A study on the impact of motivation on employee performance: An exploratory case study on a Dubai based semi-government Commercial bank.

A Management Research Dissertation submitted in partial fulfillment of the requirements of Cardiff Metropolitan University for the degree of Master of Business Administration

Cardiff School of Management
20th January 2018
Declaration and Statements

DECLARATION

This work is being submitted in partial fulfillment of the requirements for the degree of MBA and has not previously been accepted in substance for any degree and is not being concurrently submitted in candidature for any degree.

Signed: Lathika Krishan Wijesundera (candidate)
Date :22/01/2018

STATEMENT 1

This dissertation is the result of my own work and investigations, except where otherwise stated. Where correction services have been used, the extent and nature of the correction is clearly marked in a footnote(s).

Other sources are acknowledged by footnotes giving explicit references. A bibliography is appended.

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STATEMENT 2

I hereby give consent for my dissertation, if accepted, to be available for photocopying and for inter-library loan, for deposit in Cardiff Metropolitan University’s e-Repository, and that the title and summary may be available to outside organizations.

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Date: 22/01/2018

Student Number: 20131365
Ethics Committee Approval Number: 2016D5497
Supervisor’s statement

Student Name: Lathika Krishan Wijesundera

Supervisor’s Name: Ms Andrea Steel

I acknowledge that the above named, student has regularly attended the planned meetings and actively engaged in the dissertation supervision process. He has provided regular timely draft chapters of the dissertation and followed given guidance.

Signed: ……………..

Date ………………………
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Abstract

Motivation may be characterized as being the driver which integrates those internal and external factors found to stimulate an individual to be continually interested and committed to a job role or subject. In the engagement process, activating an individual to make effort which offers attainment of a given goal or target through an individual’s performance and commitment benefits both the individual and the organization. Thus, Motivation can be seen as a key driver in the linking of an individual’s performance while expecting results in the attainment of organizational goals, performance and as a consequence. Organizations use motivation in the attainment of these desired business outcomes and key factors such as extrinsic motivators described as salary, bonus and commission directly impacts an individual while intrinsic factors like working conditions, employee engagement and job security also plays a major role. This research aims to analyze the relationship between motivation and employee performance.

The research instrument used for this study was based on a primary methodology using a total of eighty-eight (88) quantitative questionnaires thus resulting in the gathering of high quality raw data for use in the study. The primary aim of the current research is to analyze the impact of motivation and the relationship of performance as a result in a Dubai based semi government commercial bank. Descriptive analysis is the main method used for explaining the results along with frequency and mean ranking techniques as well. The findings indicated that employees ranked good working condition as the most important non-financial motivating indicator and salary as the highest financial motivating indicator. Analysis of the data also found that employee motivation and employee performance is positively correlated. Henceforth, concluded that the bank can design a model whereby salary, promotion and performance appraisal can be the main indicators for employee motivation and employee performance.
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CHAPTER 1

Introduction

1.1 Introduction to chapter

The introduction chapter discusses the aim and objectives of conducting this research. A Dubai based semi-government Commercial bank was selected as the case study organization. A brief introduction is provided in the current chapter. To state the importance and need of the current research topic, the rationality and significance of the topic are also mentioned.

1.2 Rationale

As per Finley and Karunakar (2015), many organizations had to modify their strategies mainly due to the global market conditions and slow growth of developed economies. These organizations are strategizing in such a way that they can maintain the profitability and ensure that their growth is steady and strategic. To achieve this target as per Ernst Young (2015) control and reducing operational cost is a must, however, it is to be noted that reducing operational cost can adversely affect the total quality of the end product, brand image of the product/firm, obstruct safety and even effect the longevity of the firm. One of the major operating costs is dedicated towards human capital, and this is a primary area which organizations focus at in achieving cost efficiencies. When the market and economy is down, organizations should design strategies that control costs and endure stability by reducing employees in order to cut down the operating costs (lane, 2011).

Various International banks like Barclays, Royal Bank of Scotland, Credit Suisse etc. have executed the cost methodical strategies in order to reduce operational costs that help in maintaining profitability and longevity in the market place (Mcnaughton et al, 2015). However, the downturn of such strategies is employees will be demotivated, feeling unsecured and as well as the organization might lose productive employees. Overall organizational performance and team performance are directly related to job security (Lucky et al, 2015). Moreover, the organization would be pressurized to retain the best employees by paying them less and making them work more along with maintaining the productivity. The morale and motivation level of an employee declines when he/she is unsure about his future (Hibberd, 2014). There are several monitory and non-monitory factors that can lead to low employee performance and productivity.
and eventually employee turnover as well. In this chaotic and competitive market, organizations are compelled to give more notice towards employee’s plight with motivation, productivity and overall performance. This is becoming a quandary and distress for most of the organizations as retention and motivating good employees are crucial to organizational productivity and acquiring strategic goals.

In order to bring out the best of an employee, motivation plays an imperative role (Ganta, 2014). As per Ganta (2014), motivation can also play the role of a stimulator which propels an employee to perform to his/her fullest ability thereby increasing his productivity. Employee motivation has a direct impact on employee performance (Chaudhary & Sharma, 2012). Once an employee is motivated, he is ready to spend his time at work and bring out his ability to the fullest. As per their research, they have also found that organization can sustain, develop and thrive when they give more importance and priority for employee wellbeing. However, it has to be taken into account that motivating employees is the biggest challenge that most of the organizations have to face (Ganta, 2014).

Each employee would be triggered by different motivator drivers to feel a sense of inspiration within their work and achieve their tasks effectively (Ganta, 2014). As per Asim (2013), motivator drivers can be either in the form of monetary such as bonuses, incentives etc. or in the form non-monetary such as personal triumph and realization. In order to gain short and long term organizational goals and objectives, firms can adopt various motivational strategies and ways (Obi-Aneke, et al, 2014).

1.3 Research Aim

The primary aim of the research is to analyze the key factors which increase employee motivation among the employee in Commercial bank of Dubai and its relationship with employee productivity.
1.4 Objectives

Below listed are the objectives of the proposed research

- To analyze whether monitory factors affect the employee productivity and motivational level.
- To analyze whether non-monitory factors affect the employee productivity and motivational level
- To analyze whether employee motivation is directly connected to employee performance.

1.5 Research Questions

What is the role of monetary factors and non-monetary factors in motivating employees and improving their performance in Dubai base semi-government commercial bank?

1.6 Organizational background

Due to the privacy issue, the actual name of the bank will not be revealed, and instead the bank would be stated as Dubai based Semi-Government Commercial Bank. It started off as a corporate banking provider for all major business in UAE. Over the period, the bank has transformed into more progressive banking with slight change of focus with the technological advancements backed by strong and stabilized management styles. The bank has been supported by sturdy financial bases led by a strong management team, as proven by our clients who had been with us over four decades.

The bank has over the period have evolved from the original corporate based lending style to offer a wide range of products, more client focused and more retail focused. As of now we have the first digital bank in UAE and offer a wider range of Retail, SME & Corporate Banking solutions, in both conventional and Shariah-compliant formats. The vision of the organization is to build sustainable prosperity through extraordinary banking experiences and the mission is to be loved for our passion and excellence.

1.7 Scope and limitation

The scope of the research will be restricted towards the study among the employees of a Dubai based semi government Commercial Bank’s motivating factors and elements promoting their productivity. The researcher will also be looking into various motivational strategies to be
adopted by the organization under study. And finally, to identify specifically whether it is monetary or non-monetary factors that motivate employees in the Dubai based semi government Commercial Bank.

1.8 Methodology to be adopted

The current research will adopt a case study methodology through a deductive approach. Dubai based Semi-Government Commercial Bank will be the organizational under study. A quantitative structured questionnaire will be used to collect information to answer the research questions. Questionnaires will be send out to the respondents through email and research details will be included in the email itself. Participant consent statement will be included in the first page of the questionnaire, which would give them information in regards to their right for withdrawing their answers. There are 2400 employees in the Bank working across 4 Emirates in UAE, however mainly due to time constraint a sample of 122 employees will be taken using cluster sampling method. A pilot study will be conducted over 10 employees to ensure that the respondents are able to understand all questions and to remove any ambiguity. The researcher will make sure that only completely filled questionnaires are used for analysis process. Answers from the questionnaires will be entered into Ms. Excel. Tables, graphs and diagrams will be produced within the Excel sheet to answer the research aims and questions. At every stage, the researcher would make sure that the findings are aligned towards the overall research aim. Data will be stored both in external hard disk and as well as in USB to ensure that there is no loss of data. Access to questionnaires will only be allowed to the researcher and also to the supervisor to ensure data security.

1.9 Dissertation structure

Chapter 1 - Introduction

The rationale for research and prior research conducted in the selected topic is provided. Overall research Aim and objectives are listed and also the research questions which will be discussed along the course of research. The scope and limitation is discussed. Finally, the methodology overview is also discussed briefly.
Chapter 2 - Literature Review

The chapter will start with the conceptual framework for the research. Prior research conducted on motivational factors over employee performance will be critically reviewed. Research conducted both in banking industry and other industries will be referred.

Chapter 3 – Research Methodology

Literature review chapter will be followed by the methodology chapter, which will discuss the research approach and techniques which will be used for collecting data. Data analysis process will also be discussed in detail. Questionnaire to be used for the current research which will be introduced. Validation of research and also the reliability factor will be discussed in detail.

Chapter 4 – Data Analysis

In chapter 4, findings and analysis, results from the data collected will be discussed and comparison will be made to the literature included in chapter 2. A critical review of the data and literature will be conducted in a detailed manner.

Chapter 5 – Conclusion and Recommendations

Final chapter will discuss the research questions and its answers retrieved through the analysis process. The research overall limitation and also the recommendation for the organization under study In regards to how to improve motivational techniques in order to improve employee performance will be explained.

1.10 Chapter Conclusion

The purpose of the current chapter was to introduce the research topic under study “effect of motivation on employee performance” in a Dubai based semi-government Commercial bank. It has explained the research aim, objectives and research questions of the research. Methods and techniques to be adopted for meeting the research aim are also included. Relevance of such a research study is explained in a detailed manner. Topic areas which will be analyzed in the research is covered under scope and limitation section. In the dissertation structure, the researcher has explained various chapters and their contents in brief.
CHAPTER 2

Literature Review

2.1 Introduction

The current chapter is intended in reviewing the academic literature for the purpose of analyzing the topic under research which is the impact of financial and non-financial motivational techniques on employee performance. Conceptual framework for the current research is discussed in detail. The relationship between employee motivation and employee performance is critically reviewed in the current chapter. The missing element in existing literature in regards to the employee motivation and employee performance is introduced in the research gap. As part of secondary data analysis for the purpose of literature review various sources of documents will be used such as refereed journal articles, books, company annual reports, industrial and government reports.

2.2 Definition of Employee Motivation:

As per Behnaz (2013), motivation can be defined as a psychological process that can drive and stimulate an individual which can be either to attain the top list in the sales target or else to be a goof team player. Motivation can also be a strength of an individual’s behaviour to drive him/her to attain their targets and thereby improving their productivity (U.S, 2013). When an employee’s needs and requirements are met by the organization/management, that create an enthusiasm and interest among the employees to work for the collective goals and objectives of the organization either at group or individual level (Haque et al, 2014).

Henceforth, there is a lack of consensus in regards to what actually necessitate employee motivation? Whether it is psychological process, behavioural trait or mere personal achievement, and if so, how important is motivation in an organization? As per the founder of Virgin Atlantic, financial and non-financial motivating factors play a major role in participating employees in the succession of any multinational corporation (Dudovsky, 2012). As per Sir Richard Branson (Virgin.com) ‘If it weren’t for a bunch of well trained, motivated and, above all, happy people doing their bit, we’d have never launched a record label, never mind a fleet of 747s’: in 2014, Google was selected as the “Best company to work for” and they well accepted for their outstanding activities in motivating their employee. And this recognition was given to Google on
fifth year running by the Great Place to Work Institute and Fortune Magazine (Martin, 2014). As per the Vice President of People Development at Google (Fast Company, 2013) ‘It’s less about the aspiration to be No. 1 in the world, and more that we want our employees and future employees to love it here, because that’s what’s going to make us successful.”

2.3 Motivational Theories

There are two prominent motivational theories which explains conceptually the relationship between motivation and performance, i.e. Herzberg and Maslow’s need hierarchy. Both Google and Virgin Atlantic have been using these conceptual frameworks as a guideline for creating their motivational techniques and policies (Dudovsky, 2012; Martin, 2012).

2.3.1 Herzberg Theory

Two-factor theory was developed by Frederick Herzberg which is also known as motivation/hygiene theory, it is a widely-accepted theory in the research field of motivation and related topics (Haque et al, 2014). As per his theory, there are two categories of motivating factors; a) Non-monetary factors are termed as hygiene motivating factors by the author, for example, individual satisfaction, appreciation and acceptance. b) Monetary factors were categorized under the second dimension which would motivate employees for example, wages, incentives etc.

The following diagram illustrates the Herzberg two-factor theory and various motivating factors.

![Herzberg's Two-Factor Theory](image)

As per his research, when hygiene factors are promoted among the organization, the level of dissatisfaction among employee’s decreases and when employees are exposed with monetary
factors the level of satisfaction increases.

2.3.2 Maslow’s Theory

Maslow’s Theory which is popularly known as Maslow’s Need Hierarchy is very much interlinked to Herzberg’s Theory. There are five levels of needs as per Maslow; Basic needs, Security, Belonging and love, Esteem and Self-Actualization. Needs of a person should be met as per the lower to higher level to increase the productivity of the Individual (Furnham et al, 1998). Maslow’s Need Hierarchy is used by several organizations for designing their motivational strategies and one of them is HSBC bank (Baker & Hart, 2008).

![Maslow's Hierarchy of Needs](image)

As per the researcher, human needs cannot be completely accomplished or neither fulfilled. Even if their needs are met, the previous factors that motivated the person cannot be a trigger for further motivation and satisfaction. The above statements are vital since, the organization should be able to assess and identify the level of satisfaction among the employees and design the techniques which can meet their level of needs as per the above diagram.

It is to be noted that there is enormous amount of research been conducted in the field of employee motivation, which has even looked at its direct impact on employee performance and organizational productivity. However, relying on any of these researches would be difficult since most of these have taken different approaches in identifying the monetary and non-monetary transactions.
Henceforth, we can also argue that when an employee’s need has been met and fulfilled he/she is no longer interested in gaining the same need thereby, it stops to be an indicator of motivation. Since, the level of motivation does have a positive impact on the employee performance and productivity; the organization should take utmost care in locating where actually the employee belongs in the hierarchical pyramid. And as per that motivation should be designed and directed towards these employees.

There is enormous amount of research that has been conducted to evaluate the need and requirement of motivating employees in an organization. However, there are various types of approaches and strategies produced by the abovementioned research which makes it difficult to rely on any specific type of financial and non-financial techniques and strategies.

a) Monetary Factors:
These are factors which would induce an employee to work or be productive due to monetary returns like salary, incentives, discount coupons, vouchers etc.

b) Non-monetary factors:
A trigger or motivator which promotes an individual to complete a task for individual satisfaction in return of recognition, self-satisfaction or acceptance, we term it as non-monetary factors. There are other examples as well; fairness and goals, self-learning opportunity, self-accomplishment etc.

Due to market crisis, slower growth in the economy and restructuring of organizations resulting in job losses, employees are forced to work for less money and for longer hours. Hence, organizations strive their best to identify the financial incentives which can increase the employee performance and eventually meeting the goals and objectives of the organization with less wastage of resources. Due to the high costs associated with living, where the costs of basic necessities have increased, none of the individuals are accepting jobs with a lesser payout.

Researches has proven that monetary factors are more effective than non-monetary factors in motivating employees in a banking or financial industry (Delic et al, 2017). One of the reasons for such a finding would be because it is the nature of Banking industry and employees are driven by monetary incentives rather than any other. However, it is to be
noted that most of the organizations ignore the importance of non-monetary factors even though it is cost effective and more effective than monetary factors. Research conducted by Uzonna (2013) has supported the above arguments in relation to the banking industry. The main aim of the proposed research is to clearly to identify which are the monetary and non-monetary factors effecting employee performance within a bank. It has to be well researched the influence of organizational culture and employee intervention in increasing employee performance although being considered as non-monetary factor. The question is that since ‘recognition’ is intangible sources of motivation, how it can effectively improve the level of performance and employee satisfaction in comparison to the tangible source of ‘financial rewards’. There is even more research, which have found that only monetary factors can affect employee performance and motivation and non-monetary factors cannot help in improving employee performance and productivity (Derfuss, 2016). It was also found in the literature review process, that there is a lack of consensus among researchers in regards to the notion whether it is monetary or non-monetary factors in reality effect the employee performance and satisfaction. Henceforth, it can be concluded that organizations should either opt monetary or non-monetary motivational techniques in order to enable employees to meet the organizational goals and objectives. The above statement has been supported by various multi-national companies such as Virgin Atlantic, Google, HSBC etc.

2.3 Definition of Performance

In a working environment, performance can be classified into two types a) organizational performance and b) employee performance. In the following sections, both these terms will be explained in detail.

2.3.1 Organizational Performance

When an individual or groups of employees are able to achieve their goals and objectives in an organization, it can be termed as organizational performance (James, 2012). When all the elements of an organization operate together in achieving positive result in an organization, a high level of organizational performance is achieved (James, 2012). In order to assess the success of an organization, the performance results are compared to the predefined goals and objectives. Long term strategic objectives, organizational
hierarchy, performance measures and techniques, organizational culture and values and also rewarding pattern are the various elements which supports an organizational performance.

2.3.2 Job Performance
Employee performance and job performance are interconnected where either of them demonstrates how or whether an employee has completed his allocated job efficiently and effectively. There are various definitions for the term ‘performance’, whatever may be the relevance of this variable, it is vital for meeting the organizational goals and also for individual accomplishments. The organizational performance could be defined as, a group of people working together in meeting organizational goals and objectives, whereas an individual uses his existing skills and abilities in meeting the organizational goals and objectives is referred as employee performance (Patel, 2013). Even though both organizational performance and job performance aims at achieving organizational goals and objectives either of them are achieved through different factors. The organizational performance is related to collectively aiming at achieving goals and objectives (Pathirage et al, 2004), whereas when an individual use resources efficiently to meet the goals and objectives it is related to job (Sonnentag et al, 2008).

It is to be noted that the proposed research will only be focusing at organizational performance in a generic way and more in depth study would be conducted on the impact of motivation and employee performance.

The ultimate benefit in developing and improving performance will only be for the respective organization (Sai, 2014). In short term and as well as in long term organizations can benefit due to the high performing employees. (Ali et al, 2016). Recently it has been found that many organizations are investing in employee development mainly due to the fact that employee performance is directly related to success of an organization (Hameed & Waheed, 2011).

Organizations should give more importance for employee development, since it would ensure that employees are efficient and effective and as well as motivated which would reduce the employee turnover rate. (Bocciardi, 2017). Although, the financial elements in such developmental activities are high, the return can be both in the form of tangible and intangible as well. Tangible return can be in the form of less wastage, profit turnover,
increase in productivity etc. whereas intangible forms could be, increase in good will and
brand name, employee retention and loyalty. These factors can give the organization a
special space in the market and also among the competitors. But the vital and challenging
job is to find which are the motivating factors which would impact employee motivation
and performance (Dobre, 2013).

2.4 Influence of financial incentives on employee motivation and performance

Meeting the basic necessities for him and the family in a regular and long-term basis is the
primary aim of any individual working in an organization. Financial incentives in the form of
wages, allowances, health insurance etc. are offered at the beginning of employment. (Kumar et
al, 2015). It has been proven in research, that these factors have a pivotal role in affecting the
employee attitude towards his work (Rounok et al, 2011). Secondly, a good working culture and
environment, job retention can be achieved through financial rewards. But the main issue is that
which monetary factors influence the most and if any would do, which are those? Bonus and
increment can be given to employee as per the performance although salary can be decided at the
point of appointment.

It has been found by various researchers that employees rank ‘money’ as the highest motivator
for an individual but there is a lack of research in regards to which monetary incentive ranks high
as a monetary factor. (Yousaf et al, 2014). An employee takes it as a challenge when
performance is linked to bonuses (Rounok and Parvin, 2011). But in contrary, there has been
some research, which has found that bonuses are definite expectation and is connected to be a
vital monetary incentive in motivating an employee and whereby increasing the performance.
(Hoole (2014). As per Fu & Deshpande (2014), the highest ranking monetary motivating factor
is salary and it has highest impact on employee performance.

2.5 Influence of non-financial incentives on employee motivation and performance

When rewards are connected to non-financially, we group them into the category of non-
financial motivators. For example, incentives such as working condition, employee engagement,
performance appraisal, job security and training. The following section will critically analyze on
the research objective, whether non-financial incentives have a direct impact on employee
motivation and performance.
2.5.1 Working Conditions

Every organization strives to achieve some internal objectives such as low sick leave, reduction in employee turnover, improved employee productivity and performance and these elements can only be achieved through a good and healthy working condition (Ahmad & Salman, 2015). Interestingly, there is a lack of consensus into the argument whether working condition could possibly improve employee motivation and eventually their performance. Every employee expects to have a safe and secured working condition however, there is a lack of research which states that whether non-financial incentives would enhance their motivational and performance levels. As per Ahmad & Salman (2015), employee is motivated and their performance improves when they find organizational environment which suits their needs and abilities. Eventually, they become part of the organization and the level of satisfaction increases leading to more concentration at work and meeting their goals and objectives. However, this can only be a stimulator for short time satisfaction which can diminish over time. As per Kahya (2007), terrible working condition can have a negative impact on employee performance and productivity thereby detrimental on employee wellbeing. Employees might feel more stressed, depressed and high level of anxiety in such working environment (Sekhar et al, 2013). Therefore, it can be argued that majority of the employee prefer to work in organizations which having good working culture rather than unhealthy environment. Henceforth, various research has concluded that good working condition has direct impact on employee performance and productivity.

2.5.2 Employee Engagement

Management who are involved in employee engagement are considered to be very interested in employee suggestions and reviews. Employee engagement helps in increasing employee motivation and commitment by inducing employees with a sense of accountability, loyalty and respect from the management side. An organization’s performance and development is directly related to employee engagement activities. As per Porter & Kramer (2011), an organization which has more interest in employee engagement will have low rate of employee turnover, fewer job related accidents, high customer satisfaction, absenteeism and improvement in organization productivity. There are various researches that has found employee engagement as an important non-
financial motivator (Mehta, 2013; Rounka&Parvin, 2011). However, there is a lack of research in regards to how and why employee engagement is having a positive correlation to employee motivation and performance. However, as per Galagan (2015) research, he found that employee engagement leads to waste of time other resources since it might just give a wrong intimation that employee with minimal effort is happy for his output in comparison to that employee who has made his best effort to increase his performance and productivity. Google, is one of those organization who have successfully collaborated employee engagement in its employee motivations strategies for their organization success like many other leading firms. In Google, they have set up a “people analytics team” who will conduct study on regular basis to understand what employee needs today as against tomorrow/future. It is conducted through a survey among the employees in which they can list their need and the necessity and benefit of these needs if its provided. Once the data is collected, the analytics team will create a program which will be equipped with these needs that they can thrive for. As per Durmaz (2013), Google has organized a working environment where there is a sense of transparency and trust among the employees, and it was also found that the success of Google was mainly because their employees love their job. As per the People Analytics and compensation Vice-president of Google states that *‘One of the tenets we strongly believe in is, if you give people the freedom, they will amaze you’* (Loosvelt, 2013). Henceforth, it can also be argued that in the case of Google, employee engagement has played an important role as a non-financial motivator for employee performance and motivation.

There are several other organizations who have given immense importance for employee engagement just like Google. For example, Virgin Atlantic, Royal Bank of Scotland and Standard Chartered Bank. But it is to be noted that not all organization incorporate employee engagement in a straightforward. But firms like AllgemeineElektricitäts-Gesellschaft (AEG) consider employee engagement surveys are too complicated therefor, modifications in welfare and training programs will be more beneficial for employees (Overell, 2012).
2.5.3 Performance Appraisal

Every management will set up goals and objectives for their employees. Hence, employees should be able to assess how well they have been performing their jobs and meeting their assigned goals and objectives. Alongside of self-assessment employees should also receive constructive feedback from their managers or supervisors to improve their skills and also to develop. Employee performance is usually measured in organizations through performance appraisals which are conducted in a regular basis. However, there is a lack of research conducted to the hypothesis whether performance appraisal has a direct impact on employee engagement and performance?

As per Chen & Silverthorne (2008), there are three types of performance appraisal;

a) Appraisal based on employee’s output deliverable. In which the productivity of an employee over a period of time is assessed by his manager.

b) Appraisal by the supervisor’s by comparing to their peer or subordinates in case if it was a group project with common goals and objectives.

c) Self-appraisal, in which employee set up own goals and objectives and measure against them.

An employer usually reaches at an agreement with the employee in which he states each of the expected employee’s goals, objectives and task targets and it is made aware to them on a regular basis. However, it is to be noted the abovementioned agreement is a usual organization procedure conducted on a regular basis rather than as a non-financial motivator for employee motivation and performance. In one of the research it was found that most of the managers and employees found appraisal process as a big issue. They also mentioned that they use to dislike the process and it is also a dreadful task in their work calendar (Cuneen, 2006).

In most of the cases, it concludes as a usual organization procedure whereby the employer and employee involve in shallow discussion and reiterate the same goals and objectives, whereby the main objective of the procedure is left out i.e., employee performance improvement. As per Coens& Jenkins (2000), there are major issues even at the basic set up of planning and objective setting. It was in Winston’s (1997) study that he pointed that the appraiser should be qualified enough to conduct the appraisal procedure and the appraisal system should be designed in such a way that could bring
clarity, equality and able to identify productivity through rewards. Henceforth, it can be concluded that further research is required to find out whether performance appraisal is a non-financial motivator for employee motivation and performance but it is definitely a good tool for measuring performance.

2.5.4 Job Security
Job security is a sense of safety in retaining their current job in the organization and also a sense of feeling that they will be able to retain this job for a long term. There are several factors which lead to job security sense for an employee. For example, salary, employee developmental activities and also for providing good living condition for themselves and for his/her family. However, due to recent economic downturn there has been a regular staff reduction which can also be part of mergers, cost-cutting and reducing overheads. Job security is also having a psychological effect on employee, when an employee is having a job insecurity it has a negative impact on his performance and also on his lifestyle (Rizvi et al, 2012). As per Sekhar et al (2013), job security motivates an employee to work towards attaining goals and objectives since he has a guaranteed income which will have a positive impact on his lifestyle and thereby improving the productivity. However, there is still lack of research in regards to whether job security is a non-financial motivator.

However, as per Leung (2009), it was found that when employees have a feeling security in his job he is interested in investing more time and effort in the organization and also tend to have long term commitment to the management which can also be termed as employee motivation and performance.

2.5.5 Training
Most of the organization provides training for their employee to improve their skills and talents and also to equip with latest developments. Training can have several benefits for the organization such as; career development, promotion within the organization and diversity development. An employee’s skills can be improved through good training programs and which can impact employee job performance as well. Through, a better job performance will be eligible for promotion and also for various monetary benefits.
of job security and earning potential also increases among the employees due to skill development (Kulkarni, 2013). Hence, the researcher posed the questions whether training can be non-financial motivator and impact employee performance? In a case study on Mattel, a toy manufacturer, it was found that management made it mandatory for full time employees to undergo 66.5 hours training on an annual basis and also the part time employees should undergo 53 hours of training annually for increasing employee commitment and also for self-development. It was also found that 31% of open positions in the firm was filled by internal employee which was considered as the return on investment by the management (Caccamese, 2013).

Although, it is evident that big corporation like Mattel do heavily invest on training programs but whether it leads to employee performance is still to be further looked into. It is also not clear whether training and performance are correlated to each other. However, there are some research which has contributed towards this correlation for example, a research was conducted over 100 employees and enquired the factors which lead to employee performance and productivity. And majority of the employees responded that training and motivation as the two main factors (Khan, 2012). Other variable followed by the training and motivation were management attitude and organization culture.

As per Ahmad & Salman (2015), training programs have an important role in improving employee performance. This has also motivated many organizations in investing in training and developmental programs for their employees.

2.6 Relationship between employee motivation and employee performance

From the abovementioned examples on Google and Virgin has proven that employees who are happy and satisfied in their job are highly motivated to work towards attaining goals and objectives thereby improving their performance. Henceforth, employee performance will directly impact on organizational productivity and success. Therefore, it can be said that motivation and employee performance are positively correlated. However, it has to be noted that both financial and non-financial factors lead to employee motivation and thereby improving their performance level. There is a lack of evidences in relations to which financial and non-financial factors dominantly leads to motivation since there research outcomes were mixed responses. Employee
Performance is negatively affected when there is a lack of motivation leading to demoralized. When an employee is having a clear purpose and is motivated, he would work efficiently to achieve his /organizations goals and objectives effectively. Therefore, both employee and organization development is achieved. As Lathan & Pinder (2005), motivation and performance is positively correlated. As per the researchers it is the management’s responsibility to identify the required motivational variables and use them to motivate their employees which would directly impact their performance. When an organization is able to identify motivational factors accurately, management can design effective motivational programs and performance appraisal schemes. Virgin, Google and Mattel were good case studies which stated that financial nonfinancial incentives are used mainly for employee performance and not only for employee retention. Hence, it can be argued that employee motivation and employee performance are positively correlated.

2.7 Research GAP Analysis

Although there are various researches conducted about employee motivation and productivity, there is a lack of research conducted in banking industry specially in UAE and particularly on the bank under study (Hsiang-Chuan, 2013; Al-Araimi, 2013). Moreover, there is also no consensus about whether it is monetary of non-monetary factors effect employee motivation and employee productivity (Uzonna, 2013; Lau & Roopnarain, 2014). Hence, the current research aims at throwing light into these research gaps.

2.8 Conclusion

In the current chapter, mainly three elements were analyzed in the literature review process i.e., motivation, performance and the relationship between motivation and performance. The chapter started with the definition of motivation and later on about both financial and non-financial motivators. In the second part of the chapter, definition of performance was discussed along with the various factors involved performance. Finally, the researcher critically reviewed the relationship between motivation and performance with reference to various existing journal and industrial articles. The research gap was discussed at the end of the chapter.
CHAPTER 3

Research Methodology

3.1 Introduction

An effective research strategy is dependent on selecting the appropriate methodology (Saunders et al, 2009). Hence, the purpose of the current chapter is to provide a descriptive argument for the methods to be adopted to analyse the relationship between motivation and employee performance within the Dubai based semi government commercial bank. In the following sections of the methodology chapter, rationale for the approach adopted, research design, types of data sources and methods used for collecting the data, population under study and sampling procedure and analysis procedure is explained in detail.

3.2 Research Approach Rationale

A deductive research approach was adopted for the current research, since; it would help in formulating the research question. The main advantage of using a deductive approach is that a specific result can be achieved from a broad spectrum. As per Creswell (2013), a valid conclusion can only be guaranteed through a deductive approach. In a deductive approach, research would have a “top-to-down” style whereby, theory to hypotheses/research questions to data to add or contradict the theory will be conducted (Soiferman, 2010).

Figure 3: Deductive Research Approach Model
3.3 Research Design

The research design is based on a descriptive study method whereby a research instrument structured survey questionnaire was adopted. In order to complete the research-process a Two-step research design was adopted. As per Chintalloo&Mahadeo (2013), there are several quantitative studies that have adopted a two-step research design. In such a design, a pilot study will be conducted in the first step and the main survey is conducted in the second step. In order to eliminate any errors and also increase the clarity, reliability and validity for the research it is vital that researchers adopt the abovementioned research design test. “Assessment of the relationship between employee motivation and employee performance at a bank in Ghana” (Gyamfi, 2015), is a quantitative study which has used this test. Such a test would also ensure that the response rate and research outcome will be positive from the end user. The researcher has used a descriptive approach in the current study. The main reason for adopting a descriptive study is mainly due to answer research questions relevant for the study and to find specific factors which effect the employee motivation in Dubai Based semi-government commercial bank.

3.4 Population and Sample

There are 2400 employees in the bank across all Emirates in UAE. Dubai based semi-government commercial bank’s entire employees were considered as the target population, excluding the board members and CEO for the current research.

When the population size is big and difficult to gain information from the entire population, a subset of a group of individuals are selected which is known as a “sample”. There are various reasons which lead the researcher in adopting a sample for examples, size of the population, time constraint and accessibility to the respondents. However, it has to be noted that the sample selected is always smaller than actual population size (Crossman, 2014).

5% of total population (2400 employees) was considered as the sample size of the organization henceforth; one hundred and twenty (120) employees from the bank were approached for collecting data. It was mainly due to the size of the organization, the researcher selected 5% threshold of the population. The reliability and the results of the research is directly impacted by the sample selected hence, the researcher has taken considerable precautions to select the 5% of the population under study (Saunders et al, 2009). A cluster sampling was used by the researcher
for selecting 120 employees from the bank. In order to, use a cluster sampling the population was divided into batches and furthermore these batches where sampled (Fink, 2013).

From the sample size of 120 employees, 84 employees responded for the structured questionnaire, thereby giving a respond rate of 70%.

3.5 Sampling Design

According to Fink (2013), “cluster sampling is a technique in which clusters of participants that represent the population are identified and included in the sample. Cluster sampling involves identification of cluster of participants representing the population and their inclusion in the sample group”.

The bank has a total of eight (8) divisions, Information Technology (IT), Human Resources (HR), Finance, Compliance, Audit, Retail & Private Banking, Research and Development and Corporate & Investment Banking Division. Each division consists of at least one (1) General Manager, one (1) Deputy General Manager, two (2) Senior Managers, four (4) Managers and four (4) Team Leaders together with various other positions, dependent on the specified division. The sample population would consist of 15 members from each division.

As this study was based on one bank, the Eight divisions of the organization understudy were termed as clusters and grouped by their job function which were Deputy General Manager, Senior Manager, Team Leader, Analyst, Clerical, Support Function and Other. A similar type of sampling methodology had been used within a bank previously by another researcher, who used cluster sampling in ‘The Bank of Punjab’ (Mushtaq et al, 2014) to collect data.

3.6 Research Instrument

For the purpose of collecting primary data from the respondents a structured questionnaire was used through google docs and was send through email. Questionnaires were collected back in real time and directly from the employees which increased the validity and visibility of the questionnaires and data. Respondents were asked to answer all questions without any fail to eliminate any gaps. This method of data collection was cost efficient, quick and user friendly. The questionnaire had been designed in a manner to easily covert the idea into a meaningful information through a cross (“X”) and the questions are designed in a straight forward manner. It was further enhanced by including colour coding for easy reference together with the Likert scale.
mechanism. The questions were structured, quantitative and formalized into three (3) sections: one to three.

**Section 1:** This section contained the study title, details of study and student / researcher related details for the understanding of the participant.

**Section 2:** This section contained Participant Consent for undergoing the questionnaire & study.

**Section 3:** This section contained four questions related to Participants Background.

**Section 4:** Different motivational factors will be listed which the employees feels that affect them. There are a total of seven (7) questions included in this section. First three (3) questions aims at financial factors, followed by three (3) questions about non-financial factors and final one (1) question about both financial and non-financial factors. A Likert scale will be used which has five points ranging from Strongly agree to Strongly disagree. A total of two multiple choice questions were included, which would ask the employees the impact on the motivational level due to financial and non-financial factors.

**Section 5:** This section contained questions related to Performance and Motivation Factors. A total of seven (7) questions were contained in this section. Three (3) questions were directed towards understanding the importance of performance appraisal system and linkage to motivation. Further two (2) questions discusses the importance of motivation based on each financial & non-financial incentives. All the five questions detailed had been designed on Likert scale with colour coding.

### 3.7 Pilot Test

Ten employees from the population were selected for conducting pilot test, which would also ensure the reliability and validity of the research. There are various benefits from conducting a pilot test such as identifying errors in the survey and also to identify any problems or clarifications in the questions before the final questionnaire was distributed.

In general, the feedback on the questionnaire was very positive. The time taken to complete the questionnaire ranged from 5 - 8 minutes. Based on the feedback received the following amendments were made:

- Clarifications on Q9, Q14 and Q18

Feedback from the respondents in the pilot test, helped in correcting and rectifying errors in the questionnaire, therefore realigning and clarifying the questions.
3.8 Data analysis method

After vigilant analysis of different factors under the research frame, a detailed description and analysis of the research topic is conducted in the descriptive analysis method. In descriptive analysis, mainly four questions are covered “who”, “what”, ‘when”, “where” related to the research aim. In order to observe the relationship between various variables in scientific and social studies an exploratory data analysis method is useful (Wilson, 2014). Henceforth, for the current research a descriptive data analysis was accommodated. From the data collected from the primary source, the researcher used a comprehensive analysis of the research data therefore providing exhaustive and clear descriptions of the financial and non-financial motivating factors for employee motivation. From the data collected the researcher also analysed the factors affecting the overall performance of the employees. Since, the research is not a scientific study the researcher felt that the exploratory data analysis was not required for assessing the financial and non-financial factors.

3.9 Validity & Reliability

The main aim of the proposed research was to identify the financial and non-financial factors affecting the employee performance. Since, the findings can be used by the organization under study and as well as various other banks it is vital that the data produced is reliable. Hence, the researcher took utmost care in collecting accurate data, since, validity is one of the strengths of qualitative research (Saunders et al, 2007). Triangulation of data was done to ensure that the proposed research has both validity and reliability, Pilot study helped in ensuring the validity and reliability was achieved through sending questionnaires directly to the employees and rejecting incomplete questionnaires. Secondary sources were collected through google scholar and university library link. The researcher also ensured that his personal opinions are not incorporated in the analysis part since he works for the same organization (Creswell, 2009).
3.10 Ethical Considerations

All the individuals participating in the study were on voluntary basis where they were notified within the email containing the questionnaire. The Details of the study was highlighted in the section 1 to every participant together with the use, intention and benefits of performing this research. Section 1 also stated that the need and importance of accurate data collection to finding the right solution and that the data provided by them shall be kept Anonymous and confidential to the research. The same information had been stated in the email as a cover note to the attachment / e form which was sent across.

The section 2, contained all information related to participant consent and was clearly stated to all participants that the participation is voluntary and that they were free to withdraw at any time, without giving any reasons.

Cardiff Metropolitan University Ethics Committee approved this study granting the approval number 2016D5497.

3.11 Summary of Chapter

The current chapter has discussed in detail the methods used in the research study. The researcher adopted a quantitative deductive approach and data was collected through the structured survey questionnaire to evaluate the research objectives from employee perspective. The chapter detailed the entire paradigm of research methodology not limited to ethical considerations as proposed. The next chapter would contain the detailed data analysis. Data analyzed will be presented both tabular and graphical presentation while highlighting research aim. Specific factors related to employee motivation and employee performance will be assessed in detail.
CHAPTER 4

Findings and Analysis

4.1 Introduction

The chapter aims to present the findings from the data collected and align towards the research objectives and questions. Eighty-eight (88) fully completed survey respondents were used for the data analysis. Data were exported to MS Excel for analysis purpose. Data collection was completed within two (2) weeks. Appendix 2, is the survey questionnaire used for the data collection. Data collected were tabulated in Excel tables. Descriptive statistical method, frequency analysis and reliability analysis were used for the analysis of the data in order to arrive at the research questions and objectives.

In section 4.2, demography of the respondents is discussed using a frequency analysis. To ensure the internal consistency of the variables, section 4.3 will discuss the reliability of the data collected and analysed. Finally, in section 4.4, the level of motivation among the respondents is explained using descriptive statistics.

4.2 Frequency Analysis

4.2.1 Demographics

As per Perry (2000), there are various personal qualities that can directly impact employee motivation such as qualification, level of employment, number of years of experience etc. The following are the demographic description used for analysis.

- Department of work
- Years of service
- Job position
- Years of service in job position

Length of Service

As per the responses received from the filled questionnaires, nearly 5.7% (5 out of 88) have been working for more than 12 years in the bank, this seems to be a very good factor for getting more authentic information about the motivation techniques used more than a decade. 10.2% (20 out of 88) of the respondents have been working between 9-11 years
in the bank. 25 % (22 out of 88) respondents have length of services between 0-2 years. However, the highest number of respondents was nearly 36.4% (32 out of 88) who had a length of service between 3-5 years. As per the data, it can be seen that there is good level employee retention in the bank since; the majority of the respondents have been working in the bank for more than 3 years. A summary is as below:

<table>
<thead>
<tr>
<th>Length of Service (Years)</th>
<th>No of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 2</td>
<td>22</td>
</tr>
<tr>
<td>3 – 5</td>
<td>32</td>
</tr>
<tr>
<td>6 - 8</td>
<td>20</td>
</tr>
<tr>
<td>9 – 11</td>
<td>9</td>
</tr>
<tr>
<td>12 or More</td>
<td>5</td>
</tr>
</tbody>
</table>

Table 1

Job Position

Highest number of respondents was in the Senior Manager Job position, 18.18 % (16 out of 88). 18.2 % (17 out of 88) were Managers as respondents and third highest number of respondents was from Support Functions were nearly 15.90 % (14 out of 88). 9 % (8 out of 88), Deputy General Managers were respondents, 12.5 % (11 out of 88) were Team leaders, Analysts comprised of 14.8 % (13 out of 88) and finally 10.22% (9 out of 88) were Clerical Respondents.

In consideration of the results, it could be observed that the bank has a tall hierarchical organization structure within each division. This had resulted in the respondents being diversified amongst all grades within the organization. This had also justified the sample distribution mechanism done by the researcher as its visible that the opinions are not biased and is not centric. The digital representation is as below.
Majority of the respondents (43 out of 88) nearly 48.9% have been working in the same job position between 3-5 years. 26.1% (23 out of 88) of respondents have been employed in the same job position for between 0-2 years. 19.3% (17 out of 88) of respondents were working in the
same job position for 6-8 years and nearly 4.5% (4 out of 88) have been working for more than 12 years and above. As per the data collected only 1 respondent out of 88 have mentioned that he/she has been working for 9-11 years in the same job position. Two types of inferences can be accessed from the data collected:

a) It further confirms our earlier observation that the bank has a very low employee turnover amongst the respondents as 74% have been in their job roles for more than 3 years. This further reveals that the employees have a sense of job security.

b) However, it can also be argued that employee’s career development is less or career progression is lacking within the bank. This is clearly visible due to the fact that 25% of employees have been stagnated within the same job role for more than 5 years. It was further evident that majority of the respondents (i.e. 65) had been stagnated within the same level / grade for more than 3 years. This states the fact that employee development within the bank is at a lower level.

4.2.2 Financial Incentives

As per Yousaf et al (2014), organizations provide financial incentives to their employees for motivating them. For example, salary, bonuses, perks, commission, fringe benefits etc.
Salary

Majority of the respondents (76.1%, 67 out of 88) stated that they considered Salary as the most important financial incentive. 23.9 % (21 out of 88), employees stated that they considered salary as an important financial incentive. Hence, it can be inferred that employees in the organization under study considered salary as the most important financial incentive.

Bonus

43.2 % of the respondents (38 out of 88), rated Bonus as the most important financial incentive for motivation. 54.5% (48 out of 88), opted bonus as an important financial incentive. There were 2 exclusions from the data collected since 2.3 % of respondents considered the question as not applicable (N/A). As per the response rate it can argued that, bonus is not the most important financial incentive and also because of its dependency on performance and non-guaranteed nature.

Commission

57.7% (30 out of 88) of the respondents ranked commission as the most important financial incentive, however, 40.9%(36 out of 88) were excluded since they selected the option not applicable (N/A) for this question. 36.5 % (19 out of 88) selected commission as an important financial incentive. There were 3.8% (2 out of 88) considered commission as the least important financial incentive and 1.9% (1 out of 88) also stated that they commission is not an important financial incentive.

Airline tickets

Majority of the respondents (50.6%, 44 out of 88) rated airline ticket as an important financial incentive, followed by 32.2 % (28 out of 88) rated airline ticket as the least important financial incentive. There were also 3.4 % (3 out of 88) respondents who ranked airline tickets as not an important financial incentive. 13.6% (12 out of 88) considered airline ticket as the most important financial incentive. However, 1.1% (1 out of 88) respondent was excluded since he/she considered this question as not applicable(N/A). Hence, based on the above statistics, it could be observed that the staff members consider Airline Tickets is an important financial incentive.

Housing Allowance

49.4% (43 out of 88) ranked housing allowance as the most important financial incentive.
Nearly 48.3% (42 out of 88) also ranked housing allowance as the important financial incentive. Followed by 2.3% (2 out of 88) opted housing allowance as the least important financial incentive. 1.1% (1 out of 88) respondent was excluded since he/she considered this question as not applicable (N/A). Hence, it can be stated that majority of the respondents (97.7%) considered housing allowance as an important financial incentive.

Healthcare
As per the data collected, it was found that the bank was providing good healthcare facilities for their employees. Majority of the respondents 61.4% (54 out of 88) ranked healthcare facility as the most important financial incentive, following 38.6% (34 out of 88) also found that healthcare is one of the important financial incentive.

4.2.3 Non-financial incentives
Yousaf et al (2014), states that incentives such as good working conditions, training and development, recognition, promotion and performance appraisal are known as non-financial incentives.
Figure 7

Working Conditions
It was interesting to find that 30.7% (27 out of 88), considered working condition as the most important non-financial incentives and 68.2% (60 out of 88), responded working condition as the important non-financial incentive. However, there was only one respondent out of 88 students (1.1%) considered working condition as the least important non-financial incentive. Hence, it is clear that the working condition aspect holds the important factor for motivation.

Promotion
Promotion was considered as the most important non-financial incentive by 17% (15 out of 88), followed by 68.2% (60 out of 88), ranked promotion as important non-financial incentive. But there were nearly 14.8% (13 out of 88) who considered promotion as the least important non-financial incentive. Based on the judgement of the majority, it could
be concluded that Promotions had a perfect positive relationship with regard to motivation within the Bank.

Training

45.4% (40 out of 8), ranked training as an important non-financial incentive, followed by 11.4% (10 out 88) respondents considered training as the most important non-financial incentive. However, 39% (35 out of 88) and 3.4% (3 out of 88), considered training as the least important and not important non-financial incentive respectively. Hence, it evident that the Training aspect is slightly skewed towards motivation which is more aligned to global theories (Perera et al, 2014).

Recognition

As per the data collected, 90.9% considered recognition as a significant non-financial incentive since, majority of the population, i.e., 68.2% (60 out of 88), ranked recognition as the important non-financial incentive followed by 22.7% (20 out of 88) respondents as the most important non-financial incentive. However, there were 9.1% (8 out of 88) ranked recognition as the least non-financial incentive. Hence, it is visible that Recognition is one of the most positive aspects with regard to motivation.

Employee Engagement

15.9% (14 out of 88) respondents ranked employee engagement as the most important non-financial incentive and followed by 58% (51 out of 88) rated employee engagement as an important non-financial incentive. However, 26.1% (23 out of 88) ranked recognition as the least important non-financial incentive. As per global norms, more the employees are engaged the motivation and retention of employees are high. This aspect of the survey had stamped the accuracy of it.

Job security

More than half of the respondents 65.9% (58 out of 88) considered job security as an important non-financial incentive, followed by 27.3%(24 out of 88) ranked job security as the most important non-financial incentive. However, there were 6.8% (6 out of 88) ranked job security as the least important non-financial incentive. It clearly states that Job Security has a direct impact on employees.

Performance appraisal

It was only 13.6% (12 out of 88) considered performance appraisal as the most important
non-financial incentive followed by 2.3% (2 out of 88) as performance appraisal as not important non-financial incentives. 43.2% (38 out of 88) rated performance appraisal as the least important non-financial incentive. However, 40.9% (36 out of 88) ranked performance appraisal as an important non-financial incentive. Hence, based on the above its noted that the employees treat performance as an important aspect of employees.

4.2.4 Performance

(Q15): The performance appraisal motivates me to achieve my goals and perform efficiently.

For question (15); 39.8 % (35 out of 88) respondents stated that they neither disagree or agree that the performance appraisal had direct impact on motivating them to achieve goals and performing efficiently. However, there were 38.6% (34 out of 88) who rated agree that the performance appraisal had a direct impact on motivating them in achieving their goals and performing efficiently. Followed by, 8% (7 out of 88), strongly agreed to the Q15 and 13.6% (12 out of 88) disagreed to the statement.

4.3 Descriptive statistics analysis

In order to assess the impact of Financial, Non-financial incentives on participant motivation and performance, a descriptive statistical analysis was used:

4.3.1 Financial Incentives

<table>
<thead>
<tr>
<th>Descriptive Statistics Analysis</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary</td>
<td>88</td>
<td>3.77</td>
<td>0.44</td>
</tr>
<tr>
<td>Bonus</td>
<td>86</td>
<td>3.33</td>
<td>0.6</td>
</tr>
<tr>
<td>Commission</td>
<td>52</td>
<td>3.58</td>
<td>0.68</td>
</tr>
<tr>
<td>Airline Tickets</td>
<td>87</td>
<td>2.69</td>
<td>0.75</td>
</tr>
<tr>
<td>Housing</td>
<td>87</td>
<td>3.54</td>
<td>0.56</td>
</tr>
<tr>
<td>Healthcare</td>
<td>88</td>
<td>3.60</td>
<td>0.50</td>
</tr>
</tbody>
</table>

Scale; 1= Not Important, 2= Least Important, 3= Important, 4= Most Important
As per the above table, we can infer that Salary is the highest ranking financial incentive motivator and airline ticket is the lowest financial incentive motivator. As per Yousaf et al (2014), every individual is expected to earn money for meeting their requirements and thereby they consider Salary as an expectation in return for the job that they have undertaken. Therefore, this could be the possible reason why the bank employees considered Salary as the highest financial incentive. Healthcare and Bonus secured 2\textsuperscript{nd} and 3\textsuperscript{rd} position, as per the literature these financial incentives are performance based incentives which gives the employee to challenge themselves to work and earn as much as possible thereby increasing the productivity and the motivation.

4.3.2 Non-Financial Incentives

<table>
<thead>
<tr>
<th>Description</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working Conditions</td>
<td>88</td>
<td>3.40</td>
<td>0.48</td>
</tr>
<tr>
<td>Promotion</td>
<td>88</td>
<td>3.10</td>
<td>0.58</td>
</tr>
<tr>
<td>Training</td>
<td>88</td>
<td>2.63</td>
<td>0.73</td>
</tr>
<tr>
<td>Recognition</td>
<td>88</td>
<td>3.13</td>
<td>0.56</td>
</tr>
<tr>
<td>Employee Engagement</td>
<td>88</td>
<td>2.80</td>
<td>0.65</td>
</tr>
<tr>
<td>Job Security</td>
<td>88</td>
<td>3.18</td>
<td>0.56</td>
</tr>
<tr>
<td>Performance Appraisal</td>
<td>88</td>
<td>2.64</td>
<td>0.74</td>
</tr>
</tbody>
</table>

Scale; 1= Not Important, 2= Least Important, 3= Important, 4= Most Important

Sekhar et al (2013), has mentioned in the research that good working conditions has a positive impact on employee performance. In the current research, the respondents had ranked working condition as the highest ranking non-financial incentive and Job Security is the second ranked incentive. Promotion has been ranked as the third non-financial incentive. As per Rounok and Parvin (2011), when the promotion is attached to employee
performance and productivity, it will have a direct impact on the employee motivation levels. However, based on the above data, the least ranking non-financial incentive motivator was training.

4.3.3 Performance

<table>
<thead>
<tr>
<th>Descriptive Statistics</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>The performance appraisal motivates me to achieve my goals and perform efficiently.</td>
<td>88</td>
<td>3.34</td>
<td>0.79</td>
</tr>
</tbody>
</table>

Table 2

Based on the above table, it can be stated that the mean can fall under either “Agree” or “Disagree”. As per the frequency analyses nearly 40% of respondents stated that they “neither agree nor disagree” to performance appraisal as a motivator for achieving the organization / management goals. The mean of 3.41 indicates that the employees in the organization under study considered performance appraisal as an important motivator for achieving their goals.

4.4 Mean Rank Analysis

Mean rank analysis is the final statistical technique used for analysis. In a ranking technique, all variables will be listed in a descending order and highest mean will be scored as rank 1, the second highest will be scored as rank 2, and the third highest mean with a score rank of 3 and the balance variables will be listed in a descending order.

a) Financial Incentives

There are 6 financial incentive variables listed in the below table and they are ranked from 1-6 score as per their corresponding mean value. As per the mean value statistical analysis it was found that salary was having the highest mean of 3.77 thereby, gaining the highest rank, followed by healthcare with 3.60 mean with second rank position and the third ranking position was to commission with a mean value of 3.58. Therefore, as per the order of importance the top three financial factors are salary, healthcare and commission respectively.
Table 3: Mean Ranking Analysis: Financial Incentives

<table>
<thead>
<tr>
<th>Financial Incentive</th>
<th>Mean</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary</td>
<td>3.77</td>
<td>1</td>
</tr>
<tr>
<td>Healthcare</td>
<td>3.60</td>
<td>2</td>
</tr>
<tr>
<td>Commission</td>
<td>3.58</td>
<td>3</td>
</tr>
<tr>
<td>Housing allowance</td>
<td>3.54</td>
<td>4</td>
</tr>
<tr>
<td>Bonus</td>
<td>3.33</td>
<td>5</td>
</tr>
<tr>
<td>Airline Tickets</td>
<td>2.69</td>
<td>6</td>
</tr>
</tbody>
</table>

Figure 10: Mean Ranking Analysis – Financial Incentives

b) Non-Financial Incentives

Table 4: Mean Ranking Analysis: Non-Financial Incentives

<table>
<thead>
<tr>
<th>Non-Financial Incentive</th>
<th>Mean</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working Conditions</td>
<td>3.40</td>
<td>1</td>
</tr>
<tr>
<td>Job Security</td>
<td>3.18</td>
<td>2</td>
</tr>
<tr>
<td>Recognition</td>
<td>3.13</td>
<td>3</td>
</tr>
<tr>
<td>Promotion</td>
<td>3.10</td>
<td>4</td>
</tr>
<tr>
<td>Employee Engagement</td>
<td>2.80</td>
<td>5</td>
</tr>
<tr>
<td>Performance Appraisal</td>
<td>2.64</td>
<td>6</td>
</tr>
<tr>
<td>Training</td>
<td>2.63</td>
<td>7</td>
</tr>
</tbody>
</table>
In the above table, the non-financial variables are listed as per the ranking analysis in a descending order from the highest ranking to the lowest ranking mean from 1-7. Working condition was selected as the highest mean (3.4), hence has a position of rank 1. Second rank was for job security with a mean value of 3.18, followed by recognition in 3rd rank position, recognition with a mean value of 3.13. Therefore, the highest ranking non-financial factors are working conditions, job security and recognition. Rest of the variables are listed in the table in descending order as per their mean value.

![Figure 11: Mean Rank – Non-Financial Incentives](image)

4.5 The relationship between Motivation and Employee Performance

4.5.1 Financial Incentives

Respondents were asked to respond whether financial incentives had a positive influence on their motivation and performance. From the below chart, it can be inferred that 51% & 49% of respondents strongly agreed and agreed respectively that financial incentives such as housing allowance, airfare, commission, bonus and salary had a direct impact on employee motivation and performance. Hence, the hypothesis 1 can be accepted which is; employee motivation and employee performance has a
Figure 12: Q19) Financial incentives influence my motivation and work performance positively

![](image)

4.5.2 Non-Financial Incentives

To analyze whether non-financial incentives had a positive influence on employee motivation and work performance, Q 20 was included in the survey for the respondents. In the below pie chart, it can be inferred that, majority of the respondents (66%) agreed that non-financial incentives listed in the survey did have a direct impact on their motivation level and work performance. 17% of respondents also agreed to the same statement. However, 17% of respondents preferred to select the option neither degree or no disagree the statement. Hence, the hypothesis 2 was accepted which was; that employee motivation and employee performance has a significant relationship with non-financial incentives.
Figure (13:Q20) Non-financial incentives influence my motivation and work performance positively

4.6 Chapter conclusion

A quantitative research approach was adopted and data was collected through a structured survey questionnaire. MS Excel was used for tabulation of data and analysis. The current chapter discussed the impact of financial and non-financial incentives effect on employee motivation predominantly. Various tables, graphs and charts were used to depict the data / information collected and to describe the same in a meaningful manner. Hypothesis 1 and 2 related to relationships between employee motivation and employee performance with relevance to Financial and Non-Financial incentives have also been discussed and described using pie charts. Tables, graphs and charts were used for presenting the data. Descriptive analysis had been used to explain each of the sections within the questionnaire.
CHAPTER 5

Conclusion

5.1 Introduction

The researcher used a structured survey questionnaire as the research instrument for the current quantitative research study. There was a total of eight-eight (88) responses received from the data collection process. The main aim of the study was to investigate the financial and non-financial factors impacting the employee performance and motivation of a Dubai based semi-government commercial bank.

5.2 Discussions

- Objective 1: To analyze whether monetary factors affect the employee productivity and motivational level.

  Based on the data analysis, it was observed that the highest ranking financial incentive is salary for motivating employees in the organization under study. Healthcare benefits were the next in the frequency ranking. This could be possibly due to the high cost of Medical related expenses within the country. When health and treatments are covered by the company with minimum co-insurance, employees would be motivated to work longer for the same employer. As per the data collected, 100% of the respondents also rated salary as the significant motivator, this would also stand with the Maslow need hierarchy. If the employee is paid salary he/she would be able to meet his/her and family needs in a regular basis. Commission, bonus and airlines tickets are other financial incentives closely followed after salary and healthcare.

- Objective 2: To analyse whether non-monetary factors affect the employee productivity and motivational level.

  As per the data analysis, it was noted that the employees perceived that if they have a good working condition/environment, they are motivated to work for a longer tenure in the same organization and thereby increasing/affecting their productivity. 98.9% of the respondents ranked working conditions as the most important non-financial incentive. Interestingly, there was also one respondent from the bank that opted
working condition as the least important non-financial incentive. Second ranking incentive was job security. Employees may have chosen this incentive largely agreeing with Maslow’s need hierarchy, whereby individuals chose to have a sense of social security to be motivated. Recognition was the third ranking incentive; again this is also the third element as per the Maslow’s need hierarchy. Employees who have been working for a long tenure in the organization considered promotion as the most important incentive which has secured the fourth position in the incentive ranking. It could possibly be argued that employees gaining promotion might be correlating themselves for higher salary, increased bonuses or even career development in future. Employee engagement, performance appraisal and training are other non-financial incentives.

- Objective 3: To analyze whether employee motivation is directly connected to employee performance.

As per the analysis, respondents considered promotion, training, recognition, employee engagement and performance appraisal as the most important indicators effecting the employee motivation and employee performance relationship. However, it has to be noted that, there are various researches which has revealed that training is not mandatory for improving employee performance (Abbas, 2014; Nasazzi, 2013).

The above three research objectives were met successfully and thereby answering the research questions related to the Dubai based semi-government commercial bank.

### 5.3 Limitation of this Study

The study focused on analyzing the factors effecting employee motivation and employee performance of a Dubai based semi-government commercial bank. The most significant limitation was the sample size of the study. Only 5% (120) of the employees from the bank was selected as the population mainly due to time constraint, which formed to be a significant limitation. Due to the size of the organization, although the researcher had intended to collect 120 samples from the overall population of 2400 employees, only 88 samples was collected within a period of weeks hence, time was also a constraint. Secondly, once the analysis was...
completed, the researcher felt that the number of questions in the survey was observed not adequate to cover the mass area of Motivation, Incentives and their relationship where a grass root analysis would have been completed through an additional data collection process. Thirdly, the institution selected was having its operations only within one country where the working conditions, pay, benefits wouldn’t have any significant variations within the country, although it may have differed in a multi-national institution. Henceforth, if the research was extended to any other country employees might have ranked other financial and non-financial incentives affecting their motivation and performance. This was noted to be a limitation as it may have influenced the motivation and performance of employees based on the motivational incentive tools provided in one country. The current research was only based in banking industry. In order to gain more generalizability and credibility for the current findings research should be conducted in various other industries as well. However, other banks in UAE, GCC or MENA region can utilize the findings from the current research for betterment or better management of incentives to motivate employees and to analyze the relationship between Incentives, Motivation and Performance.

5.4 Recommendation

The current research has analyzed the effect of motivation on employee performance in a Dubai based Semi-Government Commercial bank. A structured questionnaire was adopted which was distributed among the employees. Analysis was conducted and compared to the literature review. As per the analysis it was found that employee motivation and employee performance were directly related. However, further research is required to validate these findings. The organization under study can benefit from the research in many ways. It was found that training was least ranked by the employees, hence, the management should involve in redesigning their existing training policies. It may include realigning the training courses, more job specific, better training facilities as well as hiring industry expert professionals to perform them. Then the training aspect should be able to develop employee performance as well as motivation. Similarly, the management should also assess validity of the Performance management / appraisal process. It was noted that a significant number of employees ranked performance appraisal system as least important. This reveals certain issues within the process. Employees may not believe it as a valid incentive. It could occur due to various factors such as a) may be the
process itself is weak, b) maybe it requires a strict control within line management, c) may be its biased to certain favorite employees etc. Hence, a careful analysis by the management would be the need of the hour to analyze the issues within the process and ensure its fair operation.

Another aspect the management could look into is Airline ticket provision. In general, within the country every employee is being given an air ticket once in a year or two. However, the issues may be a) it’s too low when compared with actual cost, b) malpractices within process, c) biasness within the hierarchy etc. Hence, it is recommended to management of the bank to look into the aspect of Airline ticket allowance as well.

The following future research can enrich the existing literature on employee motivation and employee performance. A) Using the same conceptual framework and survey where more banks / geographies could be included. b) To reduce sampling error, the size of population and sample should be increased in future research. c) In order to minimize the variability more variables should could be included such as quality, dependability and job knowledge) considering the above recommendations, the future researchers could give more emphasis on Training, Performance Appraisal and Airline tickets as these aspects could evolve correlations to motivation and performance if the generic process issues are sorted out.
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Appendix

Appendix 1: Survey Questionnaire

Section 1: Study Title - A Study on the Impact of Motivation on Employee Performance: An exploratory case study on Dubai based semi government commercial bank.
As a part of my MBA Research Project for Cardiff Metropolitan University, UK, I would appreciate it if you would kindly take some time to complete the following questionnaire. As the questionnaire contains valuable information, I would further appreciate if you could fill in the most suited/accurate data to in order to find the best solution for company. Since the questionnaire is being used for academic purposes, the information gathered will be strictly confidential.

Thank you for participating in this dissertation Research Study, conducted by MBA candidates at Cardiff Metropolitan University, UK.
Name: Lathika Krishan Wijesundera
Student ID: ST20131365

Section 2: Participant Consent
A. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving any reason.

B. By completing this questionnaire, I will accept my agreement to take part in the study.

If you require any further information about this project &/or if you have any questions now or later then please contact me at st20131365@outlook.cardiffmet.ac.uk.

Please answer all the questions with a Cross “X” in the appropriate box.
Section 3: Participant Background
This section is about your background (Please choose the relevant answer)

1) Which department do you work for?

<table>
<thead>
<tr>
<th>Department</th>
<th>Box</th>
</tr>
</thead>
<tbody>
<tr>
<td>IT</td>
<td></td>
</tr>
<tr>
<td>HR</td>
<td></td>
</tr>
<tr>
<td>Finance</td>
<td></td>
</tr>
<tr>
<td>Compliance</td>
<td></td>
</tr>
<tr>
<td>Audit</td>
<td></td>
</tr>
<tr>
<td>Retail &amp; Private Banking</td>
<td></td>
</tr>
<tr>
<td>Research and Development</td>
<td></td>
</tr>
<tr>
<td>Corporate &amp; Investment Banking Division</td>
<td></td>
</tr>
</tbody>
</table>

2) How long have you been working for this organisation?

<table>
<thead>
<tr>
<th>Years</th>
<th>Box</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-2</td>
<td></td>
</tr>
<tr>
<td>3-5</td>
<td></td>
</tr>
<tr>
<td>6-8</td>
<td></td>
</tr>
<tr>
<td>9-11</td>
<td></td>
</tr>
<tr>
<td>12 and above</td>
<td></td>
</tr>
</tbody>
</table>

3) What Position do you hold?
4) How many years have you held this position?

<table>
<thead>
<tr>
<th>Position</th>
<th>Number of Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deputy General Manager</td>
<td>0-2 Years</td>
</tr>
<tr>
<td>Senior Manager</td>
<td>3-5 Years</td>
</tr>
<tr>
<td>Manager</td>
<td>6-8 Years</td>
</tr>
<tr>
<td>Team Leader</td>
<td>9-11 Years</td>
</tr>
<tr>
<td>Analyst</td>
<td>12 Years and above</td>
</tr>
<tr>
<td>Clerical</td>
<td></td>
</tr>
<tr>
<td>Support Function</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>

Section 4: Motivation Factors

Financial and Nonfinancial Rewards & this section is to understand the motivational factors.

5) Financial incentives impact my motivation level positively:

1 2 3 4 5
Strongly Disagree Strongly Agree

6) Financial rewards motivate me to reach my goals and objectives within the organisation:

1 2 3 4 5
Strongly Disagree Strongly Agree

7) Financial and Nonfinancial incentives play an equal role in motivation:

1 2 3 4 5
Strongly Disagree Strongly Agree

8) Non-financial incentives impact my motivation level positively:

1 2 3 4 5
Strongly Disagree Strongly Agree

9) Non-financial rewards drive me to reach my goals and objectives within the organisation:

1 2 3 4 5
Strongly Disagree Strongly Agree

10) Which financial incentive motivates you the most?

<table>
<thead>
<tr>
<th></th>
<th>Most Important</th>
<th>Important</th>
<th>Least Important</th>
<th>Not Important</th>
<th>Not Sure / Not Applicable</th>
</tr>
</thead>
</table>
Salary | Most Important | Important | Least Important | Not Important | Not Sure / Not Applicable
--- | --- | --- | --- | --- | ---
Bonus | | | | | |
Commission | | | | | |
Airline Tickets | | | | | |
Housing Allowance | | | | | |
Healthcare | | | | | |

11) Which non-financial incentive motivates you the most?

<table>
<thead>
<tr>
<th>Working Conditions</th>
<th>Most Important</th>
<th>Important</th>
<th>Least Important</th>
<th>Not Important</th>
<th>Not Sure / Not Applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Promotion</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recognition</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Engagement</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job Security</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Performance Appraisals</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section 5: Performance and Motivation Factors
(This section is to understand the performance factors)

12) The organisation fully supports and conducts employee performance appraisals:

1 Strongly Disagree 2 Strongly Agree

13) The performance appraisal motivates me to achieve my goals and perform efficiently:

1 Strongly Disagree 2 Strongly Agree

14) The performance appraisal influences my performance:

1 Strongly Disagree 2 Strongly Agree

15) Financial incentives influence my motivation and work performance positively:

1 Strongly Disagree 2 Strongly Agree

16) Non-financial incentives influence my motivation and work performance positively:

1 Strongly Disagree 2 Strongly Agree
17) Please state which of the following factors apply in your organisation:

<table>
<thead>
<tr>
<th>Factor</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Unsure</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Performance appraisal system exists</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Periodical increase in salary based on performance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Promotional opportunities within the organization</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Company recognizes and acknowledges individual performance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

18) Which non-financial incentives do you feel influence your performance?

<table>
<thead>
<tr>
<th>Incentive</th>
<th>Most Important</th>
<th>Important</th>
<th>Least Important</th>
<th>Not Important</th>
<th>Not Sure / Applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appraisal</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Good working Conditions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Environment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Engagement</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job Security</td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>