

The Impact of Motivations on Employees Performance: Case Study from Palestinian Commercial Banks

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Abstract

Motivation aims to empower and liberalize people as enhance their entrepreneurial abilities to recognize the interactions between humans and their abilities to work. Thus, this paper is aimed to examine the impact of motivations on employee's performance in Palestinian banking industry. The survey data was collected through distributing a questionnaire on employees that working in Palestinian commercial banks. Relied on Pearson correlation and multiple regression analysis, this paper reveals that moral motives are significantly and positively predicted employees performance. Moreover, the scholars find a high level of motivations provided to employees that working in Palestinian commercial banks. However, the material and social incentives are not predicted employees performance. On other side, the paper found that there are differences between the levels of motivation when it comes to the demographic data like qualifications, years of experiences, and job title. Finally, the study recommended that Palestinian banks needs to adapt and develop their motivation system in order to satisfy all employees' moral needs.

Keywords: moral motives, material motives, commercial banks, employees performance

1. Introduction

Motivation is playing significant role toward enhance the employees productivity and the organization or any institution. Moreover, a successful management in organization is one that looks at the human needs as the basis when developing a company strategic plan. Thus, employee's knowledge requires human resources to implement great reward systems as a way to motivate them. Therefore, motivation is important for successful companies because it refers the underlie behavior which is characterized by willingness and volition that intrinsic motivation is animated by personal enjoyment, interest, or job satisfaction (Guay et al, 2010).

In fact, Kreitner (1998) and Linder (1998) are defined motivations as the psychological process which gives behavior goals and direction. This indicates a tendency to work in a purposive way to achieve specific needs. Accordingly, it concluded that motivation is the basic issue in enhancing the work productivity and employees performance. Moreover, Many scholars such as Greeno (2012), Guay et al (2010) are classified it into two kinds of incentive; firstly, material motives that represent the financial rewards that are given to employees for their exceptional work. Secondly, moral motives is defined as a set of incentives aimed at achieving emotional, psychological and humanitarian needs of employees such as; thankful and gratitude in employee effort, in the aim of raising spiritual of improvement in their workplace. Thus, those two kinds of incentive are expected to fill the research gap between the employee's ability and their willingness. Consequently, the organizations have to motivate their employees in order to enhance them to give their best work as well as to increase their performance.

Initially, Maslow (1943) argued that each need to be satisfied, starting from the bottom of the pyramid till the top of it, and the person should fill each need to get to the next one. Moreover, Maslow argued that the unsatisfied need create tension and imbalance, and to get balance you have to satisfy each need in order to motive the unsatisfied needs. Meanwhile, Herzberg (1959) defined motivational factor as achievement, estimate, esteem, and promotion. This factor drives individuals to increase their effort and to make their best performance that help in achieving the organization goals.

This paper was driven by desire to improve the reward and motivational system at Palestinian commercial banks. Furthermore, to reinforce the culture loyalty and job satisfaction among employees and organization activities through the motivation factor.

Accordingly, this study is aimed to achieve the following objectives; firstly, to know the degree of motivation and performance among employees in Palestinian commercial banks. Secondly, to investigate relationship between motivation dimensions and employees performance at the Palestinian commercial banks. Thirdly, to examine the impact of moral, material, and social motives on employee's performance in the Palestinian commercial banks.

This paper is organized as follows; section II reviews the literature of motivation theories and related studies. Section III explains the research methodology, data variables collection and sample selection. Section IV analyzes the data variables and discusses the results. Finally, section V concludes the research paper.

2. Literature Review

2.1 Motivation Theories

2.1.1 Maslow Hierarchy of Needs

This theory was developed by Ibrahim Maslow (1943). It investigated the human motivation through explaining the human instinct curiosity. He stated the human needs which summarized in five needs: physiological, safety, social, and self-esteem. Moreover, this need creates the motivation that effect on the individual's behaviors and this need should be filled to satisfy the individuals. Moreover, Maslow expend his theory in 1954 through his book " motivation and personality". He argued that the unsatisfied need create tension and imbalance, and to get balance you have to safety each need in order to motive the unsatisfied needs.

2.1.2 Herzberg Theory

This theory was initiated by Herzberg (1959). He found that satisfaction and motivation effect by two kind of factors, which is health factor and driving factors. Further, Herzberg found that each human has two different group of human needs which this needs effects on person behavior in different way. Moreover, he found that individual dissatisfaction caused by inappropriate work environment. Furthermore, Herzberg revealed that the human will not feel satisfied unless he gets all kind of health, environmental, and physical factors.

2.1.3 Mc Cleland's Theory of Needs

Mc Cleland's in his theory divided the human needs into three desires; the need of achievement the need of affiliation and the need of power. He believed that the people who have the need for achievement they prefer to work with a responsibility to solve problems since they can't feel the achievement till they have the responsibility to solve the problem. Moreover, they have to tend to make a disciplined risk which means that they can't feel with achievement till the pass the challenges. Thus, they need feedback about their performance. The second type of need is the need of affiliation, which they care more about creating friendship and good social relationship, while the third part of need is the power, which they looking for authority and positions in the company (Royle, 2012).

2.1.4 X and Y Theory

This theory is created by Douglas McGregor (1960). He suggested two approaches in employee's behavior. Firstly, he assumes (X) that indicates employees hate work and lazy, so the management should use punishment, constant threat, and supervision. Secondly, (Y) that represents the employees who loving their work, well performed and loyal, so the organization should give them the good conditions and more incentives.

2.2 Types of Motivation

2.2.1 Moral Motives

Moktara & Zozo (2014) argued that a moral motive helps employees to fill their psychological needs in order to increase their loyalty to work. Furthermore, Al-Nsour (2012) stated that giving the employee the chance to participate in decision making enhance their performing in work. Therefore, moral motives (thankful letter, create honor list, extra vacation, confidence, administrative ranking, etc....) have a significant impact on employees performance (AbuSharkh, 2012).

2.2.2 Material Motives

Material motive is defined as the financial rewards that are given to the employees according to their extraordinary work (Mktara & Zaozo, 2014). Moreover, Yousif (2010) argued that financial motives (gifts, bonuses, advances, reward systems, etc...) encourage employees to give best performance in their work.

2.2.3 Social Services Motives

It defined as the social incentives that are given to all employees and fairly distributed among them such as solidarity fund and health insurance (AbuSharkh, 2012). Furthermore, the social service motivation aims to enhance the employees entrepreneurial abilities to do their best effort (Abdelhameed, 2011). Thus, this paper argues that social incentives could have a significant positive effect on employees performance.

2.3 Employees Performance

Performance is one of the most important subjects that concern the researchers and administrative leaders alike, this is because the performance reflects the expected result of each activity in organization. Therefore, it can be defined as the way in which employees perform their tasks during the production processes and associated processes by using the available means of production to conduct quantitative approach (Halaibah, 2013). Meanwhile, Fadeel (2014) defined it as the way that the organization achieves its goals. He argued that the overall output of an organization results from reconciling many factors such as capital, labor, and knowledge. Furthermore, performance is a reflection of the extent to which tasks are accomplished.

2.4 Previous Literatures

Octaviannand et al (2017) investigated the effect of job satisfaction and motivations on employees performance at xyz shipping company in south Jakarta, Indonesia. The sample of study was limited to 70 people from marketing department, customer service, logistics, documentation, cashiers, financial and port agency services. The data collected through a questionnaire using Likert scale. The results of study proves that there is positive and significant correlation between job satisfaction and motivation to employee performance. This means that the better job satisfaction and motivation of employees, the higher the performance of employees and the other hand, if the provision of job satisfaction and motivation is low, it will lead to decreased employee performance.

Elumah Lucas et al (2016) examined the impact of moral and material of incentives on employee's performance in some of the Nigerian universities. The aim of this paper is to know the role of Nigerian universities in satisfying employees needs and to improve their performance in work. The sample of the survey included of 218 employees that working in Nigerian universities. The result revealed there is an adequate level of incentives provided to workers in Nigerian universities. Moreover, there is a negative significant relationship between moral and financial incentives and organization performance.

Mensah E and Tawiah K (2016) compared employee's motivation and its impact on performance in Ghanaian Gold Mining companies. The study found that employees in the mining industry are well motivated to curb the rate. Therefore, the employees are to comply with health and safety rules because the industry contributes hugely to the Gross Domestic Product (GDP) in Ghana.

Obeidat and Al-Dwairi (2015) investigated the role of moral and material incentives on employee's performance in Academic libraries in Jordan. The sample of the study consisted of 10 Jordanian universities and the questionnaire was distributed to 420 workers on academic libraries in Jordan. The result indicated there was a strong significant impact of moral and material incentives on employee's performance in Jordanian academic libraries.

Zameer et al (2014) explored the impact of motivation on employee's performance on beverage industry in Pakistan. The structured questionnaire was distributed on the sample of 150 workers in beverage industry (Pepsi, Coca, and Grommet). The result concluded that the motivation has a significant positive influence on the performance of employees in Pakistan.

Al Halibeh (2013) investigated the effect of incentives on the performance of the Greater Amman Municipality staff in Jordan. The sample was selected by a random class method, consisting of 150 employees from the managers, heads of departments and administrative staff with 33% of the study population of 449 employees. The study based on a descriptive analytical method and regressions to answer research questions. The result revealed that both material and moral motivation at a low level and the acquisition of social motivation and performance at the intermediate level. But, the strong national coverage is between the levels of motivation and the employee's performance. Therefore, the study has promoted positive working relationships between employees and guided them with the goals of the trustworthiness of the work ethos as a moral motivation to reach the planned level of performance.

Anyim et al (2012) examined the relationship between motivation and job performance in private and public sector in Nigeria. They concluded that good work performance depends on largely on the contribution made by workers. Moreover, they argued that motivational factor brings out the best performance to employees in both private and public sectors.

Al- Jassasi (2011) investigated the impact of material and moral incentives in improving the performance of employees in the Ministry of Education in Oman. Thus, it used the descriptive analytical method and the structured questionnaire to collect the data. The sample of the study consisted of 290 heads of departments and employees in different directorates. The results indicate that there were no statistically significant differences regarding the attitudes of the study members about the effect of material and moral incentives on employee's performance in the Ministry of Education in Sultanate Oman.

Awda and Awad (2011) examined the impact of incentives on employee's job satisfaction at Nablus Specialist Hospital in Palestine. Moreover, it discussed the importance of renewing the incentives system in order to raise the level employee's performance. This study used a descriptive method and regression analysis to identify the effect of incentives on the employees in the hospital. They also distributed a questionnaire on a sample of 75 workers in the hospital. The results indicated a low level of material and moral incentives. Therefore, there is no statistically significant correlation between the motivation and the staff performance at Nablus Specialist Hospital.

Fares (2011) examined the impact of the incentive policies in the organizational loyalty in public institutions in Syria. The sample of study consisted of 324 employees from 4 different public institutions. It used descriptive statistics and multiple regressions to conduct the research output. The research findings indicated that there is no consensus in the employees' perceptions of the concept of incentive policies and organizational loyalty. However, it revealed that there was a strong and positive relationship between incentive, organizational loyalty, and job performance. Moreover, it concluded that there were no differences of statistical significance due to variables such as job title, scientific qualification, age and years of experience. The study recommended to increase the attention of training activities and continues development of employees in order to motivate them to be a part of the organization.

Yousif (2010) identified the types of material and moral incentives offered to employees in the industrial sector in the industrial city of Makkah Al Mukarramah. The sample of the study consisted of 134 workers in the industrial city of Makkah. Moreover, the descriptive analytical method was adopted using a questionnaire to cover the study axes. The results revealed a low level of moral incentive and lack of material incentive and also found a positive relationship of statistical significance between the application of material and moral incentives and between the performance and satisfaction with their work environment. In this regard, the study recommended the need to pay attention to the material and moral motivation in general and the need to pay particular attention to those types of incentives that got low grades such as advances, loans, and bonuses. As result, this paper can summarize the result of prior studies as follows:

Table 1. The Summary Results of Previous Studies

Authors	Year	Country	Directional sign	The result
Octaviannand et al	2017	Indonesia	+	Significant
Lucas et al	2016	Nigeria	-	Significant
Mensah and Tawiah	2016	Ghana	+	Significant
Obediat and Dwairi	2015	Jordan	+	Significant
Zameer et al	2014	Pakistan	+	Significant
Al-Halibeh	2013	Jordan	+	Significant
Anyim et al	2012	Nigeria	+	Significant
Fares	2011	Syria	+	Significant
Awda and Awad	2011	Palestine	+	Not significant
Al- Jassasi	2011	Oman	+	Not significant
Yousef	2010	Saudi Arabia	+	Significant

Table 1 showed that most previous studies gave great attention to the motivational factors on the employees performance and the organization. Despite the respondents and the differences in the sample study. Nevertheless, most prior studies found a strong significant relationship between motivations and performance. As many of the researchers found dereliction by organizations in motivating the staff. However, the employees expressed that motivation affected them and that makes the researchers argued the development that might be happened to the employee's performance in case of giving them adequate attention.

2.5 Research Hypotheses

Based on the related studies of motivations and employees performance. There are several dimensions that measured motivation including moral and material motives (Elumah, 2016; Al Halibeh, 2015; Moktara & Zozo, 2014; and Al Halibeh, 2013), Social services (AbuSharkh, 2012; and Abdelhameed, 2011). As result, most of scholars argued that the relationship between motivation dimensions and employees performance are significantly correlated. Thus, the research alternative hypotheses could be formulated as follows:

H₀₁: There is an empirical association between the types of motivation (moral, Material, and social services) and employees performance in the Palestinian commercial banks.

H₀₂: There is an empirical impact of motivation dimensions on employee's performance in the Palestinian commercial banks.

H₀₃: There are statistical significant differences in mean of motivation and performance for demographic variables (gender, Marital status, qualification, job title, and years of experiences).

3. Methodology

3.1 Research Design

This paper uses quantitative approach which derived from survey data that targeted the Palestinian banking industry. Basically, the research questionnaire was designed in order to interpret the relationship between motivation dimensions and employees performance. After that, the researchers uses multivariate analysis to test the research hypotheses and to conclude the results.

3.2 Data Gathering and Reliability

The survey data for this study was collected through using questionnaire which is distributed on employees that working in Palestinian commercial banks. The questionnaire consisted of five section. The first part of questionnaire is devoted to collect demographic data from Palestinian commercial banks include gender, qualification, marital status, years of experience, and job title. The second part describes moral motives which are structured into 17 items. Further, section 2 explains material motives which contained of 10 items. Section 3 clarifies social motives which are structured into 5 items. Fourth part is employee's performance that consisted of 9 items. However, the final part of survey explained the demographic and personal information about respondents which has 8 questions. Moreover, the overall items in four sections are 41 items answered by respondents using five- points Likert scale (Likert, 1932).

Consequently, the researchers calculated reliability of this study using Cronbach's Alpha to check the internal consistency among items of research questionnaire. Thus, Table 3 shows the results of Cronbach's Alpha coefficients. It was 91.5% for the moral incentives and 84% for the material motives. As overall result, the items of questionnaire are stable coefficient value of all fields (94%). This result is acceptable because it's greater than the percentage 0.60 (Tavakol and Dennick, 2011).

Table 3. Cronbach's Alpha Coefficients

Variable	No. of items	Cronbach's Alpha	Result/Pass
Moral motives	17	0.915	Yes
Material motives	10	0.840	Yes
Social Motives	5	0.630	Yes
Employees Performance	9	0.850	Yes
Total	41	0.940	Yes

3.3 Population and Sample Size

The total number of employees that working in Palestinian commercial banks is 6258 employee (PMA, 2016). Therefore, the population size of this paper is limited to the operated foreign and local commercial banks in west bank only (around 3150 employees), except Gaza strip due to the political obstacles. Thus, this paper used Krejcie and Morgan (1970) formula to estimate sample size of study. Furthermore, the sample was randomly distributed to employees that working in commercial banks in Palestine. Thus, the required number of respondents is 345 employees. Meanwhile, 350 questionnaire was distributed. However, 302 questionnaire were returned. The final questionnaire were analysed is 252 and 50 respondents were excluded due to the incomplete answers. Thus, the questionnaire is shown in Appendix.

In fact, this study is selected Palestinian banking industry as case study rather than other sectors because the average salary of employee in banking sector is expected higher than other sectors in Palestine. Moreover, few prior studies are primarily used banking industry as case study in relationship between motivations and performance.

3.4 Research Model

This paper is aimed to address the influence of the motivations on the employees performance at Palestinian banking sector. It's essential for the banks to reinforce the spiritual team work among their employees through motivating them and meeting their needs in order to do their best work. Therefore, the conceptualized model is developed based on motivation theories and some related studies in order to achieve the goals and to test the

variable (employees performance). Moreover, the p-value is less significant level 5%. This means that the overall regression model is significant at the 0.000 level with F distribution of 35.24. Moreover, It can be concluded that there is significant positive relation between moral motives and employees performance because t- value is greater t- statics 1.96 and p-value is less than the significance level of 0.05 (p-value=0.000). However, other predictors (material and social) did not have any significant impact on employee's performance in Palestinian banks, because p-values for material and social are greater than 5% (p-value =21% and p-value = 8%) respectively.

Table 6. Multiple Regression Model (Dependent: Employees Performance)

Model	Unstandardized Coefficients		Standardized Coefficients	t -value	Significant
	B	Std. Error	Beta		
Constant	2.233	0.226		9.874	0.000
Moral motives	0.487	0.063	0.541	7.755	0.000
Material motives	-0.090	0.072	-0.100	-1.251	0.212
Social Motives	0.109	0.062	0.124	1.761	0.079
R square 29.9%,	Adjusted R square 29% ,		F- test value 35.24,	Sig 0.000	

(Source: Researchers)

Based on the above table, the researcher can reveal that; the only "moral motivations" are positive and significant impact on employees productivity as shown in multiple regression model. This implies that the moral incentives (thankful letters, Honor list, confidence, and sharing in decisions) in banks enhance the employee's productivity in work. Thus, this paper argues that good moral motivation is essential to achieve bank goals. The effective motivational programs in the bank can achieve moral spiritual among employees work. Thus, this argument is confirmed by Obeidat and AL-Dwairi (2015).

Surprisingly, financial rewards are not significantly predicted the employee's performance. This indicates that there is adequate level of material incentives that provided to employees that working in Palestinian commercial banks. This result is conflicted with Elumah Lucas et al (2016) that argued material motives have significant negative impact on employee's performance. Therefore, the employees in Palestinian commercial banks are thinking in moral motivation rather than financial incentives. As result, the econometric model can be estimated based on unstandardized coefficients as follows:

$$Performance = 2.233 + 0.487 (Moral Motives) - 0.090 (Material) + 0.109 (Social)$$

The interpretation of the above model indicates that there is a direct impact of moral motivation on employee's performance. This means that the increase in moral incentives by 1 unit could increase the employee's productivity by 2.7 units.

Table 7 shows that there are no differences between male and female in respondent to the motivation and performance (p value = 91% and p value = 86% respectively) which are greater than significant level of 5%. Similarly, there are no differences in mean between single and married employees regarding to motivation and performance. Further, there are no significant difference among employees qualifications regarding motivation and performance. However, it can be found there are significant statistical differences between the years of experiences in respondent to motivation and performance. Moreover, there are significant differences among employees job title regarding to motivation but, indifference in relating to performance.

Table 7. The result of T-test and One way ANOVA

Demographic data	Motivations		Performance	
	F-value	Sig	F - value	Sig
Gender	0.113	0.910	0.663	0.860
Marital Status	0.455	0.647	0.160	0.873
Qualifications	0.036	0.965	1.877	0.155
Years of Experiences	3.092	0.028	6.181	0.000
Job title	3.178	0.025	0.678	0.566

Denoted to significant level 5%

5. Conclusions and Recommendations

The main purpose of this paper is to examine the impact of moral and material motives on employee's performance as case from Palestinian commercial banks. A sample of 252 employees was selected from all Palestinian commercial banks. Multiple regression and Pearson correlation are used to test the research hypotheses and to reveal the research findings. The result concludes that moral motives have a significant and

positive impact on employee's performance. Nevertheless, the material and social motives have not any significant influence on employee's behavior in their workplace. Therefore, this paper reached to the following conclusions:

- There is a high level of association between motivation and employees performance at the Palestinian commercial banks.
- There is a strong positive impact of moral incentives on employee's performance in Palestinian commercial banks.
- There is a negative insignificant impact of material motives on employee's performance in Palestinian banking industry.
- There is a positive insignificant impact of social motives on employee's performance in the banks.
- There are no statistical differences in mean of gender and marital status regarding to motivations and employees performance. However, there are significant differences in mean of qualifications, years of experiences, and job title.

This paper is subject to a limitation because it covered only part of banking industry in Palestine which is commercial banks. Thus, the result could be varied from one study to another one. Other important limitation is that the incentives approach that adopted by Palestinian commercial banks could be different from bank to another or from industry to another one.

Finally, this paper recommends that Palestinian commercial banks can adapt and develop their motivation system in order to satisfy all employees' needs, like compliments the employees as giving them souvenirs and awards also share them with the decision and trust them. Moreover, the study recommends focusing on moral motivation more than social and material motivations, since the study showed the positive relationship between moral motivation and performance, in contrast to the stimulation of material and moral. In this sight, Palestinian local banks should take care for their employees in order to get high level of performance and profitability. Thus, moral incentives are given according to their level of effort in order to persuade the employees to do their best without vested interest.

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Material Motivation

Item	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
The bank is committed to paying wages regularly and on time.					
I think that the wages and salaries have a direct impact on the employee behavior and performance.					
The bank permanently seeks to adjust wage scale according to the economic conditions and to the employee standard of living.					
I'm satisfied with the wages offered by the bank and it fit to my qualifications and job title.					
The bank provides advances system to its employees and motivates me to work harder.					
The bank is committed to limited working hours and pays a fair financial reward on overtime work.					
The bank applies the standard of living according to the law and this makes me feel more satisfied in my work.					
The bank has a clear policy regarding to the financial reward that is fairly applied to all employees in the bank.					
I think that the quality of the production and performance in the Bank are directly linked to the increase in wages and financial rewards.					
I think that the bank should give the material reward only to innovated employees and who have a special efforts.					

Social Service Motive

Item	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
The bank has a compensation system for accidents or injuries.					
The bank has a health insurance system for its employees.					
The bank helps the new employees and their family in finding accommodation.					
The bank provides indemnity for its employees.					

Employees Performance

Item	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
I think loyalty to the bank improves my work performance.					
I think the efficiency of work depends on the manager clarification of bank objectives.					
I think the collaboration between Bank staff improves the employees performance.					
I feel comfortable in my work and that makes me performed very well.					
I feel that motivation boost my work to the maximum performance.					
I think that the increases of my performance level depends on the job satisfaction.					
Feel confidence in the work makes me performed very well.					
Having a retirement fund makes me fearless of the future and not looking for other sources of income.					
The bank production is linked to the quality of performance and the effort for production.					

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