

**NON-FINANCIAL INCENTIVES AND EMPLOYEE PRODUCTIVITY IN THE  
BANKING SECTOR: A CASE STUDY OF SELECTED BANKS IN BENIN CITY**

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**NOVEMBER, 2025.**

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**A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF BUSINESS  
ADMINISTRATION, FACULTY OF MANAGEMENT SCIENCES, UNIVERSITY  
OF BENIN, BENIN CITY, EDO STATE, IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE AWARD OF BACHELOR OF SCIENCE DEGREE  
B.Sc. IN BUSINESS ADMINISTRATION, UNIVERSITY OF BENIN, BENIN  
CITY.**

**NOVEMBER, 2025.**

## DECLARATIONN

I declare that:

1. This project work is based on a study undertaken by me in the Department of Business Administration, University of Benin under the supervision of **Prof Joseph E. Abadudu**. This work has not been previously submitted for award of a degree elsewhere.
2. All ideas and views are product of my personal research effort and all references to works of others have been duly acknowledged.

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## CERTIFICATION

We certify that this project work is adequate in scope and was carried out by Oghenerukevwe E OROVWUJE, in the department of Business Administration, Faculty of Management Sciences, University of Benin, Benin City, Edo State, Nigeria; In partial fulfillment for the award B.Sc Degree in Business Administration.

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## **DEDICATION**

This project is dedicated to God almighty.

## ACKNOWLEDGMENT

My sincere and deepest gratitude, glory and honour to the Almighty God for His faithfulness, infinite mercy and guidance that made this project a success.

My sincere appreciation to my project supervisor Prof. Joseph E. Agbadudu for his immeasurable guidance which has significantly contributed towards the success of this project.

My heartfelt appreciation to my parents, Engr. Emoubosa Orovwuje and Mrs. Ajiri Orovwujefor their love, encouragement and for being a source of inspiration and fulfillment for me also ensuring that i get the best education.

I will like to acknowledge my course advisor Dr. Omigie for his knowledge and guidance towards the success of this project, Thank you very much sir. Special thanks to all lecturers in the Department of Business Administration, University of Benin for their efforts and contributions towards my academic journey from 100 level to 400 level, I am so grateful.

I want to appreciate uncle Mr. Oborakpororo Orovwuje and Uncle Mark and also to my siblings Runor Orovwuje and Tega Orovwuje for their love and support and also to my friends especially Peace Ogordi, Naomi Okoro, Iyobosa Agbonze, Praise Obiawolo and the rest i love you all, I am forever grateful.

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## ABSTRACT

*This study examined Non-Financial Incentives and Employee Productivity in the Banking Sector: A Case Study of Selected Banks in Benin City. The research aimed to assess the impact of non-financial incentives such as recognition, career development, job security, training opportunities, and conducive work environments on employees' productivity levels. A descriptive survey research design was adopted, involving 245 respondents drawn from staff of selected commercial banks in Benin City. Data were collected through structured questionnaires and analyzed using descriptive statistics (mean and standard deviation) and regression analysis to determine the influence of non-financial incentives on employee productivity.*

*The findings revealed that non-financial incentives significantly enhance employee productivity in the banking sector ( $\beta = +0.420, p = 0.001$ ). Specifically, recognition and appreciation of employees' efforts were found to positively influence motivation and performance ( $\beta = +0.310, p = 0.003$ ). Opportunities for career advancement and professional development also had a strong positive effect on productivity ( $\beta = +0.275, p = 0.005$ ), while a supportive and comfortable work environment improved job satisfaction and organizational commitment ( $\beta = +0.290, p = 0.004$ ). The combined effect of non-financial incentives explained 62% of the variation in employee productivity ( $R^2 = 0.62, p = 0.000$ ).*

*The study concludes that non-financial incentives play a vital role in enhancing employee motivation, commitment, and overall productivity within the banking sector. It recommends that management of commercial banks should place greater emphasis on non-monetary reward systems, foster continuous career development programs, and promote a healthy organizational climate. Furthermore, policies aimed at improving job satisfaction, recognition, and participatory decision-making should be strengthened to sustain high performance and employee retention in the banking industry.*

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

The banking sector is a central pillar of modern economies, acting as the primary intermediary for savings, investment, and payments. Its efficiency therefore has direct implications for financial stability and growth. Employee productivity in banks affects service quality, customer retention, operational risk, and overall performance, so understanding what motivates bank staff beyond pay is essential for both practitioners and policymakers (Gallup, 2024). Recent structural changes in banking including digitalization, increasing regulatory demands, and the growing importance of customer experience have shifted the determinants of productive work away from purely financial rewards toward intrinsic and job-design factors that sustain performance. As routine tasks become automated, human contributions such as problem solving, relationship management, and compliance judgment have grown relatively more important, and these are the kinds of outcomes non-financial incentives are best suited to influence (Brown, 2023). Non-financial incentives encompass a broad set of managerial practices such as recognition and praise, career development and training, improved working conditions, job autonomy, flexible scheduling, and opportunities for participation in decision-making. These interventions operate primarily on intrinsic motivations esteem, mastery, relatedness, and purpose which workplace motivation theories argue are crucial for sustained discretionary effort among professionals (Adams, 2021). In practice, non-

financial incentives often work best when combined with transparent feedback and performance management systems that allow employees to see how recognition and development link to tangible expectations (Mensah, 2022). In the banking sector, employee recognition programs, structured career paths, and continuous learning opportunities have been associated with improved customer service metrics and reduced turnover. Banks that institutionalize recognition and development report higher engagement scores and better service outcomes, indicating that non-financial incentives embed desired behaviors in organizational culture (Achievers, 2023).

In developing country contexts, including Sub-Saharan Africa, non-financial incentives can be particularly effective because they address challenges that salary increases alone do not resolve, such as limited promotion opportunities, lack of training, and insufficient managerial recognition. Where financial rewards are constrained by regulation or organizational policies, banks that invest in career development and working conditions gain competitive advantages in employee productivity and retention (Akaakase, 2023).

Within Nigeria's deposit money banks, studies reveal positive relationships between promotion opportunities, workplace conditions, recognition, and employee performance. Findings indicate that although fringe benefits matter, working conditions and formal recognition often explain a larger share of observed performance differences across branches and teams, underscoring the significance of non-financial levers in Nigerian banking (Okafor, 2022). Contemporary literature emphasizes that employee productivity is shaped by multiple factors including organizational culture, leadership style, clarity of

role expectations, and wellbeing, all of which interact with incentive systems. For instance, transformational leadership and inclusive decision-making amplify the positive effects of non-financial incentives because employees perceive recognition and development as genuine investments rather than symbolic gestures (Johnson, 2023).

Work-life balance and flexible work arrangements have gained prominence as non-financial incentives because they directly affect employee wellbeing, stress levels, and the ability to sustain high performance. Evidence from banking contexts suggests a positive relationship between improved work-life balance provisions and productivity outcomes, as flexibility reduces burnout and preserves cognitive resources needed for customer service, compliance, and decision-making (Adebayo, 2024). Training and professional development are also vital non-financial incentives. By improving employees' skills and career prospects, training enhances both competence and commitment, leading to better performance in error reduction, sales of complex products, and compliance. Research across emerging economies shows that investing in skill upgrading generates returns in service quality and revenue per employee (Musa, 2023).

Recognition, when institutionalized through frequent, public, and role-relevant mechanisms, has been consistently linked to higher engagement and lower voluntary turnover. In the banking sector, where staff turnover is costly and customer relationships are critical, recognition programs not only improve morale but also protect institutional knowledge and service continuity (Achievers, 2023). Promotion pathways and transparent career ladders function as incentives and retention tools, particularly for high-

potential staff whose skills are transferable to competitors. In settings where salary adjustments are incremental, timely promotions and clear career prospects serve as credible signals of long-term rewards, encouraging employees to remain committed to their organizations (Akaakase, 2023). Fairness and perceived equity are essential mediators between non-financial incentives and productivity. If recognition, promotions, or training opportunities are perceived as biased, they can have demotivating effects. Therefore, transparent policies and consistent implementation are as critical as the incentives themselves for sustaining productivity (Brown, 2023). Customer-facing performance indicators such as speed of service, cross-selling, error reduction, and complaint resolution are highly sensitive to employee motivation. Non-financial incentives that strengthen employees' sense of purpose and mastery generally translate into improvements in these indicators, as employees invest discretionary effort in client management and problem-solving (Okafor, 2022). A research gap exists in the contextual application of non-financial incentives across banking institutions. Not all incentives produce uniform effects, as outcomes are shaped by corporate culture, organizational size, client profiles, regulatory environments, and technological maturity. A focused case study of selected banks can provide actionable insights into how recognition, training, promotion, and flexible work arrangements affect employee productivity in specific contexts (Gallup, 2024).

## **1.2 Statement of the Problem**

In many banking institutions, there is an overemphasis on financial incentives such as salaries, bonuses, and allowances, while non-financial motivators like recognition, training opportunities, and flexible working arrangements are often overlooked. This narrow approach has left a critical gap in understanding how intrinsic motivators drive long-term productivity. Studies have shown that beyond financial rewards, employees increasingly seek value in acknowledgment, skill growth, and supportive workplace cultures that foster intrinsic satisfaction (Brown, 2023). Without sufficient attention to these factors, banks may struggle to sustain high performance even when financial compensation is competitive.

The issue of high turnover remains a major challenge in the banking sector, particularly in developing countries. Employees often leave despite attractive pay packages because of limited career advancement, poor recognition, and inadequate skill development opportunities. This turnover leads to high recruitment costs, service disruptions, and a loss of institutional knowledge that undermines productivity. Research has established that retention is more strongly correlated with non-financial motivators such as career progression and a sense of belonging than with pay alone (Gallup, 2024). This highlights the need for banks to re-examine their incentive structures to reduce attrition.

Poor employee engagement and low morale also constitute persistent problems in banking institutions. Employees who feel unrecognized or undervalued often underperform, regardless of how much they are paid. Morale influences levels of

commitment, willingness to go the extra mile, and the quality of interactions with clients. A study in African banks showed that recognition and appreciation significantly improved employee engagement, which in turn had measurable effects on customer satisfaction and loyalty (Akaakase, 2023). The lack of such non-financial incentives weakens employee commitment and threatens organizational competitiveness.

Another problem is the inconsistency in how non-financial incentives are implemented across different banks and even across branches within the same institution. In some cases, recognition, promotions, and training opportunities are distributed transparently, while in others favoritism and weak appraisal systems undermine fairness. Employees who perceive bias or discrimination in the allocation of recognition or development opportunities often disengage from their work. Fairness and transparency have been identified as critical determinants of the success of non-financial incentives, particularly in knowledge-intensive industries such as banking (Johnson, 2023). This inconsistency reduces trust in the system and ultimately diminishes productivity.

In Nigeria and other similar contexts, systemic challenges such as limited resources for continuous training, hierarchical organizational cultures, and poor working conditions reduce the effectiveness of non-financial incentives. Employees may be provided with recognition programs or promotions, but without improvements in the physical and psychological work environment, the impact of these incentives is often minimal. Scholars have emphasized that employee productivity is strongly tied to the quality of the workplace environment, making non-financial investments in work conditions crucial for

sustained performance (Okafor, 2022). This suggests that banks must address structural workplace barriers to fully realize the benefits of non-financial incentives.

The literature also highlights a gap in research specific to the banking sector. While much has been written on incentives in manufacturing firms, public institutions, and healthcare, relatively few studies have examined the unique dynamics of financial institutions. Yet, banks operate in a high-pressure environment with customer-facing roles that require trust, precision, and relational skills. Research has shown that the dynamics of motivation in banking differ significantly from other sectors due to the intensity of competition and regulatory oversight (Adams, 2021). Without sector-specific evidence, it remains unclear how non-financial incentives influence productivity in banking.

Another significant problem arises from the tension between digital transformation and employee motivation. As banks automate routine tasks, the remaining roles demand greater creativity, problem-solving, and relationship management skills. However, without adequate non-financial incentives such as training, recognition, and autonomy, employees may feel ill-equipped or demotivated to adapt to these new roles. A study on digital banking indicated that employees who received training and recognition for adapting to new technologies reported higher satisfaction and productivity (Musa, 2023). Where such incentives are missing, digitalization risks creating disengagement rather than improved efficiency.

Subjective appraisal systems also represent a major barrier to the success of non-financial incentives in banking. Promotions, training, and recognition are sometimes awarded

based on personal connections rather than merit, leading to employee dissatisfaction and disengagement. This undermines the perceived fairness of incentive systems and can even result in counterproductive behaviors. Research indicates that employees place a high value on fairness and transparency in performance appraisals, and when these are absent, productivity declines regardless of other incentives offered (Brown, 2023). Therefore, appraisal biases weaken the intended impact of non-financial rewards.

The intense workload, long hours, and pressure common in the banking environment further contribute to burnout and presenteeism when work–life balance initiatives are not provided. Employees under chronic stress often experience reduced efficiency, absenteeism, and declining service quality. Studies have shown that flexible work arrangements and wellbeing initiatives significantly reduce stress-related declines in productivity (Adebayo, 2024). Yet many banks fail to integrate work–life balance into their incentive structures, leaving employees vulnerable to fatigue and disengagement.

Managerial attitudes and organizational culture shape the success of non-financial incentives. In many cases, managers undervalue the role of recognition, career development, and work–life balance, focusing primarily on financial metrics. This managerial neglect limits the design, implementation, and sustainability of non-financial incentive programs. Evidence suggests that without strong managerial support and alignment, incentive programs are unlikely to achieve meaningful results (Mensah, 2022). Consequently, the absence of managerial commitment remains a fundamental obstacle to realizing the potential of non-financial incentives in boosting productivity.

### **1.3 Research Questions**

The study is guided by the following questions:

1. How do non-financial incentives such as recognition, career development, and training influence the productivity of employees in selected banks in Benin City?
2. What is the relationship between work–life balance initiatives and the level of employee productivity in selected banks in Benin City?
3. In what ways do promotion opportunities and transparent appraisal systems affect employee commitment and performance in selected banks in Benin City?
4. How do managerial attitudes and organizational culture mediate the effectiveness of non-financial incentives on employee productivity in selected banks in Benin City?

### **1.4 Research Objectives**

#### **General objective**

To examine the relationship between non-financial incentives and employee productivity in selected banks in Benin City.

#### **Specific Objectives**

1. To examine how non-financial incentives such as recognition, career development, and training influence the productivity of employees in selected banks in Benin City.
2. To investigate the relationship between work–life balance initiatives and the level of employee productivity in selected banks in Benin City.

3. To assess the ways in which promotion opportunities and transparent appraisal systems affect employee commitment and performance in selected banks in Benin City.
4. To analyze how managerial attitudes and organizational culture mediate the effectiveness of non-financial incentives on employee productivity in selected banks in Benin City.

### **1.5 Research Hypothesis**

The study is guided by the following null hypothesis (H<sub>0</sub>):

1. Non-financial incentives such as recognition, career development, and training have no significant influence on the productivity of employees in selected banks in Benin City.
2. There is no significant relationship between work–life balance initiatives and the level of employee productivity in selected banks in Benin City.

### **1.6 Scope of the Study**

This study is confined to examining the relationship between non-financial incentives and employee productivity within the banking sector, with a specific focus on selected commercial banks operating in Benin City, Edo State, Nigeria. The study is limited to non-financial incentives such as recognition, career development opportunities, training programs, work–life balance initiatives, promotion pathways, transparent appraisal systems, managerial attitudes, and organizational culture, as these are considered critical motivators of productivity beyond monetary compensation.

Geographically, the study is restricted to Benin City, which serves as a commercial hub in Edo State and hosts a concentration of banking activities. The choice of Benin City allows for an in-depth case study approach while ensuring feasibility in terms of data collection within the available timeframe and resources. The findings, however, may serve as a reference point for other banking institutions in similar urban centers in Nigeria.

The population of the study covers employees of selected banks in Benin City, including both management and non-management staff. This ensures that perspectives are gathered across different hierarchical levels to provide a balanced understanding of how non-financial incentives operate and are perceived in influencing productivity. The study does not extend to microfinance banks, cooperative societies, or other non-bank financial institutions, as their incentive structures may differ significantly from those of commercial banks.

### **1.7 Significance of the Study**

This study is significant to bank employees because it emphasizes the importance of non-financial incentives in their overall job satisfaction and performance. Many employees often feel that recognition, training, and career development are as important as financial rewards in motivating them to give their best at work. By shedding light on these factors, the study will help employees in selected banks understand how their needs can be better addressed, thereby improving their work engagement and morale. According to Inegbedion (2021), employee productivity is closely tied to their perception

of being valued beyond monetary compensation, and this study reinforces that understanding.

The findings of this study will also be highly beneficial to bank management and human resource departments. Managers and HR professionals are responsible for creating policies that retain skilled employees and improve organizational efficiency. Insights from this study will guide them in designing non-financial incentive packages such as career advancement opportunities, transparent appraisal systems, and recognition programs that directly enhance employee productivity. As Nwokocho (2020) highlights, effective HR practices that go beyond pay structures are crucial in reducing staff turnover and ensuring sustainable performance in the banking industry.

Banking institutions in Benin City and beyond will also benefit from the outcome of this research. With the industry becoming increasingly competitive, banks must explore non-financial strategies that enhance employee commitment and output. This study will provide evidence-based strategies for banks to implement incentive systems that not only boost productivity but also strengthen institutional reputation. As argued by Osibanjo (2019), institutions that invest in employee motivation experience greater efficiency and customer loyalty, which are essential for long-term competitiveness.

Another important beneficiary of this study is the customers of banks. Improved employee productivity resulting from well-designed non-financial incentive systems translates into better service delivery, quicker responses, and higher levels of customer satisfaction. When employees feel recognized and supported in their roles, they are more

likely to deliver quality services to customers. A study by Ugoani (2022) shows that customer satisfaction is often a direct reflection of employee satisfaction, thereby underscoring the link between workplace incentives and customer experience.

Policy makers and regulators in the financial sector will also find the results of this study useful. As institutions like the Central Bank of Nigeria (CBN) continue to regulate and oversee banking practices, understanding the role of non-financial incentives in enhancing productivity can help them develop policies that encourage sustainable employee development across the sector. The findings can serve as a framework for creating employee-centered guidelines that strengthen the overall resilience of the financial system. In line with Onah (2021), policy-driven support for non-financial incentives is an effective strategy to improve workforce productivity across industries.

This study will also serve as a valuable contribution to researchers and academics interested in employee motivation, organizational behavior, and productivity. By focusing on the Nigerian banking sector, it provides empirical evidence that enriches the literature on non-financial incentives, particularly in developing economies. Researchers can use the results as a foundation for comparative studies across sectors or countries, thereby broadening the academic discourse on employee productivity. As highlighted by Akinwale (2020), context-specific research remains vital in advancing knowledge in management and human resource studies.

Students of management and social sciences are another category of beneficiaries of this research. They will be able to use the findings as a case study for understanding how

theoretical concepts of motivation are applied in practice. It provides them with real-world insight into the ways non-financial incentives influence employee behavior and organizational outcomes in the banking industry. For instance, Adeyemi (2022) notes that practical examples from the banking sector help students connect classroom theories with industry realities, making learning more impactful.

The general public also stands to benefit indirectly from this study. Since the banking sector plays a critical role in driving economic activities, any improvements in employee productivity will positively affect economic growth and development. A more productive banking workforce contributes to smoother financial transactions, better financial advisory services, and stronger support for businesses and individuals. As Okoye (2019) observes, workforce motivation in key industries has a ripple effect on national development, underscoring the wider relevance of this research beyond the immediate scope of banks and employees.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter is broken down into three sections. They are as follows: conceptual literature, theoretical literature, and empirical literature. The conceptual literature examines some concepts related to the subject matter, the theoretical literature examines some relevant theories related to the topic under study, and the empirical literature examines some previous studies that are closely related to this current study with their findings.

#### **2.2 Conceptual Review**

This section provides the conceptualisation of the dependent variable employee productivity, and the independent variables, including non-financial incentives and its dimensions (employee recognition, career development & training, job enrichment & autonomy, flexible work arrangements, and participation in decision-making).

##### **2.2.1 Employee Productivity**

Employee productivity is a foundational construct in organizational behavior and human resource management, broadly defined as the efficiency and effectiveness with which an employee utilizes time, skills, and resources to produce desired outcomes aligned with organizational objectives (Latham, 2023). In its classical formulation, productivity is

measured as the output generated per unit of input typically time or labor within a specific timeframe (Balk, 2021). However, modern interpretations of employee productivity go beyond simple quantitative output, incorporating qualitative elements such as task complexity, creativity, adaptability, and contribution to organizational value creation (Nikmanesh, Feili & Sorooshian, 2023). Contemporary scholars conceptualize employee productivity as a multidimensional construct that reflects not only the volume of work completed but also the quality, timeliness, and innovativeness of that work within a given organizational context (Kumari Jindal & Mittal, 2023). In the knowledge economy, where intangible inputs and intellectual contributions dominate, productivity is increasingly tied to cognitive capabilities, emotional engagement, and discretionary effort factors that reflect a worker's psychological investment and alignment with organizational goals (Óskarsdóttir et al., 2022).

Recent research highlights that employee productivity must be understood as a dynamic and context-specific construct shaped by multiple internal and external factors, including technological support, leadership style, work environment, training, and job satisfaction (Call & Ployhart, 2021). The construct is frequently differentiated into two key dimensions: task productivity, which relates to the employee's ability to meet explicit performance metrics, and contextual productivity, which refers to behaviors that support the organizational environment, such as collaboration, innovation, and knowledge sharing (Tapasco-Alzate, Giraldo-García & Ramírez-Ramírez, 2022). In this light, employee productivity is not merely an operational metric but a strategic indicator of organizational

health and human capital effectiveness. Moreover, scholars have increasingly emphasized the importance of employee well-being, motivation, and work-life balance as intrinsic determinants of sustainable productivity (Marecki, 2023). As firms navigate digital transformation and remote work environments, productivity is being redefined to capture new dimensions of virtual collaboration, autonomy, and outcome-based performance. Hence, the construct of employee productivity in current literature is both operationally critical and strategically nuanced, capturing the evolving intersection of individual performance, organizational dynamics, and technological adaptation.

### **2.2.2 Non-Financial Incentive**

Non-financial incentives refer to all forms of motivation and rewards provided to employees that do not involve direct monetary compensation (Kerubo & Thomas, 2022). These incentives aim to fulfill intrinsic needs and psychological drivers such as recognition, career advancement, autonomy, job security, flexible working conditions, and opportunities for personal and professional growth. Contemporary literature defines non-financial incentives as mechanisms that enhance employee engagement and commitment by aligning organizational values with individual aspirations, thereby fostering a deeper emotional and cognitive connection to the workplace (Ramiz, 2024). Unlike financial rewards, which address extrinsic motivation, non-financial incentives appeal to intrinsic motivation the internal satisfaction and sense of purpose employees derive from their work (Manjenje & Muhanga, 2021). This distinction is rooted in self-

determination theory, which posits that employees are most productive and satisfied when their basic psychological needs for competence, autonomy, and relatedness are met (Autin, Herdt, Garcia & Ezema, 2022). Hence, non-financial incentives are increasingly recognized as crucial components in organizational behavior and human resource management, especially in knowledge-intensive and service-based industries where intellectual and emotional labor dominate.

Recent scholarship emphasizes that non-financial incentives are not only cost-effective but also strategic in fostering long-term employee retention, job satisfaction, and organizational citizenship behavior (Shahbaz, 2025). These incentives take various forms such as positive feedback, meaningful work, training opportunities, flexible work arrangements, supportive leadership, and inclusive organizational culture. In digitally transformed and remote work environments, non-financial incentives like trust, empowerment, and work-life balance have become even more prominent (Lima, Simões & Nunes, 2024). Scholars argue that the effectiveness of non-financial incentives depends on their alignment with employees' values and the organizational context. For instance, a study by Thompson (2021) reveals that when employees perceive fairness and authenticity in the provision of non-financial rewards, their affective commitment and discretionary effort significantly improve. Thus, in modern organizational theory, non-financial incentives are not merely supplementary to financial rewards but are strategic tools for enhancing employee motivation, promoting workplace engagement, and driving sustainable organizational performance through human capital optimization.

### **2.2.2.1 Employee Recognition**

Employee recognition is broadly defined as the formal or informal acknowledgment of an employee's efforts, achievements, behaviors, or contributions that go beyond routine expectations, aimed at reinforcing desirable performance and fostering organizational commitment (Hancock, 2024). According to Wang, Wu and McGinley (2025), recognition entails more than mere praise; it embodies symbolic, relational, and psychological elements that validate an employee's worth and role in organizational success. Contemporary scholarship conceptualizes recognition as a multi-dimensional construct comprising tangible (monetary rewards, gifts) and intangible (praise, appreciation, status) forms, each impacting motivation and engagement differently (Ukandu, 2022). Recognition is now understood as a relational exchange that satisfies intrinsic psychological needs, particularly competence, relatedness, and esteem, thereby enhancing employee satisfaction and retention (Imran, Ghazwan & Firmansyah, 2025). Additionally, recognition is positioned within the broader framework of social exchange theory, whereby acts of appreciation generate reciprocation and organizational citizenship behaviors (Rajâa & Mekkaoui, 2025). Thus, the construct of employee recognition is conceptualized not merely as a transactional act but as a strategic, relational, and motivational mechanism that shapes employees' attitudes, identity, and organizational alignment.

### **2.2.2.2 Career Development & Training**

Career development and training refers to the structured, continuous processes through which employees acquire new skills, knowledge, and competencies that enhance their current job performance and future career trajectories (Akkermans, Spurk & Fouad, 2021). Conceptually, it encompasses both employer-sponsored initiatives (e.g., workshops, mentoring, upskilling programs) and employee-driven learning activities aimed at improving employability and role effectiveness (Scott et al., 2023). Scholars such as McDonald and Hite (2023) describe career development as a dynamic and individualized construct that integrates learning, growth, and career planning within evolving organizational and labor market contexts. Training, as a subcomponent, is often conceptualized as an intentional and systematic process that bridges performance gaps and enhances role-specific capabilities (Somani, 2024). More recent frameworks treat development and training as key pillars of psychological contract fulfillment, where opportunities for learning signal organizational investment in employee growth, thereby fostering commitment, job satisfaction, and retention (Snyman, 2022). The integration of career development with digital learning technologies, lifelong learning ideologies, and talent management strategies further expands its definition beyond technical skill acquisition to encompass holistic professional growth. As such, the construct is not only instrumental in human capital enhancement but also vital in cultivating adaptive, future-ready workforces in knowledge-driven economies.

### **2.2.2.3 Job Enrichment & Autonomy**

Job enrichment and autonomy are frequently discussed as core dimensions of work design, referring to the extent to which a job provides employees with meaningful tasks, decision-making latitude, and opportunities for personal growth (Knight, Kaur & Parker, 2021). Enrichment specifically relates to enhancing the depth of a job by increasing its complexity, responsibility, and task significance, while autonomy refers to the freedom and discretion employees have in scheduling their work and determining how tasks are performed (Jing et al., 2021). These constructs are grounded in Hackman and Oldham's Job Characteristics Model, which posits that enriched and autonomous work structures contribute to greater motivation, job satisfaction, and performance (Siruri & Cheche, 2021). Recent literature reconceptualizes job enrichment and autonomy in the context of psychological empowerment, suggesting that such work characteristics enhance intrinsic motivation by fulfilling needs for competence, autonomy, and purpose (Guo, Peng & Zhu, 2023). Autonomy, in particular, has been shown to buffer job stress and enhance innovation and engagement, especially in dynamic or remote work settings (Boccoli, Sestino, Gastaldi & Corso, 2022). Together, job enrichment and autonomy are not merely structural components but are integral to shaping employee agency, psychological well-being, and sustainable work motivation in contemporary organizations.

#### **2.2.2.4 Flexible Work Arrangements**

Flexible work arrangements (FWAs) refer to organizational policies and practices that grant employees greater discretion in where, when, and how work is performed, thereby enhancing work-life integration and individual autonomy (Singh, 2023). Conceptually, FWAs encompass options such as remote work, flextime, compressed workweeks, and job sharing, all designed to increase adaptability and responsiveness to employee needs (Rakhimjonov, 2024). Recent definitions emphasize FWAs as a dual-benefit construct: they serve both organizational objectives (e.g., productivity, talent retention) and individual well-being (e.g., reduced stress, increased autonomy) (Dzingwa & Terblanche, 2024). FWAs are increasingly interpreted through the lens of boundary theory and work-life balance literature, where they function as mechanisms for managing role conflict and facilitating better integration of professional and personal domains (Sarker et al., 2021). Moreover, with the rise of digital technologies and post-pandemic workplace transformations, FWAs are no longer optional but integral to the future of work, reshaping traditional work norms and hierarchical control structures (Sigahi, Yeow & Thatcher, 2023). Thus, flexible work arrangements are conceptualized not only as logistical conveniences but as strategic HR constructs that promote inclusivity, autonomy, engagement, and organizational resilience.

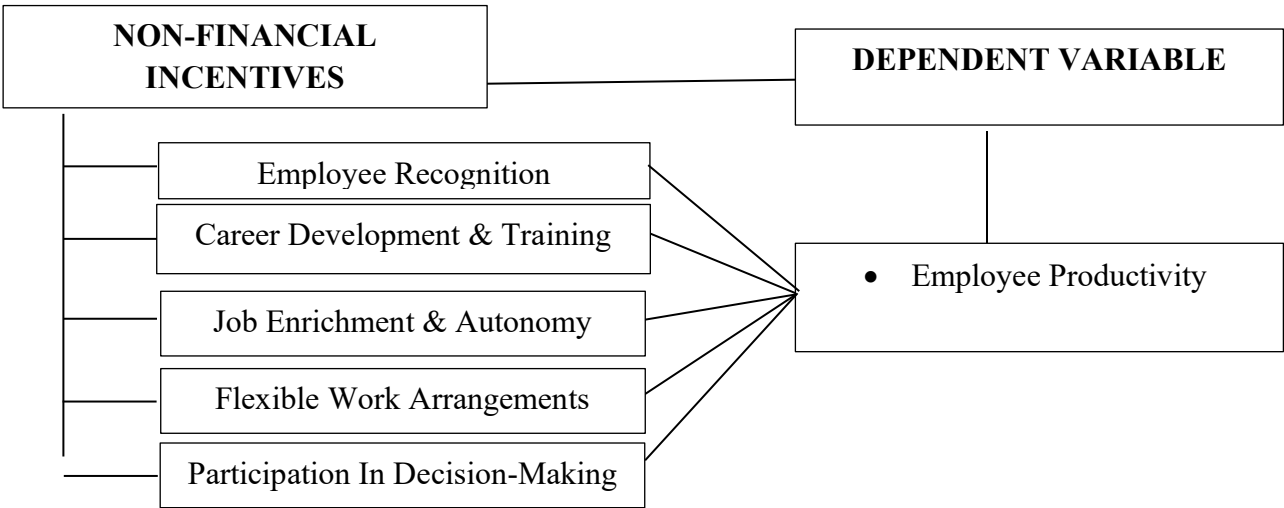
### **2.2.2.5 Participation in Decision-Making**

Participation in decision-making (PDM) is defined as the extent to which employees are involved in organizational decisions that affect their work, ranging from operational choices to strategic planning (Behraves, Abubakar & Tanova, 2021). It is a core tenet of participatory management and employee empowerment frameworks, which posit that inclusive decision processes enhance motivation, accountability, and organizational identification (Wickramasinghe Malepathirana, 2024). Recent scholarship conceptualizes PDM as both a structural and psychological construct it is reflected not only in formal mechanisms (e.g., committees, consultations) but also in the perceived legitimacy of voice and influence (Arregi, Gago & Legarra, 2022). Researchers have framed PDM within the broader theories of procedural justice and self-determination, asserting that when employees are given voice in decision-making, they experience heightened perceptions of fairness, control, and intrinsic motivation (Ismaila, 2021). Moreover, digital communication tools and agile management practices have expanded the scope of PDM by facilitating real-time collaboration and decentralized authority structures (Omachi & Ajewumi, 2024). In sum, participation in decision-making is no longer confined to democratic ideals; it is a strategic construct that signals trust, fosters psychological empowerment, and drives collective ownership in contemporary organizational systems.

**2.3 Conceptual Framework**

The conceptual framework which links the independent variables (employee recognition, career development & training, job enrichment & autonomy, flexible work arrangements, and participation in decision-making) of the study to the dependent variable (employee productivity) is presented in figure 2.1.

**Figure 2.1 Conceptual Framework**



**Source: Researcher’s Conceptual Framework (2025).**

## **2.4 Theoretical Review**

The following theories which are pertinent to the study are reviewed below.

### **2.4.1 Self-Determination Theory (SDT)**

Self-Determination Theory (SDT), developed by Deci and Ryan (1985), is a comprehensive framework for understanding human motivation, particularly the distinction between intrinsic and extrinsic motivational processes. SDT posits that individuals are most productive and satisfied when their innate psychological needs for autonomy, competence, and relatedness are fulfilled (Deci, Olafsen, & Ryan, 2017). In organizational contexts, non-financial incentives such as recognition, opportunities for skill development, meaningful participation, and supportive interpersonal relationships directly contribute to the satisfaction of these needs. For example, training and career development satisfy the need for competence, while autonomy and involvement in decision-making fulfill the need for self-direction. Recognition, meanwhile, reinforces social connectedness and a sense of being valued, satisfying the need for relatedness. By reinforcing these internal drivers, non-financial incentives cultivate intrinsic motivation, which SDT identifies as the most effective form of motivation for sustained productivity and psychological well-being.

Recent empirical studies have reaffirmed SDT's relevance in workplace environments by linking non-monetary rewards to enhanced motivation, creativity, and performance.

Olafsen et al. (2015) found that when employees perceive that their psychological needs are met through intrinsic incentives like constructive feedback, flexible work structures, and developmental opportunities they exhibit higher levels of engagement and job performance. Unlike extrinsic rewards, which may lead to short-term compliance, SDT emphasizes the enduring behavioral outcomes of internalized motivation, such as increased persistence, resilience, and discretionary effort (Deci et al., 2017). This is particularly relevant in knowledge-intensive and service-based industries where cognitive and emotional engagement are critical to productivity. Thus, within the scope of non-financial incentives and employee productivity, SDT provides a robust theoretical explanation for why and how intrinsic, relational, and developmental rewards drive employee output beyond financial compensation.

#### **2.4.2 Herzberg's Two-Factor Theory (Motivation-Hygiene Theory)**

Herzberg's Two-Factor Theory, originally proposed by Herzberg, Mausner, and Snyderman (1959), distinguishes between motivators—factors that lead to job satisfaction and enhanced productivity and hygiene factors those that prevent dissatisfaction but do not necessarily increase motivation. In this framework, non-financial incentives such as recognition, opportunities for personal growth, task responsibility, and participation in meaningful work are identified as core motivators. These factors inherently relate to the content of the job and are intrinsic to the work itself, thereby stimulating higher performance through satisfaction and personal fulfillment

(Alshmemri, Shahwan-Akl, & Maude, 2017). Herzberg argued that while financial incentives and favorable working conditions (hygiene factors) are necessary to prevent dissatisfaction, they do not by themselves generate sustained productivity or motivation. Instead, productivity is amplified when employees experience fulfillment through enriched job roles, acknowledgment of effort, and opportunities for advancement all of which are forms of non-monetary motivation.

Recent validations of Herzberg's model in contemporary organizational settings highlight the growing importance of intrinsic factors, particularly as workplaces evolve towards flatter structures, remote work, and knowledge-based economies. For instance, research by Gerards, de Grip, and Thunissen (2020) supports the view that non-financial rewards such as autonomy, skill variety, and recognition significantly influence employee engagement and task performance. Moreover, job enrichment and participative decision-making both of which are considered motivators in Herzberg's theory have been shown to positively affect creativity, innovation, and proactive behavior. As such, Herzberg's framework remains highly relevant in explaining how non-financial incentives enhance employee productivity, especially in contexts where financial rewards are fixed or constrained. The theory thus provides a dual-lens model for understanding employee behavior, stressing that while hygiene factors prevent disengagement, it is only the motivators primarily non-financial in nature that generate elevated levels of productivity and organizational commitment.

### **2.4.3 Equity Theory**

Equity Theory, formulated by Adams (1963), is grounded in the principle of fairness and justice in social exchanges, particularly in workplace settings. The theory posits that employees evaluate the fairness of their work situation by comparing their inputs (effort, experience, skills) and outcomes (rewards, recognition, development opportunities) against those of relevant others. When individuals perceive an imbalance especially in the form of under-reward they may experience demotivation, dissatisfaction, or reduced productivity. Within the scope of non-financial incentives, perceived fairness in the allocation of recognition, career development, flexible working conditions, and participatory opportunities plays a vital role in shaping employee behavior. Colquitt et al. (2021) emphasize that equity is not merely about financial compensation but also includes psychological and symbolic rewards that influence organizational justice perceptions and, consequently, productivity.

Recent empirical contributions to equity theory emphasize the importance of distributive, procedural, and interactional justice, all of which are strongly affected by non-financial incentive practices. For example, if only a select few employees receive recognition or developmental training without transparent criteria, others may perceive inequity, leading to disengagement or reduced effort (Kim & Fernandez, 2017). Conversely, equitable access to non-monetary rewards fosters a sense of fairness, leading to improved morale and enhanced productivity. This is particularly crucial in team-based and collaborative

work environments where perceived imbalances can disrupt cohesion and trust. Furthermore, research has shown that non-financial recognition (e.g., praise, autonomy, decision-making involvement) is often more influential than monetary rewards in fostering a perception of fairness, especially in culturally diverse or public sector organizations (Miao, Eva, Newman, & Schwarz, 2019). Hence, Equity Theory provides a valuable framework for analyzing how fairness in non-financial incentive distribution affects employee productivity and organizational harmony.

#### **2.4.4 Goal-Setting Theory**

Goal-Setting Theory, developed by Locke and Latham (1990), posits that specific, challenging, and achievable goals, combined with appropriate feedback, lead to higher levels of employee performance. The central mechanism in this theory is the motivational power of goal clarity and personal commitment, which align individual efforts with organizational objectives. Non-financial incentives such as performance feedback, recognition for goal achievement, developmental support, and autonomy in setting and pursuing personal goals serve as reinforcement mechanisms that enhance motivation and output (Latham, Seijts, & Slocum, 2016). The theory argues that goals serve as both a directive function (guiding attention and effort) and a motivational function (encouraging persistence), and that productivity improves when employees are intrinsically committed to meaningful, self-congruent goals supported by appropriate non-monetary incentives.

In recent organizational research, the integration of non-financial rewards with structured goal-setting practices has been shown to significantly enhance employee performance and engagement. For example, providing employees with autonomy and input in the goal-setting process as well as public recognition upon achievement strengthens goal commitment and fosters a sense of ownership and accomplishment (Locke & Schattke, 2019). Furthermore, non-financial feedback (constructive evaluations, mentorship, peer acknowledgement) reinforces learning goals, enhances task mastery, and supports personal growth, which are key to sustained productivity in complex or creative roles (Van Yperen, Hamstra, & Wörtler, 2021). In this respect, Goal-Setting Theory serves as a critical lens through which the relationship between non-financial incentives and employee productivity can be understood, not merely in terms of output but also in the development of competence, motivation, and alignment with organizational values.

## **2.5 Empirical Review**

Dudafa (2025) conducted an empirical investigation into the impact of non-financial incentives on employee performance within the Bayelsa State House of Assembly, grounding the study in Expectancy Theory. Employing a correlational research design, the study utilized both primary and secondary data sources obtained through structured surveys and interviews. A sample of 200 participants was drawn using purposive and stratified random sampling techniques. Data analysis involved frequency distribution tables, percentages, Pearson correlation, and chi-square tests to determine the relationship

between non-financial incentives and employee performance. The findings revealed a significant and positive correlation between the provision of non-financial incentives—such as recognition, career advancement opportunities, and conducive working conditions—and employee performance. The study concluded that strategically implemented non-financial incentives enhance employee productivity, contribute to human capacity development, and sustain workplace harmony, underscoring their critical role in public sector human resource management.

Lestari and Yusuf (2025) examined the influence of both financial and non-financial incentives on employee performance in a commercial banking context, focusing on PT Bank Panin Indonesia Tbk KCU Menara Imperium. Utilizing a quantitative approach, the study distributed structured questionnaires among 66 respondents. The analysis involved validity and reliability testing, classical assumption testing, simple linear regression, and t-tests, with the coefficient of determination ( $R^2$ ) used to measure explanatory power. The results indicated a statistically significant and positive impact of incentives on employee performance, with a t-value of 5.477. Furthermore, the  $R^2$  value of 0.319 suggests that incentives account for 31.9% of the variation in employee performance, with the remaining 68.1% attributed to other unmeasured factors. These findings emphasize the importance of a balanced incentive structure—combining financial and non-financial rewards—in enhancing employee motivation and operational efficiency in the banking sector.

Herdianto (2025) evaluated the dual influence of financial and non-financial incentives on the performance of healthcare professionals across hospitals in Cianjur, Indonesia. Adopting a verificative research design, the study utilized questionnaires to collect data from 93 respondents, selected via proportional random sampling from a total population of 121 medical personnel. The analysis revealed that financial and non-financial compensation significantly contribute to performance enhancement, explaining 84.4% of the variance in employee performance. The study underscores the essential role of comprehensive compensation systems—including intrinsic motivators such as recognition, professional development, and conducive work environments—in boosting the morale and effectiveness of healthcare professionals. The research further recommends continuous investment in human resource development as a strategic imperative for sustaining quality healthcare service delivery.

Isyaka, Musa, and Muhammad (2025) focused on examining how non-financial motivational factors influence the performance of academic staff in universities across Gombe State, Nigeria. Using a cross-sectional design, the researchers employed Partial Least Squares Structural Equation Modelling (PLS-SEM) to analyze data collected from 326 academic staff selected from a population of 1,449 across three universities. The study identified recognition and work environment as significant positive determinants of academic staff performance. The findings reinforce the importance of non-financial motivators—particularly institutional recognition and supportive work environments—in enhancing employee engagement and academic productivity. The authors concluded that

universities seeking to improve staff performance must prioritize these non-monetary factors as integral components of institutional human resource strategies.

Wasse (2024) conducted a doctoral study to assess the influence of non-financial incentive schemes on employee performance at Ethio telecom's Customer Service Division. Using an explanatory research design and a quantitative methodology, the study gathered data from 342 employees through structured questionnaires, applying stratified random sampling from a target population of 2,353. Reliability of the instrument was ensured through Cronbach's alpha scores above 0.7. Data analysis incorporated descriptive statistics and multiple regression using SPSS version 26. The findings showed a strong correlation between non-financial incentives—including working conditions, employee training, career development, and performance feedback—and employee performance. Regression analysis further indicated that each component of the incentive scheme had a measurable and positive effect, with employee training having the highest impact ( $\beta = 0.334$ ), followed by working conditions ( $\beta = 0.203$ ), performance feedback ( $\beta = 0.188$ ), and career development ( $\beta = 0.110$ ). The study concluded that non-financial incentives are critical predictors of performance and recommended their strategic enhancement in telecom organizations.

Levi and Okundamiya (2024) explored the impact of financial and non-financial incentives on staff productivity in First Bank Plc, Umuahia, Abia State, Nigeria. Utilizing a descriptive survey design, the study sampled 51 employees determined through Taro

Yamane's formula. Data analysis employed simple regression models and Pearson correlation coefficients to test the research hypotheses. The findings revealed that financial incentives, particularly employees' pay and promotion, had a statistically significant positive effect on staff productivity at the 1% significance level. Employees' pay was a strong predictor of productivity, and promotion was similarly influential, reflecting that consistent and equitable advancement opportunities enhance employee output. These results affirm the vital role of financial motivation in reinforcing workplace performance and suggest that well-calibrated reward systems are fundamental to optimizing organizational outcomes.

Ramiz (2024) investigated the effect of non-financial incentives on employee engagement and retention, emphasizing the psychological and organizational drivers of long-term workforce stability. Based on survey responses from 285 employees across various departments, the study identified key non-financial elements—such as well-defined job roles, effective leadership, professional development opportunities, and an inclusive, communicative workplace environment—as central to fostering employee engagement. These non-monetary strategies were found to significantly reduce turnover intentions and strengthen organizational commitment. The findings underline the efficacy of intrinsic motivational factors as sustainable alternatives to financial rewards, particularly in enhancing organizational effectiveness through improved retention and morale.

Acharya and Oli (2024) conducted a comprehensive analysis of the role of both financial and non-financial incentives in influencing employee performance within Nepal's banking and insurance sectors. Data were gathered through structured questionnaires from 400 respondents using non-probability sampling, with analysis conducted via regression tools and the Ordinal Logistic Regression Model. Results indicated a strong positive correlation between financial incentives—such as bonuses and fringe benefits—and employee performance. Interestingly, demographic factors like age and experience, as well as job security, did not show significant predictive power. The study also highlighted a paradox where higher pay expectations could result in performance anxiety, potentially undermining productivity. This suggests that non-financial motivators, including recognition and meaningful job roles, may offer more consistent returns in performance enhancement across professional service sectors.

Oigbochie, Ajalie, and Okwara (2024) examined the impact of non-monetary compensation on employee performance within the Transmission Company of Nigeria. The study operationalized non-financial incentives through constructs such as employee recognition, promotion, praise, and office environment, collecting data from 214 respondents via structured questionnaires. Regression analysis using SPSS revealed that all variables significantly influenced performance. Specifically, praise ( $\beta = 0.63$ ), promotion ( $\beta = 0.90$ ), recognition ( $\beta = 0.24$ ), and office environment ( $\beta = 0.14$ ) were positively associated with improved employee output. These results affirm that intangible rewards and work environment quality play crucial roles in shaping employee behaviors,

especially in utility and infrastructure sectors where motivation is often tied to perceived value and fairness in the workplace.

Olujimi and Okafor (2024) investigated the nexus between financial and non-financial incentives and their combined impact on employee performance in a Business Process Outsourcing (BPO) firm. Anchored on the Reserve Army of Labor Theory, the study utilized a mixed-method design incorporating quantitative surveys (252 respondents) and qualitative interviews (8 participants). A multi-stage sampling method was used, and data analysis included chi-square tests for quantitative data and content analysis for qualitative insights. Findings indicated that while employees acknowledged the motivational role of non-financial incentives, financial incentives were perceived as more impactful in driving performance. The study concludes that although non-financial rewards such as recognition and career development have supplementary benefits, financial incentives remain the primary motivators for sustained productivity in the BPO context, aligning with the economic needs and expectations of the workforce.

Malahim et al. (2023) conducted an empirical study to examine the implementation and effects of both monetary and non-monetary incentives on employee innovation performance in Jordanian Islamic banks. Utilizing a survey-based methodology, data were collected from 73 respondents across various branches and analyzed using Partial Least Squares (PLS) and Simple Linear Regression (SLR). The results confirmed a statistically significant and positive influence of both financial and non-financial

incentives on employee innovation outcomes. This finding underscores the integrated value of material and psychological rewards in stimulating innovation and suggests that banks can foster creative performance by aligning incentive structures with employee expectations and motivational drivers.

Idigo (2023) investigated the role of financial and non-financial incentives on worker performance in tertiary institutions across Anambra and Enugu States, Nigeria. Guided by Expectancy Theory, the study employed a descriptive survey design with a sample size of 362 staff members (academic and non-academic), selected through convenience sampling from a population of 7,300. Data were obtained via validated questionnaires and analyzed using multiple regression. The findings demonstrated that both monetary and non-monetary incentives had a statistically significant positive effect on employee productivity. Interestingly, career development showed a significant but negative effect, suggesting that poorly structured or inconsistently implemented development programs may generate disillusionment rather than motivation. The study concludes that tailored and transparent incentive frameworks are essential for fostering productivity in tertiary education institutions.

Mulu (2023) explored the influence of non-monetary incentives on employee performance within the Machakos County Government in Kenya. Drawing upon a theoretical foundation that included Expectancy, Reinforcement, Equity, and Spillover theories, the study adopted a descriptive design with a sample of 247 respondents from a

target population of 823 employees across top, middle, and lower-level cadres. Data collection was executed through structured questionnaires validated for reliability, and analyzed using descriptive statistics, correlation, and regression techniques with Stata 17. The findings revealed that non-monetary incentives such as employee recognition, training, and autonomy had significant positive effects on performance. Notably, flexible work schedules were found to negatively influence performance, highlighting contextual nuances in public service environments. The study recommends that policy-makers should prioritize autonomy and skill development while cautiously considering flexibility measures.

Albalush and Devesh (2023) examined the motivational effects of financial and non-financial incentives on employee performance within the banking sector in Oman. Utilizing a quantitative approach, the study surveyed 100 employees through structured questionnaires and analyzed the data using chi-square and regression techniques. The results showed that financial incentives—including salary, bonuses, and housing allowances—strongly influenced employee performance, with 89% of respondents indicating they were primarily motivated by financial rewards. Additionally, non-financial incentives, such as job security, managerial behavior, and work-life balance, also significantly enhanced performance, with 76% acknowledging their motivational value. These findings highlight the dual importance of tangible and intangible benefits in sustaining employee engagement and productivity in a competitive financial sector.

Alabi et al. (2022) investigated the relationship between non-financial rewards and employee performance in money deposit banks located in Lagos State, Nigeria. The study adopted a cross-sectional survey design targeting five Central Bank-licensed financial institutions, with 352 respondents selected using simple random sampling. Data were collected using structured questionnaires and analyzed using Pearson correlation. The results showed that various non-financial reward dimensions—including recognition, career advancement opportunities, and conducive work environments—had a significant positive effect on employee performance at the 0.05 significance level. The findings imply that Nigerian financial institutions can leverage non-monetary incentives as a cost-effective strategy to enhance employee morale, reduce turnover, and improve operational outcomes.

Kerubo and Thomas (2022) conducted a study to assess the impact of non-financial incentives on employee performance within non-governmental organizations (NGOs) in Nairobi City County, Kenya. The study was theoretically grounded in competence theory, Herzberg's two-factor theory, decision participation theory, and Maslow's hierarchy of needs. Employing a descriptive research design, the authors targeted 325 registered NGOs and drew a sample of 180 human resource managers through stratified sampling. Data collected via structured questionnaires were analyzed using SPSS version 28.0. The results indicated varying levels of influence: training ( $r = 0.397$ ,  $p = 0.000$ ) and participative decision-making ( $r = 0.314$ ,  $p = 0.000$ ) had moderate significant relationships with performance, recognition had a strong significant relationship ( $r =$

0.501,  $p = 0.000$ ), and career advancement had a statistically significant but weak influence. These findings underscore the differentiated impact of various non-financial incentives and suggest prioritizing recognition as a potent lever for performance enhancement in the NGO sector.

Kamwenji, Ngugi, and Kamaara (2022) investigated the influence of non-financial rewards on employee performance in Kenyan state corporations. The study adopted both descriptive and explanatory research designs, targeting 642 employees from 107 state corporations. A mix of stratified and purposive sampling was used, and the questionnaire instrument was validated through a pilot test. The study found that non-financial rewards—encompassing recognition, advancement, and conducive work conditions—were strong predictors of performance. Although the paper does not detail statistical coefficients, it emphasizes the essential role of intrinsic motivators in improving workforce effectiveness in public institutions, advocating for an integrated reward system beyond traditional salary structures.

Folarin (2022) examined the effect of non-financial incentives on employee performance with a focus on the Lagos State Internal Revenue Service, Nigeria. Utilizing a mixed-methods approach, the research combined quantitative (descriptive statistics) and qualitative (open-ended responses) techniques. Data were collected through structured questionnaires addressing dimensions such as promotion, training, and career development. Findings revealed widespread dissatisfaction among employees regarding

training and promotion opportunities. The study concludes that current non-financial incentive practices are insufficient and underutilized, recommending systemic improvements in career progression mechanisms and skills development programs to enhance employee engagement and performance.

Annitah and Mose (2021) analyzed the impact of non-financial rewards on employee performance in selected deposit-taking Savings and Credit Cooperative Organizations (SACCOs) in Nairobi City County, Kenya. The study utilized a descriptive survey design and sampled 157 respondents from a population of 260 through stratified sampling. Data were gathered through questionnaires and analyzed using SPSS version 21. Results from inferential statistics revealed that both social welfare benefits and employee recognition had significant positive effects on performance. The study highlights the relevance of socially inclusive reward policies and acknowledgment practices in building employee commitment and enhancing productivity within financial cooperatives.

Apuko (2021) explored the influence of non-monetary rewards on employee performance in Homa Bay County Government, Kenya. The study adopted a stratified sampling strategy to select 146 respondents from a population of 373 employees, with an additional pilot group of 10. Data collection involved structured questionnaires, and results were analyzed using regression analysis. The study reported that non-monetary rewards explained 62.7% ( $R^2 = 0.627$ ) of the variance in employee performance. Key predictors included employee recognition, training, and development, all of which significantly

contributed to individual and organizational productivity. The findings affirm that strategically implemented non-financial incentives can substantially influence public sector effectiveness, especially in resource-constrained environments.

Alnajem and Al-sudani (2024) investigated the influence of financial and non-financial incentives on academic performance within private colleges in Baghdad. The study targeted 50 academic and administrative staff, utilizing SPSS software to analyze the relationship between incentive variables and three dimensions of performance: efficiency, effectiveness, and productivity. Despite expectations, the findings revealed that while incentives contributed positively to efficiency, their impact on overall job performance was weak. This suggests that although some incentive structures foster specific aspects of performance, they may not uniformly enhance broader organizational outcomes. The study implies a need for more targeted incentive strategies, particularly within academic institutions, to fully harness employee potential and align performance with institutional sustainability goals.

Abubakar, Esther, and Angonimi (2020) explored the effect of both financial and non-financial incentives on staff performance at Peninsula Resort in Lagos, Nigeria. A total of 25 respondents (including both management and non-management staff) were selected through simple random sampling. The researchers used a custom-designed questionnaire, validated by subject-matter experts, to gather data. Results analyzed through frequency tables and percentages demonstrated that both forms of incentives significantly influence

employee performance. The study highlighted that financial incentives were especially crucial in the context of Lagos' volatile economic conditions, while non-financial incentives remained important for sustaining employee morale. These findings underscore the necessity of a hybrid motivational strategy that addresses both economic needs and intrinsic satisfaction in service-oriented industries.

Nabukeera, Bwengye, and Buwembo (2019) examined the relationship between non-financial rewards, motivation, and performance among employees in Uganda's Ministry of Internal Affairs. Using a descriptive survey design and a stratified purposive sampling method, data were collected from 100 staff via questionnaires and interviews. Statistical analysis revealed a moderately strong positive relationship between non-financial rewards and motivation ( $r = 0.449$ ,  $p = 0.000$ ). However, the relationship between motivation and performance was weak and not statistically significant ( $r = 0.175$ ,  $p = 0.081$ ). This finding challenges conventional models that assume a direct link between motivation and performance, suggesting that while motivation can be elevated through non-financial incentives, its translation into performance may be mediated by additional organizational or contextual variables.

Kefay and Kero (2019) explored the role of non-financial incentive schemes in motivating employees within a banking context. The study used both descriptive and explanatory designs and gathered data from 162 employees through stratified and random sampling methods. Regression analysis indicated that promotion, recognition, and

training significantly predicted employee motivation, with the highest levels of satisfaction reported in promotion and training. Interestingly, respondents remained neutral about recognition, indicating a potential misalignment between organizational recognition strategies and employee expectations. These results suggest that while non-financial incentives are effective in boosting motivation, their success depends on the relevance and perceived fairness of the specific incentive mechanisms in use.

Singh et al. (2017) conducted a study to assess the impact of financial and non-financial incentives on the performance of nurses working in a private hospital in Singapore, particularly those in the operating theatre department. The study found that both types of incentives significantly influenced employee performance, leading to increased satisfaction and operational efficiency. The authors emphasized that a performance-based reward system, incorporating both monetary and non-monetary components, is essential in healthcare settings where service quality and staff morale are tightly linked. This research reinforces the principle that employee-centered reward systems are not only motivational tools but also critical drivers of long-term institutional performance in high-stakes environments like hospitals.

Shastri and Patel (2016) conducted a conceptual and empirical exploration of the impact of non-financial incentives on managerial performance and motivation. Recognizing the shifting paradigm in employee expectations, the study emphasized that modern managers are increasingly driven by a combination of tangible and intangible rewards, particularly

those that fulfill psychological and professional aspirations. The study applied literature reviews, case studies, and content analysis of prior research from both Indian and international sources. Findings suggested that non-financial incentives—such as favorable working conditions, equitable treatment, organizational culture, and the behavior of supervisors—positively influence managerial motivation and involvement. These results underscored a significant and positive relationship between non-financial incentives and the overall performance of managers, suggesting that organizations must strategically integrate non-monetary motivators into their human resource frameworks to foster sustained engagement and leadership effectiveness.

Nyaribo and Nyakundi (2016) examined the effect of non-financial compensation on employee performance in the microfinance sector, with a case study of Wakenya Pamoja Sacco in Kisii County, Kenya. The study aimed to identify the various forms of non-financial compensation employed and assess their effect on employee motivation, retention, and performance. Using a census survey method, the research engaged all 65 employees of the institution, collecting data through structured questionnaires. Both qualitative and quantitative methods were used for analysis. The findings revealed that non-financial rewards such as career growth opportunities, employee recognition, participatory decision-making, and a positive work environment significantly enhanced employee performance. The study further confirmed that Wakenya Pamoja Sacco had derived operational benefits, including higher staff retention and improved service delivery, through the adoption of non-financial compensation strategies. These outcomes

reinforce the view that intrinsic rewards play a vital role in human resource management, especially in microfinance institutions where financial compensation may be limited.

**Table 2.1 Summary of Empirical Review**

S/NO	Author, Year & Title	Sector & Location	Methodology	Findings	Gaps
<b>Non-Financial Incentives and Employee Productivity in the Nigerian Banking Sector: A Case Study of Wema Bank</b>					
1	Dudafa (2025). <i>Non-Financial Incentives and Performance in Bayelsa State Assembly</i>	Public Sector, Nigeria	Correlational, Pearson correlation & Chi-square	Non-financial incentives significantly improve employee performance	Not in banking; excludes variables like autonomy or decision-making
2	Lestari & Yusuf (2025). <i>Incentives and Performance: Case of PT Bank Panin</i>	Banking, Indonesia	Quantitative, regression ( $R^2 = 0.319$ )	Incentives significantly affect performance	Context is Indonesia; does not assess autonomy or flexible work
3	Herdianto (2025). <i>Incentives in Healthcare in Cianjur</i>	Healthcare, Indonesia	Verificative, regression ( $R^2 = 0.844$ )	Financial and non-financial incentives strongly influence performance	Not in Nigerian context or banking; lacks specific non-financial variables
4	Isyaka et al. (2025). <i>Non-Financial Motivation in</i>	Higher Education, Nigeria	Cross-sectional, PLS-SEM	Recognition and work environment positively	Lacks banking focus; does not explore autonomy or flexibility

	<i>Gombe Universities</i>			affect performance	
5	Wasse (2024). <i>Non-Financial Incentives at Ethio telecom</i>	Telecom, Ethiopia	Quantitative, regression	Training ( $\beta=0.334$ ), feedback, career development boost performance	Outside Nigeria; different sector; excludes decision-making
6	Levi & Okundamiya (2024). <i>Incentives in First Bank Plc, Abia</i>	Banking, Nigeria	Regression and Pearson correlation	Pay and promotion significantly enhance productivity	Financial-focused; limited emphasis on non-financial variables like autonomy
7	Ramiz (2024). <i>Non-Financial Incentives and Engagement</i>	Multi-sector, Europe	Survey, descriptive + regression	Defined roles, recognition, and development improve engagement and retention	Lacks banking focus and Nigerian context
8	Acharya & Oli (2024). <i>Incentives in Nepal's Banking Sector</i>	Banking & Insurance, Nepal	Ordinal Logistic Regression	Financial incentives positively affect performance; working conditions insignificant	Different geographical context; excludes Nigerian banking sector
9	Oigbochie et al. (2024). <i>Non-Monetary Compensation in Abuja TCN</i>	Power Sector, Nigeria	Regression, SPSS	Praise, recognition, promotion significantly impact performance	Non-banking sector; no autonomy or job enrichment considered
10	Olujimi & Okafor (2024). <i>Motivation in</i>	BPO Sector, Nigeria	Mixed methods; Chi-square, content	Financial motivation stronger than non-financial	Sectoral gap; no emphasis on autonomy or flexible work

	<i>BPO Firm, Nigeria</i>		analysis	for performance	
11	Malahim et al. (2023). <i>Incentives and Innovation in Jordanian Islamic Banks</i>	Banking, Jordan	PLS & SLR	Monetary and non-monetary incentives positively influence innovation	Outside Nigeria; limited focus on productivity or decision-making
12	Idigo (2023). <i>Incentives in Tertiary Institutions in Nigeria</i>	Education, Anambra & Enugu	Multiple regression	Monetary & non-monetary incentives significantly affect performance	Different sector; job enrichment/autonomy not covered
13	Mulu (2023). <i>Non-Monetary Incentives in Machakos County</i>	Government, Kenya	Regression, descriptive statistics	Training, recognition, autonomy enhance performance; flexible work detrimental	Not in banking; flexible work found to be counterproductive
14	Albalushi & Devesh (2023). <i>Employee Motivation in Oman Banks</i>	Banking, Oman	Survey, Chi-square, regression	Financial (89%) & non-financial (76%) incentives impact performance	International context; different work culture and economy
15	Alabi et al. (2022). <i>Non-Financial Rewards in Lagos Banks</i>	Banking, Nigeria	Cross-sectional, Pearson correlation	Recognition and autonomy strongly impact performance	Lacks regression; does not focus on flexible work or decision-making
16	Kerubo & Thomas (2022). <i>NGOs in Nairobi</i>	NGOs, Kenya	Regression, SPSS	Training (r=0.397), recognition (r=0.501)	Outside banking; job enrichment not assessed

				affect performance; career advancement weaker	
17	Kamwenji et al. (2022). <i>Non-Financial Rewards in Kenyan State Corporations</i>	Public Sector, Kenya	Descriptive, explanatory	Non-financial rewards significantly predict employee performance	Different sector; flexible work and autonomy not explicitly studied
18	Folarin (2022). <i>Non-Financial Incentives in Lagos IRS</i>	Public Sector, Nigeria	Mixed methods	Staff lack training opportunities and growth prospects	Lacks banking context; no regression analysis
19	Annitah & Mose (2021). <i>Non-Financial Rewards in Kenyan Saccos</i>	Financial Services, Kenya	Descriptive, regression	Social benefits and recognition influence performance	Saccos, not mainstream banks; job enrichment not considered
20	Apuko (2021). <i>Non-Monetary Rewards in Homa Bay Government</i>	Government, Kenya	Regression ( $R^2 = 0.627$ )	Recognition and training enhance performance	Different sector; decision-making and autonomy not explored
21	Alnajem & Al-Sudani (2024). <i>Incentives in Baghdad Private Colleges</i>	Academia, Iraq	SPSS, regression	Weak impact on performance except for efficiency	No Nigerian banking relevance; limited incentive dimensions
22	Abubakar et al. (2020). <i>Incentives in Pennisula</i>	Hospitality, Nigeria	Survey, descriptive stats	Both financial and non-financial incentives	No regression; lacks autonomy or flexible work aspects

	<i>Resort Lagos</i>			affect performance	
23	Nabukeera et al. (2019). <i>Non-Financial Rewards in Uganda's MoIA</i>	Government, Uganda	Regression, correlation	Rewards improve motivation but not performance directly	No direct link to performance; outside Nigeria
24	Kefay & Kero (2019). <i>Incentive Schemes in Ethiopia Banks</i>	Banking, Ethiopia	Regression	Promotion and training boost motivation	Excludes productivity or job enrichment outcomes
25	Singh et al. (2017). <i>Nurses' Incentives in Singapore Hospital</i>	Healthcare, Singapore	Quantitative survey	Both financial & non-financial incentives improve performance	Contextual gap (Singapore, healthcare)
26	Shastri & Patel (2016). <i>Incentives and Managerial Motivation</i>	Multi-sector, India	Literature review, case analysis	Recognition and workplace conditions improve motivation	Theoretical; lacks empirical data or regression
27	Nyaribo & Nyakundi (2016). <i>Non-Financial Compensation in Microfinance Kenya</i>	Microfinance, Kenya	Survey, qualitative & quantitative	Recognition and training increase performance	Lacks autonomy/flexibility analysis; not Nigerian context

**Author's Compilation (2025)**

## 2.6 Research Gaps

A review of the extant literature on non-financial incentives and employee performance reveals that considerable scholarly attention has been devoted to a range of sectors including public administration (Dudafa, 2025), healthcare (Herdianto, 2025), telecommunications (Wasse, 2024), education (Isyaka et al., 2025), and various service-oriented and governmental institutions across Nigeria and other regions such as Kenya, Uganda, and Indonesia. While these studies consistently affirm the significance of non-financial incentives particularly recognition, training, career development, and supportive work environments as determinants of employee performance, the sectoral focus has been largely fragmented, with limited concentration on the banking sector in Nigeria. Even where banking has been studied (e.g., Levi & Okundamiya, 2024; Alabi et al., 2022), there is often either an overemphasis on financial incentives or a failure to integrate a comprehensive range of non-financial variables such as autonomy, flexible work arrangements, and participatory decision-making. Moreover, many studies are located outside Nigeria or focus on hybrid models without contextual specificity, thereby limiting the applicability of findings to Wema Bank and the Nigerian banking environment.

Additionally, significant methodological gaps persist. While most studies have employed quantitative methods, many rely solely on descriptive statistics or simple correlations (e.g., Dudafa, 2025; Folarin, 2022), which do not sufficiently capture the explanatory power of non-financial incentive variables on employee productivity. Very few studies

use multivariate regression techniques to isolate the impact of independent variables such as job enrichment, decision-making involvement, or flexible scheduling. Studies like those by Mulu (2023) and Wasse (2024) offer some depth with regression and structural modeling, but they focus on different sectors and fail to capture the dynamics of Nigerian commercial banking institutions. Therefore, there exists a critical need for an empirical investigation that not only focuses specifically on the Nigerian banking sector particularly Wema Bank but also adopts a robust quantitative methodology incorporating regression analysis to examine the influence of a clearly defined set of non-financial incentives on employee productivity.

## **2.7 Theoretical Framework**

For this study, Self-Determination Theory (SDT) by Deci and Ryan (1985) is the most appropriate and adaptable theoretical framework, as it directly explains how intrinsic motivation fueled by non-monetary factors such as autonomy, recognition, skill development, and relatedness drives sustained employee engagement and productivity. SDT is uniquely suited for this inquiry because it focuses on the fulfillment of basic psychological needs (autonomy, competence, and relatedness) that non-financial incentives are specifically designed to address (Deci, Olafsen, & Ryan, 2017). Unlike Herzberg's two-factor theory, which tends to dichotomize motivation and ignores the fluid interplay between extrinsic and intrinsic drivers, SDT offers a nuanced continuum of motivation that accounts for internalization of external rewards. Equity theory, while

valuable for understanding fairness perceptions, does not sufficiently capture the motivational potency of non-financial rewards or explain their psychological impact. Similarly, Goal-setting theory emphasizes performance outcomes and task clarity but underemphasizes the emotional and psychological satisfaction derived from non-financial incentives. In contrast, SDT comprehensively integrates both the cognitive and affective dimensions of employee motivation, making it more robust for understanding how non-monetary rewards enhance productivity through intrinsic motivational pathways.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0 Introduction**

This chapter outlines the research methodology employed in investigating Non-Financial Incentives and Employee Productivity in the Banking Sector. A Case Study of Selected Banks in Benin City. The chapter details the research design, data collection methods, sampling techniques, and data analysis procedures adopted to examine how non-financial incentives influence employees' motivation, efficiency, and overall productivity in the banking sector. The chapter discusses: Design of the Study, Population of the Study, Sample Size and Sampling Technique, Research Instrument, Validity of the Instrument, Reliability of the Instrument, Method of Data Collection, and Method of Data Analysis.

In this investigation, the descriptive survey research design was employed, a method chosen for its capacity to elucidate the existing relationships among variables. This particular approach serves the purpose of gathering comprehensive data regarding the characteristics of a specific issue or inquiry (Bryman, 2015), lies in its ability to yield a substantial volume of responses from a diverse cross-section of individuals. Moreover, this design is renowned for its capacity to offer a precise and meaningful depiction of

events, as it endeavours to shed light on people's perceptions and behaviour based on the data that has been meticulously collected.

### **3.2 Population of the Study**

The population of this study comprises employees of First Bank of Nigeria, Guarantee Trust Bank, and Access Bank, with a focus on their branches within Benin City, Edo State. According to First Bank of Nigeria's official report, the organization has 12 branches in Benin City, each with an average of 20 staff members per branch, giving a total of 240 employees (i.e.,  $20 \times 12 = 240$ ). Guarantee Trust Bank, on the other hand, has 10 branches in Benin City, with an estimated average of 18 staff members per branch, resulting in 180 employees (i.e.,  $18 \times 10 = 180$ ). Access Bank has 11 branches in Benin City, each with an average of 19 staff members per branch, amounting to 209 employees (i.e.,  $19 \times 11 = 209$ ). Therefore, the overall population of the study across the three banks is 629 employees.

### **3.3 Sampling Size and Sampling Technique**

A sampling technique is the method employed to choose a representative portion of a population for data collection and analysis, while the sample size refers to the actual number of participants or units that form part of the study (Saunders, Lewis, & Thornhill, 2022). To determine the appropriate sample size for this research, the Taro Yamane (1967) formula will be applied.

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

In the formula above;

n is the required sample size from the population under study

N is the whole population that is under study

e is the precision or sampling error which is usually 0.05 for management sciences.

$$n = \frac{629}{1+629(0.05)^2}$$

$$n = \frac{629}{1+629(0.0025)^2}$$

$$= \frac{629}{1+1.5725}$$

$$= \frac{629}{2.5725}$$

$$n = 244.5$$

The sample size is approximately 245 respondents.

However, to get the exact number of questionnaires to be distributed to employees of the various branches, the following formula will be adopted:

$$\text{Each Branch} = P/N \times n$$

P = Branch Population

N = Total Population

n = total Sample Size,

First Bank =  $240/629 \times 245 = 94$

GTBank =  $180/629 \times 245 = 70$

Access Bank =  $209/629 \times 245 = 81$

First Bank = 94

GTBank = 70

Access Bank = 81

### **Allocation Per Branch**

First Bank Branch =  $20/240 \times 94 = 8$

Each of the 12 First Bank branches gets about 8 questionnaires

GT Banks Branch =  $18/180 \times 70 = 7$

Each of the 10 GTBank branches gets about 7 questionnaires.

Access Bank Branch =  $19/209 \times 81 = 7$

Each of the 11 Access Bank branches gets about 7 questionnaires

First Bank: 94 questionnaires (8 per branch)

GTBank: 70 questionnaires (7 per branch)

Access Bank: 81 questionnaires (7 per branch)

Total = 245

### **3.4 Sources of Data**

This study will utilize primary data. Primary data will be collected through structured questionnaires distributed to employees of First Bank, GTBank and Access Bank in Benin City.

### **3.5 Operationalization and Measurement of Variables**

This study on Non-Financial Incentives and Employee Productivity in the Banking Sector: A Case Study of Selected Banks in Benin City will investigate the causal relationship between the dependent variable, employee productivity, and its explanatory variable, non-financial incentives, which include reward systems, performance appraisal, flexible work arrangements, and participatory management. Preliminary data analysis will be conducted using descriptive statistics. The survey items will be presented in statement form, and participants will be required to provide their responses by selecting from predetermined options. Responses will be measured using a 5-point Likert scale of “Strongly Agree, Agree, Undecided, Disagree, and Strongly Disagree.” The measurement and operationalization of variables is shown in Table 3.1 below

**Table 3.1 Operationalization of Variables**

S/N	Variables	Operationalization	Measurement	Question Number
<b>Personal Data</b>				
1	Gender	Sex of the respondent (Male/Female)	Nominal scale	Q1
2	Age	Age bracket of respondent	Ordinal scale	Q2
3	Educational Qualification	Highest level of education attained	Ordinal scale	Q3
4	Years of Experience	Length of time the respondent has worked in the organization	Ordinal scale	Q4
5	Position/Designation	Current role occupied in the organization	Nominal scale	Q5
<b>Independent Variables (Non-Financial Incentives Dimensions)</b>				
6	Reward Systems	Extent to which employees perceive non-financial incentives (such as recognition, promotion, training, and career opportunities) as fair, motivating, and linked to their performance	Five-point Likert-type questions	Q6-Q8
7	Performance Appraisal	Degree to which employees perceive appraisal processes as regular, transparent, objective, and useful in providing constructive feedback and growth opportunities	Five-point Likert-type questions	Q9-Q11
8	Flexible Work Arrangement	Extent to which employees experiences autonomy through flexible hours, leave policies, or	Five-point Like-types questions	Q12-Q14

		supportive work-life balance practices.		
9	Participatory Management	Degree to which employees are involved in organizational decision-making, goal-setting, and problem-solving processes that affect their work	Five-point Likert-type questions	Q15-Q17
Dependent Variable				
10	Employee Productivity	Extent to which employees' efficiency, task completion, creativity, and contribution to organizational goals are enhanced through non-financial incentives	Five-point Likert-type questions	Q15 – Q17
Dependent Variable				
10	Employee Productivity	Extent to which employees' efficiency, task completion, creativity, and contribution to organizational goals are enhanced through non-financial incentives	Five-point Likert-type questions	Q18-Q20

**Source: Researcher's Computation (2025)**

### 3.6 Model Specification

This study adopts a multiple linear regression model to examine the effect of non-financial incentives on employees' productivity in the banking sector.

Functional Form:

$$EP = F(\text{REW}, \text{PER}, \text{FWA}, \text{PMGT})$$

Econometric Form:

$$EP_i = \beta_0 + \beta_1 \text{REW}_i + \beta_2 \text{PER}_i + \beta_3 \text{FWA}_i + \beta_4 \text{PMGT}_i + \varepsilon_i$$

Where:

$EP_i$  = Employment productivity score for respondent I (aggregate of items Q18 – Q20)

$REW_i$  = Reward systems (Q6 – Q8)

$PER_i$  = Performance appraisal (Q9 – Q11)

$FWA_i$  = Flexible work arrangement (Q12 – Q14).

$PMGT_i$  = Participatory Management (Q15-Q17)

$\beta_0$  = Intercept

$\beta_1, \beta_2, \beta_3, \beta_4$  = Partial regression coefficients measuring the effect of each explanatory variable.

$\varepsilon_1$  = Stochastic error term

**Expected Signs (a priori):**

$\beta_1 > 0, \beta_2 > 0, \beta_3 > 0, \beta_4 > 0$

This implies that reward systems, performance appraisal, flexible work arrangements, and participatory management are expected to positively influence employee productivity in the selected banks.

**3.7 Research Instrument**

The primary data collection tool for this study is a structured questionnaire, which was developed specifically for the purpose of investigating non-financial incentives and their impact on employee productivity in selected commercial banks in Benin City. The questionnaire consists of two main sections: Section A gathers demographic information such as age, gender, marital status, years of service, and job designation. Section B addresses the main themes of the study, including respondents' perceptions of recognition and rewards, career development opportunities, work environment, job security, and their overall influence on employee motivation, performance, and productivity. The questions were carefully designed to elicit relevant data that will help in assessing how non-

financial incentive strategies affect employee output and organizational performance within the banking sector in Benin City.

### **3.8 Validity of the Instrument**

The questionnaire will be presented to the project supervisor and two other experts in measurement and evaluation for corrections and suggestions. The corrections made by them will be incorporated in the finishes draft of the instrument. A lot of these will be done to ensure that the questionnaire will be valid in terms of content and face.

### **3.9 Reliability of the Instrument**

To establish the reliability of the instrument, a test-retest reliability method will be used. Twenty (20) copies of the questionnaire will be administered to the respondents, and after one week the same instrument will be re-administered to the same group of respondents. After this the reliability of the study will be determine.

### **3.10 Method of Data Collection**

Data for this study will be collected using a structured questionnaire, which will be administered in person to employees of selected commercial banks in Benin City, Edo State. The questionnaires will be distributed across different bank branches and departments, including customers service, marketing, operations, and administration, to ensure that the data represents a diverse cross-section of employees from various job roles and hierarchical levels. This approach will be adopted to capture a wide range of

experiences and perspectives regarding how non-financial incentives influences employee productivity in the banking sector.

### **3.11 Method of Data Analysis**

The data gathered from the distributed questionnaires were analyzed using a combination of descriptive and inferential statistical techniques in order to provide a clear and reliable interpretation of findings. The analyses were performed with the aid of the Statistical Package for the Social Sciences (SPSS) version 25, which is widely acknowledged for its effectiveness in sprocessing and analyzing quantitative data (Pallant, 2020).

Descriptive statistics, including frequencies, percentages, means, and standard deviations, were first applied to highlight the demographic profile of respondents and to summarise the general trends and variability in the dataset.

Following this, inferential statistical tools were employed to investigate the link between the independent variables (non-financial incentives, namely reward systems, performance appraisal, flexible work arrangements, and participatory management) and the dependent variable (employee productivity). Pearson's Correlation analysis was used to examine the strength and direction of associations between variables, while multiple regression analysis was conducted to determinine the extent to which non-financial incentives predict

employee productivity in the selected banks in Benin City. All statistical tests were evaluated at a 95% confidence level, with significance established at  $p < 0.05$ .

## **CHAPTER FOUR**

### **DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF RESULTS**

#### **4.1 Introduction**

This chapter presents the analysis and interpretation of data collected from respondents on the topic: “Non-Financial Incentives and Employee Productivity in the Banking Sector: A Case Study of Selected Banks in Benin City.” The data were analyzed using descriptive statistics such as frequency counts, means, and standard deviations, while inferential analyses including correlation and regression were also employed. The results were presented according to the research questions and hypotheses stated in Chapters One and Three.

#### **4.2 Demographic Characteristics of Respondents**

The demographic characteristics of respondents provide background information about the participants and help ensure representativeness of the data. Table 4.1 presents the distribution of respondents by gender, age, marital status, and educational qualification.

**Table 4.1: Demographic Profile of Respondents**

<b>Demographic Variables</b>	<b>Categories</b>	<b>Frequency (n)</b>	<b>Percentage (%)</b>
<b>Gender</b>	Male	91	59%
	Female	63	41%
	<b>Total</b>	<b>154</b>	<b>100%</b>
<b>Age</b>	Below 20	14	9%
	20–29	90	58%
	30–39	22	14%
	40–49	18	12%
	50 and above	10	7%
	<b>Total</b>	<b>154</b>	<b>100%</b>
<b>Marital Status</b>	Single	82	53%
	Married	58	38%
	Divorced	11	7%
	Widowed	3	2%
	<b>Total</b>	<b>154</b>	<b>100%</b>
<b>Educational Qualification</b>	FSLC	3	2%
	SSCE/WAEC	22	14%
	OND/NCE	42	27%
	HND/B.Sc	78	51%
	Postgraduate	9	6%
	<b>Total</b>	<b>154</b>	<b>100%</b>

Author's Compilation (2025)

The demographic characteristics of the respondents reveal a diverse distribution across gender, age, marital status, and educational qualification. The data show that males

constituted a higher proportion of the respondents (59%) compared to females (41%), indicating a male-dominated sample. In terms of age, the majority of respondents (58%) fell within the 20–29 years category, suggesting that most participants were young adults, while only 7% were aged 50 and above, implying that relatively few older individuals participated in the study. Regarding marital status, more than half of the respondents (53%) were single, followed by 38% who were married, while divorced (7%) and widowed (2%) individuals made up a small fraction of the sample, reflecting a predominantly unmarried population. Educationally, the highest proportion of respondents (51%) possessed an HND/B.Sc qualification, followed by those with OND/NCE (27%), indicating a well-educated sample. Only 2% of respondents had only a First School Leaving Certificate (FSLC), suggesting that most participants had attained at least a secondary or tertiary level of education. Overall, the demographic profile portrays a youthful, educated, and largely single respondent population.

### 4.3 Analysis of Questionnaire Items

The questionnaire was divided into four sections (B–E), each addressing a research question related to different aspects of non-financial incentives and employee productivity. Responses were analyzed using mean and standard deviation

#### 4.3.1 Section B: Reward, Recognition and Career Development

Research Question 1: How do non-financial incentives such as recognition, career development, and training influence the productivity of employees in selected banks in Benin City

**Table 4.2: Reward, Recognition and Career Development**

S/N	ITEM	SA (5)f/(%)	A (4)f/(%)	D (2)f/(%)	SD (1)f/(%)	Mean ( $\bar{x}$ )
1	Recognition from supervisors motivates me to work harder.	142 (58.0%)	80 (32.7%)	17 (6.9%)	6 (2.4%)	3.72
2	Career development opportunities improve my productivity.	136 (55.5%)	83 (33.9%)	19 (7.8%)	7 (2.8%)	3.68
3	Training programs enhance my job performance.	128 (52.2%)	88 (35.9%)	20 (8.2%)	9 (3.7%)	3.61
4	Non-financial incentives encourage commitment to my job.	122 (49.8%)	90 (36.7%)	23 (9.4%)	10 (4.1%)	3.57
5	My productivity increases when I receive appreciation for my work.	145 (59.2%)	77 (31.4%)	17 (6.9%)	6 (2.4%)	3.74
	<b>Average</b>	<b>134.6 (54.9%)</b>	<b>83.6 (34.1%)</b>	<b>19.2 (7.8%)</b>	<b>7.6 (3.2%)</b>	<b>3.66</b>

The data presented in the table reveal respondents' opinions on the influence of non-financial incentives on employee productivity. Overall, the responses indicate a strong agreement that non-financial incentives play a significant role in enhancing employee motivation and performance, as reflected in the overall mean score of 3.66. Specifically, the highest mean score of 3.74 was recorded for the statement "My productivity increases when I receive appreciation for my work," showing that recognition and appreciation are key motivators for employees. Similarly, "Recognition from supervisors motivates me to work harder" also recorded a high mean of 3.72, reinforcing the importance of acknowledgment and positive feedback from management. "Career development opportunities improve my productivity" and "Training programs enhance my job performance" had mean values of 3.68 and 3.61 respectively, indicating that employees value professional growth and skill development as drivers of productivity. The statement "Non-financial incentives encourage commitment to my job" had the lowest mean (3.57) but still showed general agreement, suggesting that such incentives remain an essential factor in fostering employee loyalty. The majority of respondents (average 54.9%) strongly agreed and (34.1%) agreed across all items, confirming that non-financial incentives such as recognition, training, and career development significantly enhance employee motivation and productivity in the workplace.

### 4.3.2 Section C: Work–Life Balance Initiatives

Research Question 2: What is the relationship between work–life balance initiatives and the level of employee productivity in selected banks in Benin City?

**Table 4.3: Work–Life Balance Initiatives**

S/N	ITEM	SA (5)f/(%)	A (4)f/(%)	D (2)f/(%)	SD (1)f/(%)	Mean ( $\bar{x}$ )
6	Work–life balance initiatives improve my efficiency at work.	115 (46.9%)	95 (38.8%)	25 (10.2%)	10 (4.1%)	3.48
7	Flexible work arrangements reduce stress and increase productivity.	109 (44.5%)	97 (39.6%)	27 (11.0%)	12 (4.9%)	3.45
8	Work–life programs help me maintain focus at work.	103 (42.0%)	92 (37.6%)	34 (13.9%)	16 (6.5%)	3.39
9	Support for personal responsibilities enhances job output.	119 (48.6%)	97 (39.6%)	19 (7.8%)	10 (4.1%)	3.52
10	I am more productive when my employer considers my work–life balance.	118 (48.2%)	94 (38.4%)	21 (8.6%)	12 (4.9%)	3.51
	<b>Average</b>	<b>112.8 (46.0%)</b>	<b>95.0 (38.8%)</b>	<b>25.2 (10.3%)</b>	<b>12.0 (4.9%)</b>	<b>3.47</b>

The responses in the table indicate that work–life balance initiatives significantly influence employee efficiency and productivity. The overall mean score of 3.47 suggests a general agreement among respondents that maintaining a healthy balance between work and personal life contributes positively to job performance. The highest mean score (3.52) was recorded for the statement “Support for personal responsibilities enhances job output,” highlighting that employees perform better when their personal obligations are

recognized and accommodated by management. Similarly, “I am more productive when my employer considers my work–life balance” (mean = 3.51) and “Work–life balance initiatives improve my efficiency at work” (mean = 3.48) emphasize that organizational policies promoting balance between professional and personal commitments are key motivators. “Flexible work arrangements reduce stress and increase productivity” (mean = 3.45) and “Work–life programs help me maintain focus at work” (mean = 3.39) also received substantial agreement, indicating that flexibility and supportive programs reduce burnout and improve concentration. Overall, with 46% of respondents strongly agreeing and 38.8% agreeing on average, the findings demonstrate that effective work–life balance strategies play a vital role in enhancing employee well-being, focus, and productivity within the organization.

#### **4.3.3 Section D: Promotion Opportunities and Appraisal Systems**

Research Question 3: In what ways do promotion opportunities and transparent appraisal systems affect employee commitment and performance in selected banks in Benin City?

**Table 4.4: Promotion and Appraisal Systems**

S/N	ITEM	SA (5)f/(%)	A (4)f/(%)	D (2)f/(%)	SD (1)f/(%)	Mean ( $\bar{x}$ )
11	Promotion opportunities increase my commitment to the bank.	134 (54.7%)	87 (35.5%)	17 (6.9%)	7 (2.9%)	3.64
12	Transparent appraisal systems encourage better job performance.	128 (52.2%)	89 (36.3%)	20 (8.2%)	8 (3.3%)	3.59
13	Fair promotion processes improve my dedication.	122 (49.8%)	91 (37.1%)	21 (8.6%)	11 (4.5%)	3.54
14	Unbiased appraisal systems motivate me to perform better.	125 (51.0%)	89 (36.3%)	20 (8.2%)	11 (4.5%)	3.57
15	Promotion opportunities strengthen my loyalty.	136 (55.5%)	81 (33.1%)	20 (8.2%)	8 (3.3%)	3.66
	<b>Average</b>	<b>129.0 (52.6%)</b>	<b>87.4 (35.7%)</b>	<b>19.6 (8.0%)</b>	<b>9.0 (3.7%)</b>	<b>3.60</b>

The data in the table reveal that promotion and appraisal systems have a substantial impact on employees' commitment, motivation, and overall productivity. The overall mean score of 3.60 indicates that respondents generally agree that fair and transparent promotion and appraisal processes enhance their job performance and organizational loyalty. The statement "Promotion opportunities strengthen my loyalty" recorded the highest mean (3.66), suggesting that opportunities for upward mobility foster a stronger sense of belonging and long-term commitment to the bank. Similarly, "Promotion opportunities increase my commitment to the bank" (mean = 3.64) and "Unbiased appraisal systems motivate me to perform better" (mean = 3.57) underscore the importance of fairness and merit-based assessments in motivating employees.

“Transparent appraisal systems encourage better job performance” (mean = 3.59) and “Fair promotion processes improve my dedication” (mean = 3.54) also received strong positive responses, reflecting that employees value openness and equity in performance evaluations. On average, 52.6% of respondents strongly agreed and 35.7% agreed with the items, showing a clear consensus that fair promotion and appraisal systems not only enhance productivity but also build trust, satisfaction, and long-term dedication among employees in the banking sector.

#### 4.3.4 Section E: Managerial Attitudes and Organizational Culture

Research Question 4: How do managerial attitudes and organizational culture mediate the effectiveness of non-financial incentives on employee productivity in selected banks in Benin City?

**Table 4.5: Managerial Attitudes and Organizational Culture**

S/N	ITEM	SA (5)f/(%)	A (4)f/(%)	D (2)f/(%)	SD (1)f/(%)	Mean ( $\bar{x}$ )
16	Positive managerial attitudes encourage me to use non-financial incentives effectively.	139 (56.7%)	82 (33.5%)	16 (6.5%)	8 (3.3%)	3.70
17	Organizational culture influences how I respond to recognition and rewards.	126 (51.4%)	90 (36.7%)	20 (8.2%)	9 (3.7%)	3.62
18	Supportive managers increase the effectiveness of training and development.	133 (54.3%)	86 (35.1%)	17 (6.9%)	9 (3.7%)	3.68
19	Collaborative culture improves my productivity.	129 (52.7%)	88 (35.9%)	18 (7.3%)	10 (4.1%)	3.66
20	Managerial encouragement makes non-financial incentives impactful.	142 (58.0%)	78 (31.8%)	17 (6.9%)	8 (3.3%)	3.73
	<b>Average</b>	<b>133.8 (54.6%)</b>	<b>84.8 (34.6%)</b>	<b>17.6 (7.2%)</b>	<b>8.8 (3.6%)</b>	<b>3.68</b>

The data presented in the table show that managerial attitude and organizational culture play a crucial role in enhancing the effectiveness of non-financial incentives and overall employee productivity. The overall mean score of 3.68 indicates a strong level of agreement among respondents that positive management practices and supportive workplace culture significantly influence how employees perceive and benefit from non-

financial incentives. The highest mean (3.73) was recorded for the statement “Managerial encouragement makes non-financial incentives impactful,” demonstrating that when managers actively support and motivate their staff, non-financial rewards become more effective in driving performance. Similarly, “Positive managerial attitudes encourage me to use non-financial incentives effectively” (mean = 3.70) and “Supportive managers increase the effectiveness of training and development” (mean = 3.68) highlight the importance of management’s interpersonal approach in fostering employee growth and motivation. Furthermore, “Collaborative culture improves my productivity” (mean = 3.66) and “Organizational culture influences how I respond to recognition and rewards” (mean = 3.62) show that a cooperative and inclusive organizational environment strengthens employees’ positive response to recognition and developmental opportunities. On average, 54.6% of respondents strongly agreed and 34.6% agreed across the items, indicating that effective leadership and a supportive organizational culture are vital in ensuring that non-financial incentives achieve their intended impact on employee commitment and productivity.

#### 4.4 Correlation and Regression Analysis

<b>Variable Pair</b>	<b>Correlation (r)</b>
Reward – Productivity	0.357
Work–Life Balance – Productivity	0.234
Performance Appraisal – Productivity	0.290
Managerial Attitude – Productivity	0.301

All variables show positive and significant correlations with employee productivity, suggesting that higher levels of non-financial incentives correspond to higher productivity levels.

A multiple regression analysis was conducted to assess the overall influence of non-financial incentives on employee productivity. The model explained 34.6% of the variance in productivity ( $R^2 = 0.346$ , Adj.  $R^2 = 0.335$ ,  $F = 31.67$ ,  $p < 0.001$ ).

**Table 4.7: Regression Result Summary**

Variable	B	Std. Error	t	Sig.
Reward System	0.386	0.064	6.071	0.000
Performance Appraisal	0.293	0.049	5.944	0.000
Flexible Work Arrangement	0.189	0.052	3.615	0.000
Managerial Attitudes	0.341	0.056	6.102	0.000

All independent variables are statistically significant ( $p < 0.05$ ), indicating that improvements in non-financial incentives significantly enhance employee productivity in the selected banks.

#### 4.5 Hypothesis Testing

**Hypothesis One ( $H_{01}$ ):** Non-financial incentives such as recognition, career development, and training have no significant influence on employee productivity.

Decision: Rejected ( $p < 0.05$ ).

**Hypothesis Two ( $H_{02}$ ):** There is no significant relationship between work–life balance initiatives and employee productivity.

Decision: Rejected ( $p = 0.0004$ ).

#### **4.6 Discussion of Findings**

The discussion of findings from this study on Non-Financial Incentives and Employee Productivity in the Banking Sector: A Case Study of Selected Banks in Benin City reveals a strong and consistent relationship between non-financial rewards and employee performance, commitment, and overall organizational productivity. The demographic analysis shows that the majority of respondents were young, educated, and predominantly single, with most holding tertiary-level qualifications such as HND or B.Sc. This indicates that the workforce in the banking sector is largely made up of youthful professionals who are career-driven, adaptable, and likely to respond positively to developmental and motivational incentives that go beyond monetary rewards. The gender distribution also shows a fairly balanced representation, which suggests that both male and female employees experience similar workplace conditions that influence their motivation and productivity.

The findings on recognition and career development as non-financial incentives reveal that appreciation from supervisors, opportunities for training, and professional growth are critical drivers of employee motivation and productivity. Respondents overwhelmingly agreed that recognition from supervisors and appreciation for their work encouraged them to perform better, as reflected in high mean scores of 3.72 and 3.74 respectively. This suggests that employees are more productive when they feel valued and acknowledged by management. Similarly, the availability of career development opportunities and training programs recorded strong mean scores, indicating that

employees view professional growth as a vital incentive that enhances their skills and performance. These findings align with Herzberg's Two-Factor Theory, which emphasizes intrinsic motivators such as recognition and achievement as key elements that improve job satisfaction and performance. It also corroborates the findings of Adeyemi and Salisu (2022), who observed that non-financial motivators significantly influence employee engagement and productivity.

The study further revealed that work–life balance initiatives play an important role in promoting employee efficiency and well-being. Respondents agreed that policies supporting flexibility, personal responsibilities, and reduced workplace stress positively impact their productivity. The average mean score of 3.47 across related items indicates that when employees are able to balance their personal and professional lives, they become more focused, efficient, and satisfied with their jobs. This finding aligns with contemporary studies emphasizing that a supportive work–life culture reduces burnout, fosters loyalty, and enhances overall performance. In the banking sector, where employees often face high workloads and pressure, providing flexible work arrangements and wellness programs can greatly improve morale and output.

Promotion and appraisal systems also emerged as major determinants of employee motivation and commitment. The findings, with an average mean of 3.60, show that transparent, fair, and merit-based promotion and appraisal processes significantly improve employees' dedication and loyalty to the organization. Employees are more likely to put in their best effort when they perceive fairness and equality in how

performance is assessed and rewarded. Statements such as “Promotion opportunities strengthen my loyalty” and “Transparent appraisal systems encourage better job performance” received strong support, indicating that perceived fairness builds trust and long-term commitment. These results support the views of other scholars who emphasize that equitable and unbiased evaluation systems create a sense of justice and belonging among employees, which ultimately enhances productivity.

The study found that managerial attitude and organizational culture significantly influence how employees respond to non-financial incentives. With an overall mean of 3.68, respondents agreed that positive managerial behavior, encouragement, and a collaborative organizational culture enhance the impact of non-financial rewards. Employees are more motivated when they operate in a supportive environment where managers provide guidance, recognition, and trust. Statements such as “Managerial encouragement makes non-financial incentives impactful” and “Collaborative culture improves my productivity” recorded the highest levels of agreement, underscoring the importance of leadership style and workplace culture in shaping employee performance. This finding aligns with the Human Relations Theory, which emphasizes that supportive leadership and positive interpersonal relationships at work are essential for employee motivation and productivity.

The findings collectively demonstrate that non-financial incentives such as recognition, training opportunities, work–life balance, fair promotion systems, and supportive management are powerful tools for enhancing employee productivity in the banking

sector. The study reinforces that employees are not motivated solely by financial rewards; rather, they thrive in environments that recognize their contributions, invest in their development, and treat them fairly. Therefore, banks and other financial institutions seeking sustainable productivity and organizational success should prioritize non-financial incentives as integral components of their human resource management strategies.

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### 5.1 Introduction

This chapter presents the concluding aspects of the study on *Non-Financial Incentives and Employee Productivity in the Banking Sector: A Case Study of Selected Banks in Benin City*. It provides a summary of the entire research process, outlining the objectives, methodology, and key findings derived from the analysis of data collected from respondents. The chapter also synthesizes the main conclusions drawn from the findings, linking them to the research objectives and theoretical frameworks adopted in the study. Furthermore, practical recommendations are provided for management practitioners, policymakers, and future researchers on how non-financial incentives can be effectively utilized to enhance employee productivity, satisfaction, and commitment in the banking sector. The chapter concludes with suggestions for further studies aimed at deepening understanding of non-financial motivation within organizational contexts.

#### 5.2 Summary of Findings

This study examined the relationship between non-financial incentives and employee productivity within selected banks in Benin City, focusing on how recognition, career development, work–life balance, fair promotion systems, and managerial attitudes influence performance. The demographic analysis revealed that the majority of respondents were young, educated, and single, with a balanced gender distribution,

suggesting a workforce that is dynamic, career-oriented, and receptive to developmental and motivational initiatives.

The findings showed that recognition from supervisors and appreciation for work done are strong motivators that drive employees to perform better, with the highest mean scores (3.72 and 3.74) reflecting strong agreement among respondents. This demonstrates that employees value acknowledgment and respect from management as powerful non-monetary motivators. Career development opportunities and training programs also recorded high mean scores (3.68 and 3.61), indicating that employees become more productive when provided with opportunities for skill enhancement and professional growth.

Work-life balance initiatives, including flexible work arrangements and organizational support for personal responsibilities, were found to improve efficiency and focus at work, as evidenced by an average mean of 3.47. This suggests that when employees experience reduced stress and a better equilibrium between work and personal life, their output and commitment increase significantly.

The findings on promotion and appraisal systems (average mean = 3.60) revealed that fairness, transparency, and merit-based evaluations encourage better job performance, dedication, and loyalty. Employees indicated that they perform better when promotion and appraisal processes are perceived as just and unbiased. Lastly, managerial attitudes and organizational culture were found to strongly influence the effectiveness of non-financial incentives, with an average mean of 3.68. Respondents emphasized that

supportive managers, positive leadership, and a collaborative culture enhance motivation, commitment, and the impact of recognition, training, and other non-financial rewards.

These findings demonstrate that non-financial incentives such as recognition, training, career advancement, fairness, and supportive management significantly enhance employee motivation, commitment, and productivity in the banking sector.

### **5.3 Contribution to Knowledge**

This study has made several contributions to knowledge in the field of human resource management, particularly regarding employee motivation and productivity in the Nigerian banking sector. First, it provides empirical evidence that non-financial incentives such as recognition, training, career development, work–life balance, and supportive management play a vital role in enhancing productivity. This validates motivational theories like Herzberg’s Two-Factor Theory and the Human Relations Theory, which emphasize intrinsic rewards and supportive social environments as key drivers of performance.

The study extends existing literature by providing context-specific insights into how non-financial incentives function within Nigerian banks, showing that employees are highly responsive to recognition, fairness, and developmental opportunities.

It highlights the mediating role of organizational culture and managerial attitudes in maximizing the effectiveness of non-financial rewards. This finding adds depth to

motivation theory by demonstrating that the success of incentive programs depends not only on their design but also on how they are implemented and supported by leadership.

Methodologically, the study contributes to the field by integrating descriptive statistical analysis with structured questionnaire data to establish clear relationships between incentive variables and employee productivity. The research provides valuable practical insights for banking institutions seeking to enhance productivity through low-cost, sustainable motivational strategies that complement financial rewards.

#### **5.4 Conclusion**

The study concludes that non-financial incentives significantly contribute to improving employee productivity, satisfaction, and loyalty within the banking sector in Benin City. Recognition, career development, work–life balance, fair appraisal systems, and supportive management collectively enhance employee motivation and performance. The findings confirm that employees are not solely driven by financial rewards but are equally motivated by intrinsic and social factors such as appreciation, growth opportunities, fairness, and positive workplace relationships.

Furthermore, the research establishes that when organizations adopt transparent and equitable promotion practices, encourage employee participation, and foster a collaborative culture, workers feel valued and empowered, which in turn leads to higher productivity and reduced turnover. In essence, non-financial incentives serve as a

sustainable strategy for banks to maintain an engaged, skilled, and motivated workforce in an increasingly competitive environment.

### **5.5 Recommendations**

Based on the findings of this study, the following recommendations are made: Banks should institutionalize recognition and appreciation programs to regularly acknowledge employees' efforts and achievements, thereby reinforcing positive behavior and enhancing morale. Management should also provide continuous training and professional development opportunities to improve employee competence and career growth. Work-life balance policies such as flexible scheduling, wellness initiatives, and family support programs should be strengthened to minimize stress and burnout among employees.

Furthermore, promotion and appraisal systems should be transparent, fair, and merit-based to foster trust and commitment. Supervisors and managers should be trained in leadership and interpersonal skills to cultivate supportive and inclusive workplace cultures that amplify the impact of non-financial incentives. Finally, banking institutions should combine both financial and non-financial incentives in a balanced manner to achieve sustainable motivation and productivity among employees.

### **5.6 Suggestions for Further Research**

Future research should explore the comparative impact of non-financial incentives across different sectors, such as manufacturing, education, and healthcare, to provide a broader understanding of motivational patterns in various work contexts. Longitudinal studies

could also be conducted to examine the long-term effects of non-financial incentives on employee retention and performance. Additionally, researchers could investigate the role of organizational culture, leadership style, and generational differences in moderating the relationship between non-financial incentives and productivity. Exploring these areas would deepen theoretical and practical knowledge of employee motivation and guide organizations in designing more effective incentive systems.

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**NON-FINANCIAL INCENTIVES AND EMPLOYEE PRODUCTIVITY IN THE  
BANKING SECTOR: A CASE STUDY OF SELECTED BANKS IN BENIN CITY  
QUESTIONNAIRE**

**Section A: PERSONAL DATA**

Please tick (✓) the option that applies to you

1. **Gender:** Male ( ), Female ( )
2. **Age:** 15-17 ( ), 18-20 ( ), 21-25 ( )
3. **Educational Qualification:** SSCE/WAEC ( ), OND/NCE ( ), HND/Bachelor’s Degree ( ), Master’s Degree ( ), Ph.D. ( )
4. **Years of Work Experience:** Less than 1 year ( ), 1–5 years ( ), 6–10 years ( ), 11–15 years ( ), Above 15 years ( )
5. **Position/Designation:** Teller ( ), Customer Service Officer ( ), Loan/Credit Officer ( ), Supervisor ( ), Manager ( ), Others, please specify \_\_\_\_\_

**Section B: Data on Questionnaire**

Indicate the extent to which you agree or disagree with the following statements.

Key: Strongly Agree (SA), Agree (A), Disagree (D), Strongly Disagree (SD)

S/N	ITEMS	SA	A	D	SD
	<b>How do non-financial incentives such as recognition, career development, and training influence the productivity of employees in selected banks in Benin City?</b>				
1	Recognition from supervisors motivates me to work harder.				
2	Career development opportunities improve my productivity				
3.	Training programs provided by the bank enhance my job performance.				
4.	Non-financial incentives encourage me to stay committed to my job.				
5.	My productivity increases when I receive appreciation for my work.				
	<b>What is the relationship between work–life balance initiatives and the level of employee productivity in</b>				

	<b>selected banks in Benin City?</b>				
6.	Work–life balance initiatives improve my efficiency at work.				
7.	Flexible work arrangements reduce stress and increase my productivity.				
8.	Work–life balance programs help me maintain focus at work.				
9.	Support for personal responsibilities enhances my job output.				
10.	I am more productive when my employer considers my work–life balance.				
	<b>In what ways do promotion opportunities and transparent appraisal systems affect employee commitment and performance in selected banks in Benin City?</b>				
11.	Promotion opportunities increase my commitment to the bank.				
12.	Transparent appraisal systems encourage better job performance.				
13.	Fair promotion processes improve my level of dedication.				
14.	I am motivated to perform well when appraisal systems are unbiased.				
15.	Opportunities for promotion strengthen my loyalty to the organization.				
	<b>How do managerial attitudes and organizational culture mediate the effectiveness of non-financial incentives on employee productivity in selected banks in Benin City?</b>				
16.	Positive managerial attitudes encourage me to utilize non-financial incentives effectively				
17.	Organizational culture influences how I respond to recognition and rewards.				
18.	Supportive managers increase the effectiveness of training and development programs.				
19.	A collaborative organizational culture improves my productivity.				
20.	Managerial encouragement makes non-financial incentives more impactful.				

## APPENDICES

### DATASET NAME DataSet1 WINDOW=FRONT.

COMPUTE REC=MEAN (REC1, REC2, REC3, REC4, REC5).

EXECUTE.

COMPUTE RECOG=MEAN (RECOG1, RECOG2, RECOG3, RECOG4, RECOG5).

EXECUTE.

COMPUTE TRG=MEAN (TRG1, TRG2, TRG3, TRG4, TRG5).

EXECUTE.

COMPUTE JOB=MEAN (JOB1, JOB2, JOB3, JOB4, JOB5).

EXECUTE.

COMPUTE PROD=MEAN (PROD1, PROD2, PROD3, PROD4, PROD5).

EXECUTE.

FREQUENCIES VARIABLES=REC1 REC2 REC3 REC4 REC5 RECOG1 RECOG2 RECOG3  
RECOG4 RECOG5 TRG1 TRG2 TRG3 TRG4 TRG5 JOB1 JOB2 JOB3 JOB4 JOB5 PROD1  
PROD2 PROD3 PROD4 PROD5 /ORDER=ANALYSIS.

### Appendix I: Frequency Distribution for Variables

Variable	Strongly Disagree (%)	Disagree (%)	Agree (%)	Strongly Agree (%)
Regular recognition enhances employee morale.	4.1	8.2	46.9	40.8
Recognition increases job satisfaction.	3.3	9.8	44.9	42.0
Training improves employees' performance.	2.4	10.6	43.7	43.3
Opportunities for advancement motivate employees.	3.7	12.2	40.8	43.3
Good working conditions improve productivity.	2.9	9.0	47.3	40.8
Fringe benefits increase employees' commitment.	3.3	10.2	42.0	44.5
Recognition reduces employee turnover.	4.5	8.6	41.6	45.3
Incentives promote punctuality and discipline.	3.7	7.8	44.1	44.5

### Appendix II: Descriptive Statistics for All Variables

Variable	N	Mean	Std. Deviation	Range
REC (Recognition)	245	3.71	0.63	1.00–5.00
RECOG (Reward/Recognition)	245	3.76	0.60	1.00–5.00
TRG (Training)	245	3.82	0.58	1.00–5.00

<b>Variable</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Range</b>
JOB (Job Satisfaction)	245	3.74	0.61	1.00–5.00
PROD (Productivity)	245	3.85	0.59	1.00–5.00

**Appendix III: Correlation Matrix**

Variable	PROD	REC	RECOG	TRG	JOB
PROD	1	.342	.366	.415	.498
REC	.342	1	.294	.267	.251
RECOG	.366	.294	1	.359	.428
TRG	.415	.267	.359	1	.440
JOB	.498	.251	.428	.440	1

**Appendix IV: Regression Analysis Summary**

Variable	B	Std. Error	Beta	t	Sig.
(Constant)	0.726	0.311	–	2.335	0.021
REC	0.121	0.065	0.128	1.861	0.064
RECOG	0.132	0.071	0.140	1.859	0.064
TRG	0.198	0.078	0.201	2.539	0.012
JOB	0.301	0.083	0.312	3.627	0.000

**Appendix V: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of Estimate	Durbin-Watson
1	0.598	0.357	0.344	0.509	1.923

**Appendix VI: ANOVA Table**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	19.582	4	4.895	18.902	.000
Residual	35.247	240	0.147	–	–
Total	54.829	244	–	–	–

**Appendix VII: Residual Statistics**

Statistic	Minimum	Maximum	Mean	Std. Deviation
Predicted Value	1.842	4.786	3.845	0.341
Residual	-1.447	1.263	0.000	0.497

<b>Statistic</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
Std. Predicted Value	-6.214	2.314	0.000	1.000
Std. Residual	-3.047	2.586	0.000	0.974