines what will get one motivated. Mullins (2002) defines motivation as "a driving force through which people strive to achieve their goals and fulfil a need or uphold a value". People are energised to act based on their objectives to achieve their wishes or support a worthwhile activity. Locke and Baum (2006) support this assertion. They assert that motivation is internal energy. Diefendorff and Chandler (2011) also assert that motivation is the innate energy that leads and helps people persist and undertake some pursuits under varying conditions. People can do well when they are motivated within. Motivation can be described as the ability of a person to yearn to attain set objectives (Hays & Hill, 2001). People aspire to accomplish their goals in life. Similarly, Kim and Lee (2008) maintain that motivation makes people passionate about specific stuff. Motivation shows the amount of work one is prepared to undertake (Pew, 2007). It pushes people to perform distinct acts. Curral and Marques-Qunitero (2009) state that motivation is the result of

<center>6</center>

people's mental and emotional development, which are 'arousal, direction and intensity. People behave in particular ways when their mental state is activated because of an action or their strength. Following this revelation, Cheng and Cheng (2012) declare that motivation controls the people way act. One common strand in these definitions is that people are influenced to engage in several performances.

2.2 Forms of Employee Motivation

The types of motivation include intrinsic and extrinsic motivations. Supervisors should know these types to able to apply the right motivational package. As have been mentioned earlier, different approaches can be used to motivate different people (Di domenico & Ryan, 2017). Intrinsic motivation comes from within the person. It is the motivation that arises from one's ability to succeed or achieve a difficult task. Intrinsically motivated people usually undertake acts, not because of any external incentives, or rewards. Intrinsic motivation is positively related to the individual's development, responsibility and acknowledgement of their actions (Tranquillo & Stecker, 2016). The behaviour of the person triggers it (Lee, Reeve, Xue & Xiong, 2012).

Extrinsic motivation comes from outside. People perform some activities because of external stimuli. They can be rewards or avoidance of punishment (Tranquillo & Stecker, 2016). People behave in particular ways because they anticipate getting something valuable for their inputs or avoiding a reprimand. At the workplace, examples of external motivation include pay and allowances, gift cards, scholarships or tuition assistance.

Closely related to intrinsic and extrinsic motivation, we can also delineate monetary and non-monetary rewards.

2.2.1 Monetary rewards

Monetary rewards can be related to extrinsic motivation. They are rewards that are offered to arouse workers to work towards the achievement of organisational goals. They are usually expressed in monetary terms. Examples include cash, bonuses, merit pay, profit sharing, stock options, and vacation time (beyond an employee's normal paid time) (Wroblewski, 2019). The cash includes salaries and wages and allowances such as housing, medical, travel and transport, and clothing. In some firms, salary advances are given to workers to influence them to contribute more efforts.

2.2.2 Non-monetary rewards

Non-monetary rewards, on the other hand, are similar to intrinsic motivation. They use forms other than money to induce workers. They affect the psychological state of the individual worker. They include job security, recognition and appreciation, promotion opportunities, and an optimistic and challenging attitude at the workplace.

2.3 Challenges Managers Encounter in Employee Motivation

Several managers are enthusiastic to motivate their staff using any forms of rewards. However, it is not easy to undertake this act because of several issues. Some of these challenges in the workplace include the following:

Weak leadership structure: When the organisation has no clear cut leadership structure, it affects workers. This happens when everyone feels that he or she is the boss of the company. Workers at the junior levels are saddled with problems concerning the one to report to because every manager feels he or she is more qualified than the other. Another situation that can account for bad leadership is when leaders are lax in their duty. They do not care about the conditions in the workplace. Every worker has the freedom to do whatever they like.

The lack of challenging work: Managers pay little attention to issues of motivation when they feel that workers undertake routinised and repetitive work. They do not see the task to be challenging for their workers. In this instance, they are reluctant to deploy any form of motivational packages or rewards to their workers.

The lack of confidence in workers: One of the biggest challenges is when managers lack confidence in the capabilities of workers. The problem is they see that their workers cannot create any innovative ideas, or make any novel suggestions to help n the growth of the company, they lose interest in them. This occurs when workers do not have the skills to enable them to develop any unique solution or product to propel the company to greater success.

Diversified workplace: Managers cannot recognise the efforts of their workers because the workers have different needs and expectations. They come from different social and cultural backgrounds. They have different convictions, behaviours and actions. The reward packages that will keep one motivated may not work for the other (Atchison, 2003).

Employees' motives: Managers may find it difficult to know the exact incentives that can make a greater of workers satisfied (George & Jones, 2013). Most of the time, managers guess about the kinds of motivational incentives for workers at the workplace. It is difficult to figure out the mental state of employees at certain times since individual workers have different orientations.

The financial position of employers: Managers find it difficult to meet the motivational needs of the workers because of a weak financial base. For example, workers may want a car as a motivational tool but management is unable to provide the vehicle because it does not have the financial strength. The inability of the senior management to procure the car can lead to agitation among workers.

The disposition of Managers: Some managers have bad attitudes towards their workers (Gachingiri, 2015). They see them as inconsequential to their achievements. As a result, they

do not appreciate the urgency to do something special for them or even recognise their good deeds. Some managers find it difficult to say 'thank you' to their workers when they do something good for them. The best thing they know and do are issuing threats or queries to their workers for any little error or mishap.

2.4 Non-Monetary Rewards and Organisational Performance

Malhotra, Budhwar and Prowse (2007) state that irrespective of the type of business, rewards are significant to make employees committed, produce greater output and retention among workers. Various non-monetary rewards exist in literature. However, for this study, the following; recognition and appreciation, recreational programs, effective supervision, staff training, and involvement of employees in decision making would be studied concerning organisation performance.

2.4.1 Recognition and Appreciation

Employee recognition is a method of support that regards that recognises and appreciated the contributions of workers.

Workers always want to know whether they are doing something substantial in the company. Most businesses recognise the staff for the things they do in the company. Workers are recognised for doing extraordinary things to uplift the image of the firm. This makes the workers happy because they understand that their efforts are now valued by the company. This is significant for a business that is conscious of growth or changes. When workers are assured of their attachment to the company and inspire them to continue to perform wonderful tasks (Hastwell, 2020)

Harrison (2000) describes employee recognition as the "timely, informal and or formal acknowledgement of a person's behaviour, effort or business result that supports the

organisation's goals and values, and which has been beyond normal expectations. It is a suitable way of appreciating the actions of workers that go a long way to help the business achieve its objectives. It results when workers are openly acknowledged and honoured for the actions or the things they have attained. Most business used employee recognition to appreciate, motivate and bolster the acceptable exploits of workers. A comprehensive study by Quantum Workplace has found employee recognition as one of the five leading factors of employee engagement (Quantum Workplace, 2018).

According to them, effective employee recognition helps display the attainment of objectives by workers. A simple "thank you" from executive help workers to be conscious that their deeds are being appreciated. Everyone wants praises at some point in time, thus when workers attain an objective, they become happy and grateful when management praise them.

It stimulates them to work beyond their strengths. When workers are recognised for work beyond the normal, they become emotionally attached to the organisation. This helps them do more for the firm. It also bolsters and strengthens good values in them. When good actions of employees are appreciated, it conveys to them that those acts are valued by upper management and they work to repeat it. It leads to retention among workers because they feel that the business appreciates and respect them for their contributions. It must be noted that the recognition of workers efforts is viewed in a different by them. Some prefer to be appreciated publicly while others want it done privately.

Employee recognition increases productivity in the workplace. When workers are honoured or praised, it encourages them to work hard, resulting in higher production outcomes. According to Hastwell (2020), the recognition of employees' efforts leads to a great performance in the organisation. It serves as an effective tool that motivates workers to work in accomplishing the aims of the organisation (Imran, Ahmad, Nisar & Ahmad, 2014). This is supported by Rahim

and Daud (2013) who assert that employee recognition leads to higher performance among workers.

Employee recognition is a greater effective tool that motivates workers and makes them satisfied in the workplace and enables them to perform well leading to higher performance in the organisation (Zani, Rahim, Junos, Samonol, Ahmad & Merican, 2011; Rahim & Duad, 2013).

Recognition, which is a non-financial reward have been found to be positively related to employee job satisfaction and organisational performance (Erbasi & Arat, 2012; Ngatia, 2015; Tausif, 2012).

Stajkovic and Luthans (2003), in a meta-analysis study of firms, have discovered that employee recognition correlates positively with employees' performance. This good performance of employees ultimately results in higher outcomes for the organisation.

2.4.2 Recreational Programs

A developing principle that seeks to investigate the performance expected of workers in the work setting is recreation (Tan & Waheed, 2011). Mokaya and Gitari (2012) define workplace recreation as, "activities that promote the health of staff in an organisation." Examples of workplace recreation are annual family days, sports days, travel, gym membership, and sports facilities (Mak & Sockel, 2001). Citing more examples, Wellness Proposal (2006) and Goetzel and Ozminkowski (2008) state that there are wellness promotion programs such as weight loss classes, hypertension and cancer screenings, substance management classes, self-help or counselling classes, and subsidised pharmacotherapy treatments. They are created to boost the drive of workers, stimulate them and improve their satisfaction on the job (Akmal & Ghazali, 2012).

Various authors have explored the impacts of recreational services on the performance of workers on the job. Health promotion programs that are outlined for workers have resulted in reducing the monies paid as health claims, great output, lesser absenteeism rates, and better value for money (Golaszewski & Yen, 1992; Wattles & Harris, 2003). This is corroborated by the Aga Khan Development Framework (2013) when they discovered that health issues, including diabetes mellitus and hypertension, reduced when workers participate in workplace recreation or leisure activities. Also, business units, for example, they have backed the idea of workplace recreation claiming that when companies reserve time for leisure and wellness programs, it enhances the quality of life of workers, which results in improving their performance, psychological state and physical well-being (Aga Khan Development Network, 2013; Parks and Steelman, 2008).

Falkenberg (1997) has studied the relationship between employee recreation activities and organisational performance and found that there is a positive correlation between the two. This is explained by the fact that a significant number of workers who took part in the recreation activities performed extremely well, did not absent themselves too and were greatly committed to the organisation resulting in a reduction in the turnover rates among employees.

2.4.3 Effective Supervision

Supervision is when managers can persuade workers at the junior rank to undertake a specific activity (Bernard, 2005). It results when followers are being convinced to work to achieve the objectives of the organisation. Effective supervision is when workers are encouraged to execute a task. Supervision is a relationship between leaders and subordinate that is evaluative, extends over time, serves to enhance the skills of the junior person, monitors the quality of services offered by the junior person and acts as gatekeeping to the profession (Bernard & Goodyear 1992, 2004). This is a reflection that supervision must be assessed. It is a process and not an

event and checks the worth of activities that subordinates perform and works at improving their knowledge and experiences. It also enables people to do things professionally and ethically.

In trying to connect effective supervision and organisational performance, Kadarisman (2013) revealed that workers who are frequently guided by their leaders often make fewer mistakes compared to workers who are not advised. Supervision aims to help workers prevent errors in the performance of their jobs. This results in higher productivity among workers and affects the performance of the firm positively. Supervision is the stage where supervisors can assess the expected objectives to determine whether the stated purpose has been attained efficiently or otherwise.

Productivity levels among workers are improved thereby resulting in comprehensive performance in the organisation. This happens when workers are frequently supervised. This frequent supervision serves as a strategy to continuously monitor the behaviour of workers. It enables superiors to check the output of lower rank workers against the anticipations. When employees are well engaged during the supervision sessions, it enables them to state their issues and discuss them with their leaders. This helps the organisation achieve its objectives as managers can resolve the challenges of workers and provide the needed solutions readily. Management should therefore not wait for a whole year before engaging workers in these sessions (Harris, Kacmar, Zivnuska & Shaw, 2007). This is supported in a study by Asmawar, Mukhlis Yunus, and Amri (2014) that supervision has a positive impact on the performance of workers. This proves that the organisation benefits as the workers' performance is enhanced. They will help the business achieve its set targets.

Alternatively, when the supervision is bad, it can lead to insignificant outcomes for the organisation. This normally happens when managers are not forthright with their contracts or criticise others for their errors (The National Business Research Institute). Some supervisors do not allow their workers to be creative, they expect to wait for their approval in any task that

is assigned to them the behaviour of leaders result in low productivity among workers and affect the organisational performance. However, there can be a problem when management does not intervene in the affairs of subordinates. Hom, Roberson and Ellis (2008) commented that a firm that has bad supervisors cannot succeed because managers cannot prevent errors, catastrophes, and injuries. Weak supervision does not help subordinates learn from their managers.

Supervision enhances the performance of employees (Hinkin & Tracey, 2000). The improved performance of the workers translates into higher productivity outcomes for the organisation. When there is frequent supervision, it makes workers alert and remains committed to their tasks. This helps them raise their performance and the organisation will benefit immensely eventually.

2.4.4 Staff Training

Training is the methodical change in the actions and capabilities of people to be able to execute a job efficiently (Oliseh, 2005). The purpose of training is to modify the characteristics of workers to be able to work effectively and achieve greater organisational performance. Training enhances the talents and capabilities of workers and improves their behaviours as they undertake their activities and Training of employees is equal to investing in the organisations' most important assets, which is the employee. It develops their skills, changes their attitude towards work and makes them loyal to their organisation.

Training is when people learn by using well-organised lessons and activities. (Armstrong, 2010). The immediate aim of the training is to react to shaping the current skills of the learners to respond adequately to the current demands of the organisation.

Training includes imparting knowledge, updating it and enlightening people so that they become competent to be able to undertake any activity that will be assigned to them and handle

any office that presents a higher challenge and obligation (Maureen, 2001). Training is given to people so that they can become experienced to be able to run any office or undertake any task with dexterity.

There is a highly positive link between employee training and organisational performance. This was found by Howard (2012). Likewise, in a study by Shahazadi and Naveed (2016), they discovered that there was a significant relationship between training and organisational performance. This was revealed as workers who had undertaken training programs in some selected sectors in Pakistan performed excellently than their counterparts were not engaged in any training program.

Organisational performance would increase significantly if qualified employees are selected for the training programs (Ndibe, 2014). Training enables workers to devise new ways of doing things or improve on the ways of engaging in the former ones to increase sales, profits and customer base in a company (Ogbu & Osanaiye, 2017).

Research by Aminu (2011) proved that employee training was positively correlated with organisational performance. A high number of workers said that the training regime motivated and satisfied in the job. They recognised the role of training techniques managers used in enhancing the performance of the business. They advised that training should be planned ahead of time to help the organisation derive the expected benefit.

Similarly, training positively influenced the performance of the organisation as a whole (Dabale, Jagero & Nyauchi, 2014). It improves the performance of workers. They found that training improved worker's technical know-how, capabilities and dexterities. For workers who were beginning a new job, or were on transfer on promotion, the training helped them reduce the time they spent learning on their new job or office.

Training is vital to help the business attain its goals as the company pays attention to workers and enterprises (Stone, 2002). Training is instrumental in the attainment of the business

purpose, which results in greater yield (Konings & Vanormelingen, 2009). There is a greater connection between training programs and great output (Bartel, 2004). When employees learn on the job by using training programmes, it improves their performance and helps them attain the goals of the company to positively affect the performance of the firm. (Harrison, 2000).

2.4.5 Involvement of Employees in Decision Making

Employee involvement is recognising that all workers are special human beings who are not component of a machine and each one of them is capable of assisting the company to achieve its objectives (Agyeman, 2012; Nwoko & Emerole, 2017). Nachiket (2014) defines employee involvement as, "a range of processes designed to engage the support, understanding and optimum contribution of all employees in an organisation and their commitment to its objectives to enable them to contribute to the continuous improvement and the ongoing success of their work." It means there are a series of activities planned to ensure that workers are seen as an integral part of the organisation, who can also support the firm to achieve its goals.

Employee involvement practice is defined by Lawler, Mohrman and Ledford (1995) as the use of sharing power, sharing information, rewards and knowledge. The Chartered Institute of Personnel and Development (CIPD, 2001) view employee involvement as "a range of processes designed to engage the support, understanding and optimum contribution of all employees in an organisation and their commitment to its objectives to enable them to contribute to the continuous improvement and the ongoing success of their work.'

In its totality, employee involvement fully recognises that the success of the business is because of the worker's participation. Business managers acknowledge these contributions of workers and therefore come out with programmes to get the workers involved fully in the company. Workers become creative and show commitment to improving the business and helping it achieve its goals and objectives when they are involved in every aspect of the company (Singh,

2009; Kingir and Mesci 2010). They see themselves as being valued when they are given opportunities to offer their opinions on matters concerning the business. It serves a major boost for them when they are allowed to voice out their feelings in the workplace.

Kemelgor (2002) emphasise that the performance of the business is high when workers are offered the chance to state their opinions or viewpoints on any matter under consideration. Preuss and Lautsch (2002) maintain that since employees are allowed to state their opinions or viewpoints, it enhances the firm's flexibility, product quality, and productivity. Bhatti and Qureshi (2007) also concur with other authors that employee involvement increases productivity and job satisfaction. In this regard, Kuye and Sulaimon (2011) also found that businesses that allow their workers to make decisions perform better than their rivals. Going further, Owolabi and Abdul-Hameed (2011) also discovered that there is a positive connection between employee involvement in decision making and firms' performance in the manufacturing sector in Nigeria. Sofijanova and Chatleska (2013) observe that the participation of workers in the activities of the business is good because it gives workers the motivation to use their energy to attain greater personal and business performance.

However, Apostolou (2000) argue that the involvement of workers in decisions affecting the businesses is a misuse of time and can affect the efficient use of organisational resources and make management ineffective. This is given impetus by Oluwatoyo, Opoko and Ezma (2017) who claim that the whole decision process may be affected because several people are involved in the decision-making process.

2.5 Theoretical Framework

Various motivational theories are used in the financial sector on employees. However, for this studies, the researchers used Herzberg's Two-Factor Motivational Model

Herzberg created a two-dimensional paradigm of factors influencing people's attitudes towards work. Initially Herzberg and his colleagues developed a hypothesis that satisfaction and dissatisfaction with a job were affected by two different sets of factors and thus satisfaction and dissatisfaction could not be reliably measured on the same continuum (Herzberg et al., 1959; Stello, 2011). The main hypothesis of Herzberg's theory was that certain factors lead to positive attitudes towards work, and others lead to negative attitudes. The other hypotheses stated that the factors and effects involving long-range sequences of events and short-range sequences of events, respectively, were distinct (Herzberg et al., 1959; Stello, 2011). Herzberg two-factor theory are divided into two sets of categories. The first category are known as the motivation factors. Motivation factors included achievement, recognition, the work itself, responsibility, advancement and the possibility for growth (Herzberg, 1966; Herzberg, 2003). The other category of factors are known as hygiene factors. Hygiene factors included company policies and administration, relationship with supervisors, interpersonal relations, working conditions and salary (Herzberg, 1966; Herzberg, 2003). Motivation factors led to positive job attitudes and hygiene factors surrounded the 'doing' of the job (Herzberg et al., 1959; Stello, 2011). At the heart of the two-factor theory is the difference between motivation and hygiene factors, or intrinsic and extrinsic factors. Herzberg described motivation factors as intrinsic to the job and hygiene factors as extrinsic to the job. Thus, motivation factors operate to only increase and improve job satisfaction; whereas hygiene factors work to reduce job dissatisfaction. According to Herzberg et al. (1959), among the factors of hygiene, when the factors deteriorate to a level below that which the employee considers acceptable, then job dissatisfaction ensues. However, the reverse does not hold true. When job context can be characterised as optimal, we will not get dissatisfaction but neither will we get much in the way of positive attitudes. It is primarily the 'motivators' that serve to bring about that kind of job satisfaction (pp. 113–114). The presence of motivational factors can produce job satisfaction,

but their absence leads to no job satisfaction. Therefore, poor hygiene factors can cause job dissatisfaction, while better hygiene factors can reduce dissatisfaction but cannot cause job satisfaction (Herzberg et al., 1959). Herzberg explained that the opposite of job dissatisfaction is no job dissatisfaction. Likewise, the opposite of job satisfaction is no job satisfaction (Herzberg, 1966; Herzberg, 2003). Herzberg's theory is one of the most significant content theories in job satisfaction (Dion, 2006). The main concepts behind the two-factor theory are the difference between the motivation and hygiene factors. Herzberg identified key 'motivators' in the workplace and 'demotivators'.

The motivators include advancement, the nature of the work, responsibility, achievement, growth and recognition

The demotivators (hygiene factors) include company policies, quality of leadership, pay, relationships, work conditions, status and security.
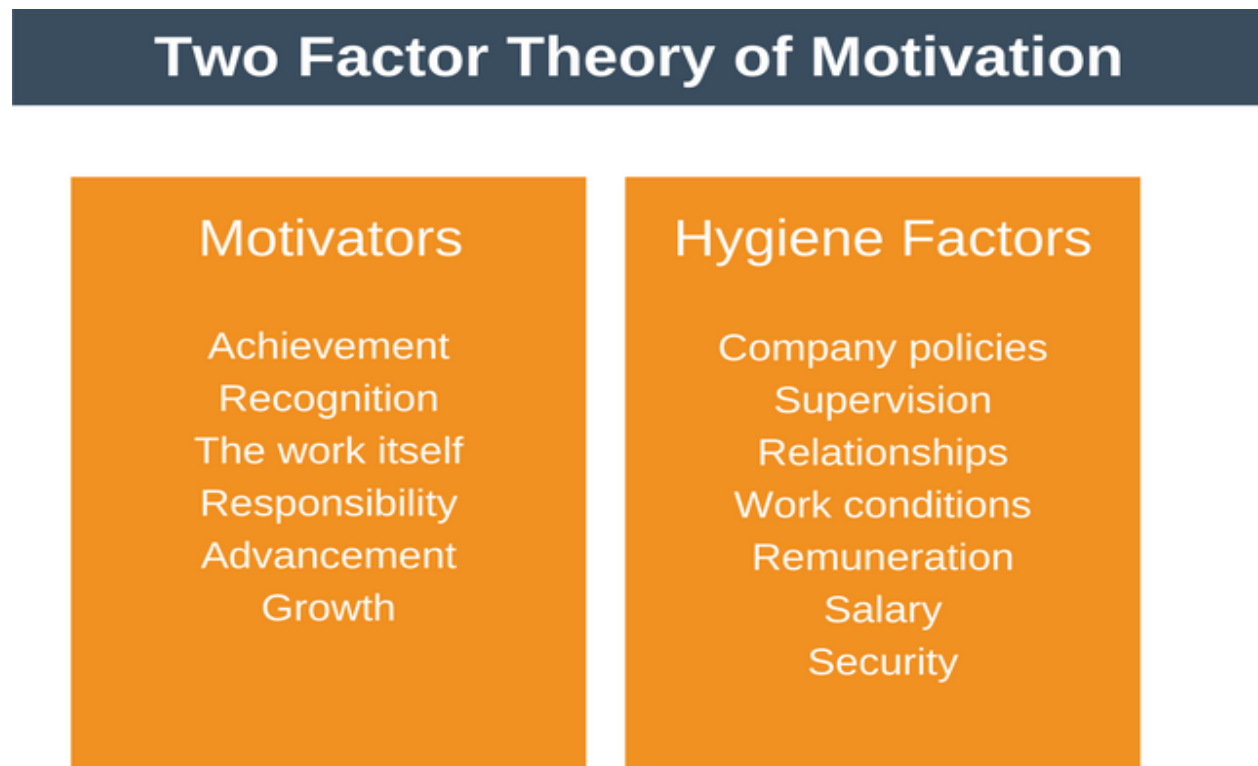
Figure 2. 1 Herzberg's Two Factor Theory of Motivation

2.6 Conceptual Framework
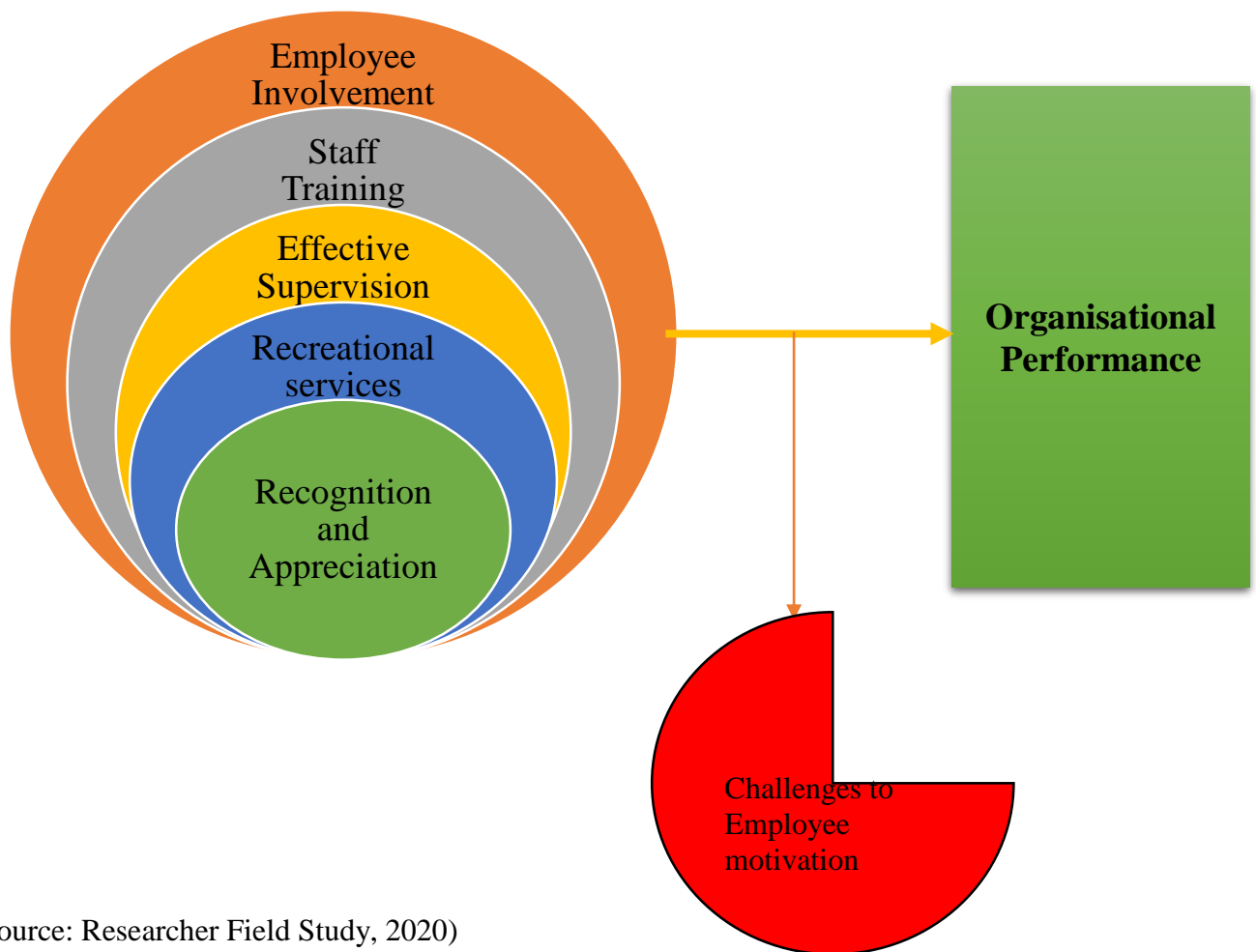
(Source: Researcher Field Study, 2020)

Figure 2. 2 Conceptual Framework of the Study

Figure 2.2 shows that non-monetary rewards such as recognition and appreciation, recreational services, good supervision, staff training, and involvement of employee in decision making have significant relationship with organisational performance. However, there are challenges managers experience in their attempt to motivate employees. These issues can be barriers to achieving organisational performance.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

The chapter presents the methodology used for the study. The researchers explained the research design, the research population, the sample size and sampling technique. They also examined the source of data, the administration of research instruments, and the validity and reliability of the instruments. Finally, they explored the methods of data analysis and ethical considerations.

3.1 Research Design

The researchers adopted a quantitative research design for the study. This design helped represent the data in numerical form so that the researchers interpret and report succinctly on it. It also aided them to present objective and accurate results. It enabled the researchers to summarise the data to generalise the study to the general population. However, in this study, the sample size was small, so it would be challenging to do so (Babbie, 2010; Brians, Willnat, Manheim & Rich, 2011; McNabb, 2008; Singh, 2007). This study uses a survey and solicited responses using a questionnaire.

3.2 Research Population

The population consisted of top management members and regular staff of Sinapi Aba Savings and Loans Limited Ellis Avenue Branch as at November 2020. The population of the study under consideration was twenty-eight.

3.3 Sample Size and Sampling Technique

The researchers used the purposive sampling technique to select the company, Sinapi Aba Savings and Loans Limited and top management members. They chose the company because of the achievements and awards it has gained over the years. These feats made the researchers curious to investigate the factors behind their success. The upper managers were included in the study because they handled the day-to-day management and administration of the company. They had first-hand information on the topic under consideration. The simple random sampling technique involving the lottery method was used to select the other workers below management level. The simple random sampling was chosen because it ensured that every member of the population had the chance to be included in the study. The sample size was 25, which included 3 top managers and 22 junior staff.

3.4 Sources of Data Instrument

Data were collected from primary and secondary sources.

3.4.1 Primary Data

Primary data is data that is gathered by a researcher from directly from the respondents. The researchers collected data using questionnaires (Glen, 2020).

3.4.2 Secondary Data

Secondary data is data that the researcher collects from studies, surveys, or experiments that have been conducted by other people or for other research (Glen, 2020). The researchers collected data from books, journal articles, company documents, and the internet.

3.5 Administration of Research Instruments

The researchers used questionnaires to collect data. The questionnaires were respondent-administered. The respondents answered the questionnaires themselves with no assistance from the researchers. The questionnaires were administered to the respondents on 17th November 2020 and they were given a time frame of three weeks to fill. This period was to allow them space to be able to answer them. The questions were composed of four sections, A, B, C, and D. Section A consisted of questions on the kinds of non-monetary rewards in place at the Sinapi Aba Savings and Loans Limited. Section B included questions on the challenges managers encounter in motivating employees and section C had questions on the relationship between non-monetary rewards and organisational performance. Questions in sections A, B and C included a five-point Likert agreement scale used to measure the opinions of the respondents on the statements. Section D included questions on demographic characteristics of the respondents. The questionnaire items were short and brief to elicit understanding among the respondents. They were informed to contact the researchers for any clarification on any item they had challenges. The questions were not double-barrelled. They were written in simple English with no technical jargon to make it strange for the respondents to respond appropriately. The researchers called on the respondents to check on the progress of the administration of the questionnaires. This was done respectfully. The researchers did not pile any pressure on respondents to stress them.

3.6 Pilot testing of Instruments

The questionnaires were pilot-tested on a sample of workers of Focus Savings and Loans. It was to help the researchers recognise the areas that they needed to refine before sending the final questionnaires to the sample selected for the study.

3.7 Validity and Reliability of Instruments

Validity is the extent to which a 'measurement' evaluates whatever it is supposed to evaluate (Last, 2001; Wong, Ong & Kuek, 2012; Rothman, Greenland & Lash. 2008). The researchers contacted the supervisor and handed over the questionnaire to him so that he checks for its validity. Reliability refers to the degree to which a research tool would produce the exact scores if they were retaken under similar environments. The best tool to measure reliability is test-retest reliability. The researchers administered the questionnaire on some respondents, and at a different time did the same with the group. The researchers matched the two results and checked whether they were answered the same way.

3.8 Data Analysis

Data analysis involves converting the data collected through the questionnaire into meaningful numbers. It helped the researchers explain the data collected. The researchers entered the data they collected into SPSS v.25. Data were analysed using descriptive statistics such as frequency tables and regression analysis.

3.9 Ethical Considerations

The researchers did not force any respondents to participate in this study. They were informed of the purpose of the study. They consented to take part in the study before they were included. The researchers also assured them of anonymity and non-identity. They were asked not to write their names on the questionnaire. The questions were coded so that they did not show the respondent who answered in a particular way. The researchers respected the right of the respondents to privacy. The questionnaires that were collected from them were securely firmly in a special box. The researchers ensured that none of the respondents suffered any harm by participating in the study. They assured them that they would not reveal any response to a third

party without their express consent. The researcher also acknowledged the authors and sources from which they collected information to avoid plagiarism.

3.10 Organisational Profile

Sinapi Aba Savings and Loans is a new company born out of Sinapi Aba Trust (SAT). It is a Non-Banking Financial Institution licenced under the Non-Bank Financial institutions Act 2008(Act 774), authorised to carry on the business of Savings and Loans in Ghana. All loan and savings activities that were previously managed by the Trust are now under the care of the savings and loans company. Sinapi Aba Savings and Loans offer various loan and savings products. The Ellis Avenue branch was established on 28th March 2013. It currently has 28 workers. It is made up of a branch management team which is headed by the branch manager. The branch manager is in charge of the respective branches. He handles all matters in the branch. He is deputised by a relationship manager. There is a branch operations manager who is in direct supervision of banking operations.

There are relationship officers whose mandate is to prospect and win a targeted portfolio that comprises deposits and credits and to maintain a specific recovery rate on the credits. The tellers accept deposits from and conduct withdrawals for customers at the banking halls. They may pick bulk cash from the customers as and when it is necessary. Customer Service Assistants are support staff who help in banking operations and they serve the immediate needs of customers as they enter the banking hall they are also in charge of the creation of accounts and registering of new accounts for the bank. In some branches, they also act as data officers who collect contracts and other forms of data from clients.

 Mobile bankers mainly take deposits from customers at their doorstep. They are given a certain degree of authority to allow customers to withdraw monies up to a certain amount. They also have daily targets that should attain. Ancillary staff such as messenger and cleaner and driver

can also be found in the company. The messenger and cleaner run errands and keep the place clean at all times. The driver transport staff based on their travel itineraries.

The growth of SAT is significant. The SAT programmes has since its inception given 242,088 loans to over 51,000 clients. These clients comprise new clients and follow on clients taking first, second and third loans respectively. Total value of loans as at December 2006 stands at 169.47 billion.

SAT has received awards over the years:

1. Overall best partner award, from Opportunity international Network (OIN) in 1999.

2. In recognition of significant achievement in advancing gender equity and outreach to women in the year 2002 by OIN.

3. For steady commitment to the poor in Ghana in July 2005 by OIN.

4. Best employer award, Kumasi Area in the year 2005 by SSNIT.

5. Recognition for outstanding performance in achieving a financial sustainability rate over 100% for the year 2005 in the year 2006 by OIN.
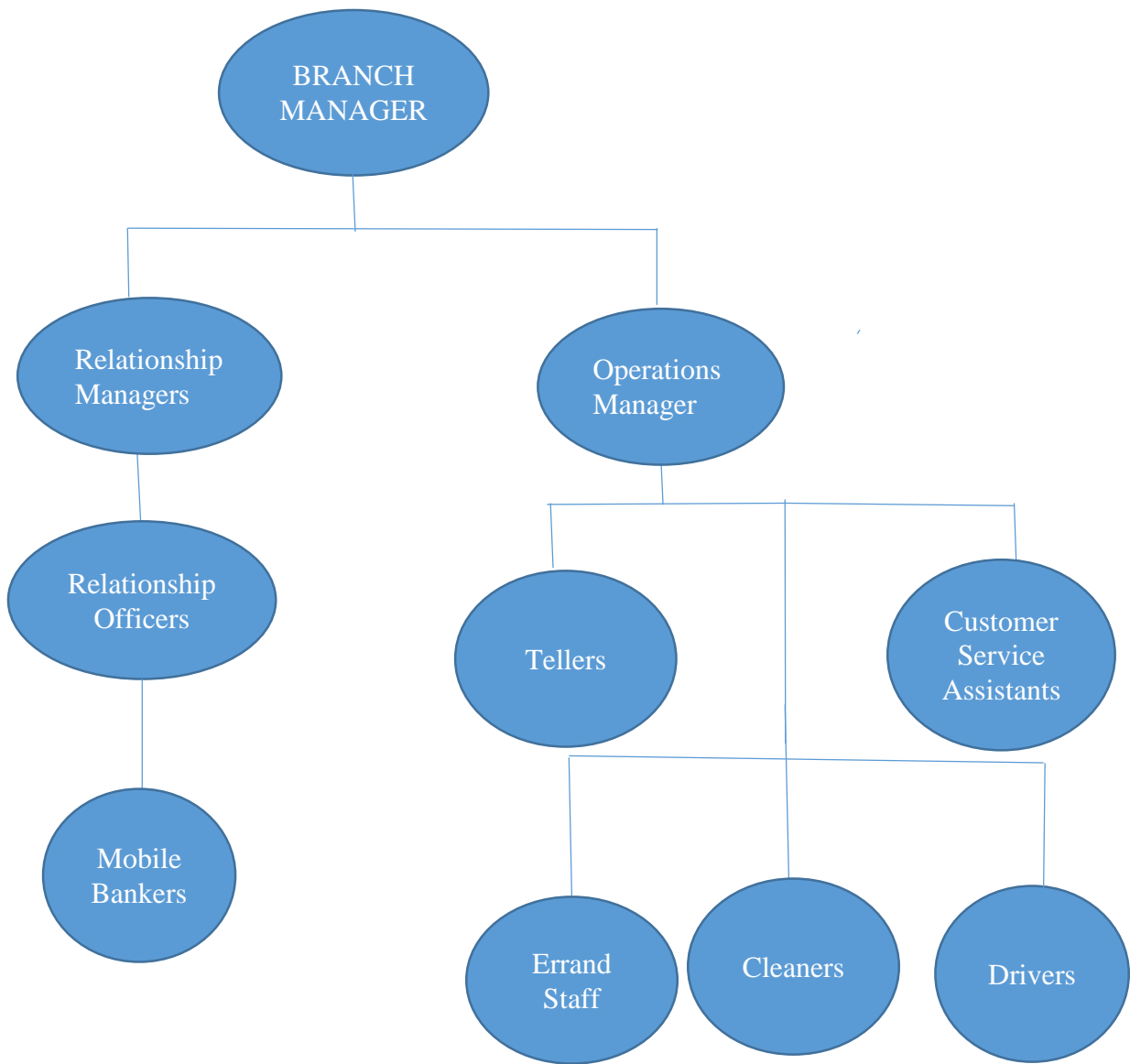
Figure 1. 1 Organisational Chart of Sinapi Aba Savings and Loans Limited, Ellis Avenue Branch

CHAPTER FOUR

PRESENTATION OF RESULTS AND DISCUSSION

4.0 Introduction

This chapter presents the results of the study. It also presents and analyses the data and discusses the results of the study.

4.1 Response rate

All the 25 questionnaires sent out were returned representing a response rate of 100%. The first the demographic profile of the sample is presented in this chapter. Descriptive statistics were employed to analyse the data provided by the respondents. Frequencies and percentages were used to present the responses of the respondents on the themes identified in the study.

4. 2 Demographic Characteristics of Respondents

The demographic information of respondents including their gender, their age, marital status, highest educational qualification, total number years of in the company, and their departments are presented in Table 4.1

Table 4. 1 Demographic Characteristics of Respondents

Variable	Characteristics	Freq	Percent (%)
Gender	Male	15	60.0
	Female	10	40.0
Age (in years)	Below 25	5	20.0
	26-35	15	60.0
	36-45	4	16.0
	46 and above	1	4.0
Marital Status	Single	18	72.0
	Married	7	28.0
Highest Educational Qualifications	Diploma	4	16.0
	Bachelor's degree	18	72.0
	Master's degree	3	12.0
Years of working in the company	Less than 1 year	7	28.0
	1-5 years	8	32.0
	6-10 years	8	32.0
	11-15 years	2	8.0
Department	Accounts	3	12.0
	Banking operations	6	24.0
	Credit	8	32.0
	Finance	1	4.0
	Human Resource	2	8.0
	Programmes	2	8.0
	Project	3	12.0

n = 25

(Source: Researcher's field study, 2021)

From Table 4.1, on the issue of gender, it can be seen that about 60% (n = 15) were males with about 40% (n = 10) were females. With respect to age, the largest percentage of respondents fell within the 26 to 35 (60%, n = 15) year age range. On the matter of the marital status of the

respondents, it can be observed that 72% (n = 18) of the respondents were single. 16% (n = 4) were diploma holders while 72% (n = 18) reported they had a bachelor's degree. 12% (n = 3) reported they had a master's degree. Respondents' response to their total number of years of working in Sinapi Aba showed that 28% (n = 7) had spent less than 1 year. 32% (n = 8) had worked for 1 to 5 years. An equal number 32% (n = 8) had worked for 6 to 10 years. 8% (n =2) had worked for 11 to 15 years. On the issue of the department of respondents, it was reported that 12% (n = 3) were in the Accounts. 24% (n = 6) were in the Banking operations department. 32% (n = 8) were in the Credit department. 4% (n = 1) were in the Finance department. 8% (n = 2) were in the Human Resource Department. 32% (n = 8) were in the Programmes department. 12% (n = 3) were in the Project department.

4.3 Frequency table for the kinds of non-monetary rewards at Sinapi Aba Savings and Loans Limited

The respondents were requested to rank the non-monetary rewards that are available to employees in Sinapi Aba Savings and Loans Limited. They were asked to rank them in order of their value. The results are presented in Table 4.2.

Table 4. 2 Frequency for the Kinds of Non-Monetary Rewards at Sinapi Aba Savings and Loans Limited

Statement	Percent (%)					Mean	SD
	1	2	3	4	5		
Assurance of job security	76	20		4		1.32	.690
Recognition and appreciation	44	36	20			1.76	.779
Promotion opportunities	36	40	8	16		2.04	1.060
An optimistic and challenging attitude at the workplace	44	28	24	4		1.88	.927
Praise (written or verbal) from managers	52	24	20	4		1.76	1.926
Giving regular and constructive feedback to staff 18.2	44	44	8	4		1.72	.792
Participation in annual family days	28	28	28	12	4	2.36	1.150
Organisation of wellness and health programs for staff and family	32	36	16	12	4	2.20	1.155
Plagues to celebrate best worker for a month	36	32	16	16		2.12	1.092

(1=Highly valuable, 2=Somehow valuable, 3=Neutral, 4=Less Valuable, 4=Not Valuable)

(Researcher's field study, 2021)

From Table 4.2, the respondents were requested to to rank the non-monetary rewards that are available to employees in Sinapi Aba Savings and Loans Limited.

The Likert scaled responses to the prompt, "assurance of job security" revealed that 76% valued highly the security of their jobs. 36% felt that the assurance of job security was somehow valuable. 4% said the assurance of jobs was less valuable. 44% of the respondents valued highly the recognition and appreciation they received from their superiors. 36% said they somehow valued the recognition and appreciation they got from their supervisors. 20% were neutral towards the kind of recognition and appreciation from their bosses.

36% said they valued highly the promotion opportunities in the company. 40% said the promotion opportunities were somehow valuable. 16% said the promotion opportunities were less valuable. 8% were not any side. The statement "An optimistic and challenging attitude at the workplace" was valued highly by 44% of the respondents. 28% respondents said they somehow valued the optimistic and challenging attitude at the workplace. 4% respondents said they valued less an optimistic and challenging attitude. 24% respondents were neutral towards any sides. 52% of the respondents valued highly praise (written or verbal) they received from their managers. 24% respondents said they somehow valued the praise they had from their supervisors. 4% said they valued less the praise from their managers. 20% respondents were neutral. The response to the prompt "giving regular and constructive feedback to staff" revealed that 44% valued highly this prompt. An equal number of 44% somehow valued the regular and constructive they were given. 4% of the respondents valued this prompt. 8% were neutral towards the prompt. It can be seen that 28% of the respondents highly valued their participation in annual family days. An equal number of 28% somehow valued their participation in annual family days. 12% respondents did not value their participation in annual family days. 12% respondents were neutral towards the prompt. 32% respondents valued highly the organisation of wellness and health programs for staff and family. 36% respondents somehow valued the organisation of wellness and health programs for staff and family. 12% respondents placed less value on the organisation of wellness and health programs for staff and family. 4% of the

respondents did not place any value on the organisation of wellness and health programs for staff and family. 12% of the respondents were neutral towards any side. 36% of the respondents valued highly the plagues that were hanged in the banking hall to celebrate the best worker for a month. 32% of the respondents somehow valued the plagues to celebrate the best worker in a month. 16% of the respondents placed less value on the plaques used to celebrate the best worker in a month. An equal number of 16% were neutral towards any sides.

4.4 Frequency table for the challenges of managers as they attempt to motivate employees at Sinapi Aba Savings and Loans Limited

This section was designed to examine the challenges of managers as they attempt to motivate employees at Sinapi Aba Savings and Loans Limited. The respondents were requested to indicate the extent to which they agreed or disagreed with the statement that describes such challenges. The results are presented in Table 4.3.

Table 4. 3 Frequency table for the Challenges of Managers in Employee Motivation at Sinapi Aba Savings and Loans Limited

Statement	Percent (%)					Mean	SD
	1	2	3	4	5		
Weak leadership structure at the workplace affects their ability to motivate workers	36	40	8	8	8	2.12	1.236
Managers do not create a challenging work environment that stimulate workers	36	52	12			1.76	.663
Managers do not have confidence in lower-level workers	20	52	12	16		2.24	.970
Managers apparently ignore the efforts of their workers	20	60	20			2.40	.645
Lack of funds makes it difficult for managers to motivate the workers		20	40	16	8	2.52	1.229

(1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree)

(Researcher's field study, 2021)

The responses of the respondents on the challenges of managers as they attempt to motivate employees at Sinapi Aba Savings and Loans Limited revealed the following:

A high number of the respondents (76%) disagreed that the weak leadership structure at the workplace affected the leader's ability to motivate workers. 16% respondents agreed that the weak leadership structure at the workplace affected the leader's ability to motivate workers. 8% respondents were neutral towards either side. 78% respondents disagreed that the managers did not create a challenging work environment that stimulate workers. 12% of the respondents remained neutral. 82% of the respondents were in disagreement that the managers did not have confidence in the lower-level workers. 4% of the respondents agreed that the managers did not

have confidence in the lower-level workers. 12% of the respondents were neutral towards any sides. 80% of the respondents disagreed that the managers apparently ignore the efforts of their workers. 20% of the respondents were neutral. 60% of the respondents disagreed that the lack of funds made it difficult for managers to motivate the workers. 24% agreed that the lack of funds made it difficult for managers to motivate the workers. 16% of the respondents were neutral towards any side.

4.5 Frequency for the relationship between non-monetary rewards and organisational performance at the workplace

This section was designed to assess the relationship between non-monetary rewards and organisational performance at the workplace. The results are presented in Table 4.4.

Table 4. 4 Frequency table for the relationship between non-monetary rewards and organisational performance at the workplace

Statement	Percent (%)					Mean	SD
	1	2	3	4	5		
When managers acknowledge the productiveness of workers, it leads to a great performance in the organisation		12	8	44	36	4.04	.978
Recreational programs result in higher organisational performance	8	4	40	28	20	3.48	1.122
Effective supervision affects the organisational performance	16	12	8	20	44	3.64	1.551
There is a positive link between employee training and organisational performance	8	4	12	44	32	3.56	1.446
Employee involvement in decision making maximizes firms' performance	16	4	24	20	36	3.88	1.166

(1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree)

(Researcher's field study, 2021)

From Table 4.4, the results revealed the following: 80% of the respondents agreed that when the managers acknowledge the productiveness of workers, it leads to a great performance in the organisation. 12% of the respondents however disagreed. 8% of the respondents remained neutral. 48% of the respondents agreed that recreational programs resulted in higher organisational performance while 12% disagreed. 40% of the respondents were neutral towards any side. On the relationship between effective supervision and organisational performance, 64% of the respondents agreed that effective supervision did resulted in higher organisational performance. 28% of the respondents did not agree with the prompt. 8% were neutral towards any side. 76% of the respondents agreed that there is a positive link between employee training and organisational performance while 12% disagreed. 12% of the respondents were not on either side.

56% of the respondents agreed that the involvement of employees in decision making maximizes firms' performance while 20% disagreed with the prompt. 24% of the respondents were not in support of any side.

4.6 Discussion

The issue of job security was valued highly by the workers. Every worker's concern is about the guarantee of a stable job in an organisation. No one worker is happy about the loss of a job. In another vein, recognition and appreciation is desired by workers. They are inspired when they are recognised and appreciated. The promotion opportunities available in the company inspires workers to work hard. When workers are promoted from the lower ranks to a higher, they become motivated and work hard. It can also be intimated that an optimistic and challenging attitude at the workplace is a motivating factor for workers. When they are highly challenged in their tasks, it gives them the opportunity to think and initiate things on their own. Such an environment makes workers creative and innovative. The praise either written or

verbal workers receive from their managers affects their morale in a tremendous way. They become more involved in the tasks when they are praised for their efforts. The regular and constructive feedback that are offered to staff on the various tasks helps them to explore their strengths and weaknesses. As they become aware of their strengths and weaknesses, it helps them to improve and correct any errors they make or are likely to encounter in their work. The participation in annual family days is also appreciated by the workers. It gives them the opportunity to meet with their family members whom they may have missed because of their work schedules. This day which is set aside for them helps to mingle with their spouses, children and other family members. It helps them to relieve stress as they enjoy music, play games and engage in other fun activities. Workers also welcome the wellness and health programs for themselves and family. It is said that a sound in a sound body makes a healthy person. A health person can also expend much effort and energy in the workplace. The workers are therefore happy for the wellness and health programs that are organised for them and their husbands, wives, boy or girlfriends and children. They can save enough monies for themselves because they do not pay for the services. They also place high premium on the plagues that were hanged in the banking hall to celebrate the best worker for a month. It gives them a sense of pride and inspires them to work hard to retain the award for the next month. It is a strategy that is highly respected by all workers and so they work hard to be nominated for it.

With respect to the challenges of managers as they attempt to motivate employees at Sinapi Aba Savings and Loans Limited revealed the following:

It was seen that the weak leadership structure at the workplace did not affect the leader's ability to motivate workers. This finding may be partly true. Some people have argued that some strong leaders are not able to inspire their subordinates. They believe in their intelligence and ability to do things on their own. Strangely, some managers cannot create a challenging work environment that stimulate workers. They use crude means in their workplace to intimidate

their workers to expend their energies. Others believe that the managers have confidence in the lower-level workers. They trust in the confidence of their workers. They understand that they can entrust certain duties in their care. Moreover, they recognize the value of money in motivating workers. Money will be needed to contract the services of people to design the plagues, certificates, organise annual family days, and wellness and health programs. It is therefore important for an organisation to have access to funds to motivate its workers in whatever ways.

With respect to the influence of non-monetary rewards on organisational performance at the workplace, the results show a positive trend in this regard. The following variables were found to be positively correlated with organisational performance. When the managers acknowledge the productiveness of workers, it leads to a great performance in the organisation. Workers are more likely to give off their best when they are well appreciated for their efforts. Another significant revelation is that when workers engage in recreational programs, it results in higher organisational performance. Recreational activities help them to stay fit and release the tensions that are built up in them. It should be noted that effective supervision makes a positive contribution to greater organisational performance. When supervisors play their supervisory roles effectively in the workplace, it alerts workers to be efficient in their tasks. Training equips workers with newer skills and experiences that help them to undertake their tasks in an effective manner. This translates to higher outputs and in the long run affect organisational performance. When employees are involved in the decision making process of the firm, they see themselves as essential to the running of the organisation. This strategy encourages them to work hard to help the organisation attain its objectives.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the summary of findings, conclusion and recommendations for the study. It also gives suggestions for further research.

5.1 Summary of Findings

The purpose of the study was to establish the relationship between non-monetary rewards and organisational performance at Sinapi Aba Savings and Loans Limited, Ashanti Region

This study reports on the influence of non-monetary rewards on the motivation and organisational performance of workers of Sinapi Aba Savings and Loans Limited. The study revealed the following findings:

On the issue of non-monetary rewards in the company, it was found that the workers placed a high value on job security. They believed in the power of recognition and appreciation. They felt strongly about the promotion opportunities. Furthermore, they regarded an optimistic and challenging attitude at the workplace as something that inspire them in their work. They were positive that they were efficient because they were highly challenged in their tasks. They were happy for written or verbal praise they received from their managers. They were also convinced that the regular and constructive feedback that they received were helpful to them. The celebration of annual family days in the company also motivated them. They also appreciated highly the wellness and health programs for themselves and family. Finally, they were proud of the plagues that displayed their picture and name in the banking balls for their performance as best workers for a particular month.

The study also came out with the following challenges. The managers could not create a challenging work environment in the workplace. Lack of funds was a strong challenge to the subject of employee motivation. Finally, the study revealed that the acknowledgment of workers by managers, the engagement of workers in recreational programs, effective supervision, training and the involvement of employees in decision have a positive impact on organisational performance.

5.2 Conclusion

The study have made conscious efforts to identify the some of the non-monetary rewards and their impact on the performance of organisations. In trying to achieve this objective, it should be noted that certain challenges were also encountered. The findings of the study to a large extent suggested that non-monetary rewards influenced significantly organisational performance.

5.3 Recommendations

In the light of the findings, the following recommendations have made made.

1. Managers should continually assure workers of the security of their jobs.

2. They should recognised and appreciate the efforts of their workers. They should not relent in their appreciation of regular praise and constructive feedback to workers.

3. They should pay greater attention to their promotion opportunities in the workplace.

4. They should not relax in their efforts to create an optimistic and challenging attitude at the workplace.

5. They use of the annual family days and wellness and health programs for the workers and family should not be halted. They should be held regularly as scheduled.

6. The display of the plagues should not be discontinued.

6. The managers should create a challenging work environment in the workplace.

7. Managers should source for funds to enable them design more motivational packages for the workers.

8. Management should come with effective supervisory and training programs to help workers acquire the necessary skills, knowledge and experiences.

5.4 Suggestions for Further Research

It is recommended that future research should be conducted on the topic:

i. By collecting data from a bigger sample to increase the precision of the analysis and to enable firmer conclusions to be drawn from the study.

ii. By using a more complex data analysis method to analyse data that will be collected.

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CHRISTIAN SERVICE UNIVERSITY

SCHOOL OF BUSINESS

IMPACT OF EMPLOYEE MOTIVATION ON ORGANISATIONAL PERFORMANCE

Dear Sir/Madam,

We, Judith Obour Nketiah, Beatrice Ofori, Henry Owusu, Jennifer Nyame and Paul Boahen are students of the Christian Service University offering the Bachelor of Business Administration Degree in Human Resource Management. We are undertaking a study on the topic: "Impact of Employee Motivation on Organisational performance." The study aims to determine the kinds of non-motivational rewards that can stimulate the staff of Sinapi Aba Savings and Loans Limited and whether they impact organisational performance. This questionnaire instrument is used to collect data on the topic. Your genuine response is paramount for the success of the study. Please be frank and truthful in your responses. The data is strictly for academic purposes and confidentiality of your responses is guaranteed. Your anonymity is also assured.

Thank you in advance.

Instruction: Please tick (√) where applicable and supply details where required

SECTION A: KINDS OF NON-MONETARY REWARDS

The following are non-monetary rewards that are available to employees in Sinapi Aba Savings and Loans Limited, rank them in order of their value to you.

1=Highly valuable (HV), 2=Somehow valuable (SV), 3=Neutral (N), 4=Less Valuable (LV), 4=Not Valuable (NV)

S/NO.	STATEMENT	HV	SV	N	LV	NV
1.	Assurance of job security					
2.	Recognition and appreciation					
3.	Promotion opportunities					
4.	An optimistic and challenging attitude at the workplace.					
5.	Praise (written or verbal) from managers					
6.	Giving regular and constructive feedback to staff					
7.	Participation in annual family days					
8.	Organisation of wellness and health programs for staff and family					
9.	Plagues to celebrate best worker for a month					

SECTION B: CHALLENGES OF MANAGERS TO EMPLOYEE MOTIVATION

The following are the challenges of managers as they attempt to motivate employees at Sinapi Aba Savings and Loans Limited. To what do you agree or disagree with the following statements?

1=Strongly Disagree (SD), 2=Disagree (D), 3=Neutral (N), 4=Agree (A), 5=Strongly Agree (SA)

S/NO.	STATEMENTS	SD	D	N	A	SA
10.	Weak leadership structure at the workplace affects their ability to motivate workers					
11.	Managers do not create a challenging work environment that stimulate workers					
12.	Managers do not have confidence in lower-level workers					
13.	Managers apparently ignore the efforts of their workers					
14.	Lack of funds makes it difficult for managers to motivate the workers.					

SECTION C: RELATIONSHIP BETWEEN NON-MONETARY REWARDS AND ORGANISATIONAL PERFORMANCE

The following statements explain the relationship between non-monetary rewards and organisational performance at the workplace. To what extent do you agree or disagree with these statements?

1=Strongly Disagree (SD), 2=Disagree (D), 3=Neutral (N), 4=Agree (A), 5=Strongly Agree (SA)

S/NO.	STATEMENTS	SD	D	N	A	SA
15.	When managers acknowledge the productiveness of workers, it leads to a great performance in the organisation.					
16.	Recreational programs result in higher organisational performance.					
17.	Effective supervision affects the organisational performance.					
18.	There is a positive link between employee training and organisational performance.					
19.	Employee involvement in decision making maximizes firms' performance.					

SECTION D: DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS

20. Gender of respondent: Male [ ] Female [ ]

21. Age of respondent:

   Below 25 years   [ ]

   26-35 years   [ ]

   36-45 years   [ ]

   46 years and above   [ ]

22. What is your marital Status?

   Single   [ ]

   Married   [ ]

Divorced   [ ]

Widowed   [ ]

23. Highest education qualification:

Diploma   [ ]

Bachelor's degree   [ ]

Master's degree   [ ]

Doctorate degree   [ ]

Others (please specify)

……………………………………………………………………

24. For how long have you worked with the company?

Less than 1 year   [ ]

1-5 years   [ ]

6-10 years   [ ]

11-15 years   [ ]

16 years and above   [ ]

25. What is your department?

…………………………………………………………………