Influence of Remuneration and Job Security on Organizational Performance of Co-operative Bank Branches in Kiambu County, Kenya

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Abstract

In a highly competitive, global environment, organizations are constantly under pressure to retain their workforce. Highly skilled, reliable and experienced employees are a valuable asset for any organization. It is evident that highly motivated employees are more likely to have high productivity. The purpose of this study was to investigate the influence of job security on organizational performance at Co-operative Banks, Kiambu County. The study specifically; investigated the influence of remuneration on organization performance at Co-operative Banks, Kiambu County; determined the influence of job security on organizational performance at Cooperative Bank, Kiambu County. The study will benefit the, academicians, policymakers and community members. The study adopted descriptive research design with a target population of 101 members. The study adopted a stratified random sampling technique and sample survey, thus, using the whole target population. The study used structured questionnaires as the main tool of data collections. The instrument was validated by the supervisors. Reliability of the instrument as determined through a pilot study. Thereafter, the Cronbach alpha coefficient was 0.72 was obtained from the instrument. This indicated the instrument was reliable, quantitative data that remuneration, job security, recognition and praise and promotion and growth affect organization performance.

Key words: job, security, motivation, promotion, growth.

Background to the Study

It is commonly agreed that there are two types of motivation, namely extrinsic and intrinsic. Intrinsic motivation is that behavior which an individual produces because of the pleasant experiences associated with the behavior itself (Mosley, Pietri and Mosley Jnr, 2012). They stem from motivation that is characteristic of the job itself. Examples are receiving positive recognition, appreciation, and sense of achievement and meeting the challenge. According to Beer and Walton (2014), intrinsic rewards accrue from performing the task itself, and may include the satisfaction of accomplishment or a sense of influence. Mosley, Pietri and Mosley Jnr. (2012) describe extrinsic motivation as the behavior performed, not for its own sake, but for the consequences associated with it. Examples include salary, benefits and working conditions. Extrinsic rewards come from the organization as money, perquisites or promotions from supervisors and co-workers as recognition (Beer and Walton, 2014). Employees are motivated by a combination of both factors at any given point in time (Riggio, 2013).
Globalization is being experienced by most of the organizations in Kenya. Neeraj (2014) states that the opportunities and challenges of leadership and management are significantly different from those of the past and in particular, the last decade. Industrial psychologists and management practitioners have long been interested in searching for factors which influence motivation and production (Chung, 2013). According to Stanley (2012), in today's marketplace, where companies seek a competitive edge, motivation is the key for talent retention and performance. No matter the economic environment, the goal is to create a workplace that is engaging and motivating, where employees want to stay, grow and contribute their knowledge, experience and expertise. Chung (2013) continues to state that in an effort to find the determinants of motivation and performance in industry, industrial psychologists and managerial practitioners have developed a variety of theories of (and approaches to) human motivation. Many psychologists have developed motivational theories in terms of human needs or motives, while most management scholars have developed managerial theories in terms of incentives or inducements (Riggio, 2014).

Traditionally, the study of job performance has been based on two somewhat independent assumptions: that performance can be understood in terms of the individual's ability to perform the tasks, and that performance depends solely upon the level of motivation (Chung, 2013). Motivation is generally defined as the psychological forces that determine the direction of a person's level of effort, as well as a person's persistence in the face of obstacles (Stanley, 2012).

The responsibility for motivation is three-fold: it falls on the senior leadership, the direct manager and the employee (Bhuvanaiah and Raya, 2015). Numerous factors are involved, from trust, engagement and values (individual and organizational) to job satisfaction, achievement, acknowledgement and rewards. Motivation is essential for working autonomously, as well as for collaboration and effective teamwork (Stanley, 2012). Motivating employees for better performance encompasses these critical factors: employee engagement, organizational vision and values, management acknowledgment and appreciation of work well done, and overall authenticity of leadership (Neeraj, 2014).

Performance appraisal is one of the most important human resource (HR) practice, administered in organizations by which supervisors evaluate the performance of subordinates (Neeraj 2014). Aguinis (2013) implies that the focus of the performance appraisal is measuring and improving the actual performance of the employee and also the future potential of the employee; it aims to measure what an employee does. Performance appraisal is generally regarded as one of the most crucial human resource management functions (Judge and Ferris 2013), furthermore; a competent performance appraisal and management system is an indispensable part of an organizations human resource management adequacies (Guest, 1997). Employee reactions to appraisal terms of perceived employee fairness, accuracy, and satisfaction are important components of appraisal effectiveness because these perceived employee reactions can motivate employees to improve their performance (Taylor, Tracy, Renard, Harrison and Carroll 2015). That is, performance appraisal serves as a means for providing feedback that can result in improved performance (Tornow, 2013).
In Kiambu County, there are 21 registered banks offering financial services. Kamau (2013) observes that the commercial banks in Kenya have undergone many regulatory and financial reforms. These have brought many structural changes in the sector and have also allowed foreign banks to operate in Kenya. According to Ngugi (2014), commercial banks dominate the financial sector in Kenya. They hold the country's economy together. However, some commercial banks have embraced some poor organization performance that has made them be riddled with irregularities thus preventing them from achieving their main objective of achieving financial profitability. In addition, some commercial banks have experienced weak management with reports of widespread financial mismanagement. This has led to poor performance, and in some cases, some banks put into receivership or closed down. Although recent studies show that commercial banks are gradually gaining momentum in their competitive advantage, something still needs to be done to make them more competitive, profitable, and effective and efficient in serving the financial needs of many Kenyans (Ngugi, 2014). However, some banks are still not able to adopt good performance and instead have succumbed to the pressure to boost revenues.

Lack of performance of open communication and consideration of the best interest of the shareholders and the customers are other barriers to effective organizational performance (Hofstede, 2007). According to Kitaka (2011), the relationship between staff productivity and performance in commercial banks has been questioned. For a long time, commercial banks have been posting favorable profit margins. This has been attributed to team work, collaboration and general organizational motivation. Despite this positive rating, commercial banks still experience organizational challenges. Regular staff turnover, unsatisfactory working conditions, fear of going under and lack of organizational involvement in decision making are key challenges that have affected the overall performance of commercial banks (Ngunjiri, 2014).

**Statement of the Problem**

In a highly competitive, global environment, organizations are constantly under pressure to retain their workforce (Deci, 2013). Highly skilled, reliable and experienced employees are a valuable asset for any organization. It is evident that highly motivated employees are more likely to have high productivity. However, according to Certo (2006), good performance is not as a result of motivation only, but also includes ability i.e. skills, equipment, supplies and time. Motivating employees is a challenge and keeping employees motivated an even greater challenge (Levy, 2013). Today, organizations are under intense pressure to identify and implement programs that will prove effective in improving employee productivity (Deci, 2013). It is no longer enough to increase salaries and expect increased performance; it is more complex than that (George and Jones, 2013). Evidence from the bank management shows that there is high turnover of employees to other banks, or employees ending up in other fields from banking. The management always complains that targets are not met as expected on a daily basis. This leads to some workers literally staying in the banks working to late hours to meet their targets. This is an indicator that all is not well in terms of organizational performance.
There have been numerous researches done on motivation and employee performance. Many scholars have postulated theories to try and understand what motivation is, and how it affects individuals (Fincham and Rhodes, 2015). One particularly significant theory was developed by Abraham Maslow and is known as the hierarchy of five categories. They are psychological, security, social, esteem and self-actualization needs (Kreitner and Kinicki 2016). This research therefore, found out that employee motivation had a bearing on organizational performance at Co-operative Banks in Kiambu Sub County.

**Literature Review**

To enhance extrinsic motivating factor, money remains the most significant motivational strategy (Obasan, 2011). Recent researches have shown salary and monetary compensations as the most important inducement in people’s decision to accept or reject a job offer. It has the supremacy to magnetize, retain and motivate individuals towards higher performance. Frederick Taylor and his scientific management associate described money as the most fundamental factor in motivating the industrial workers to attain greater productivity (Ryan & Deci, 2000).

Reward influences employee motivation and spurs employee to performance. Rewards in form of pay, promotion, bonuses or other types of reward are used to motivate and encourage high level performances of employees. Effective use of rewards to motivate employee can enhance the bottom line of any organization because when employees are motivated, their productivity level increases which has a multiplier effect on the organization (Ryan & Deci, 2000).

Remuneration is very considered as rewards provided to an employee by an employer in exchange of services performed and can include allowances, bonuses and benefits. Over the years, remuneration has been found to play a great role in increasing staff productivity and thereby increasing organizational performance. Leblebici (2012) suggests that higher wages and compensation benefits are the most likely way of attracting potential employees.

Bussin (2002) continually proposes an evolution of competitive remuneration policies through a consistent process he calls the pay continuum. He describes the pay continuum model as having five distinct stages. In the first stage, pay is centrally managed by the organization and emphasis is on internal equity. The second stage involves a decentralization of the pay process by the organization and emphasis placed on external market. Once performance becomes the key focus, an organizations pay system has already progressed to stage three and team and organizational unit performance measures are introduced. In the fourth stage, the pay system is able to communicate the organizations goals and business requirements. Finally, once pay and reward becomes customer focused and the team becomes the key organizational performance-based unit, the organization has reached the final stage in the remuneration and reward design.

Ryan and Deci (2000) note that a good compensation package is a good extrinsic-tool to motivate employees, but has a short term effect on staff productivity.
According to McNamara (2008), performance bonuses are paid to employees who achieve a satisfactory rating during their annual performance appraisals. The built-in incentive for employees is to strive for consistent high performance throughout the evaluation period, basically over a twelve-month period. Giving employees bonuses at the end of the appraisal period serves as a good reminder that their efforts and hard work will not go unrewarded. Accompanying the bonuses to employees is bound to motivate them to perform highly (Dohmen and Falk, 2007).

Employee benefits are the non-financial and membership-based rewards offered to attract and keep employees (Decenzo and Robbins, 2002). According to Armstrong (2009), employee benefits are elements of remuneration given in addition to the various forms of cash pay. Additionally, benefits could be used as a means to achieve overall organizational goals by increasing employee confidence and retaining a high-quality workforce.

Job security is defined as the assurance in an employee’s job continuity due to the general economic conditions in the country (James, 2012). It is concerned with the possibility or probability of an individual keeping his/her job (Adebayo and Lucky, 2012). It deals with the chances of employees keeping their jobs (Simon, 2011). Jobs which are not backed by indefinite contract or cannot be guaranteed for a reasonable period are deemed to lack job security. It is also seen as the employees are free from fear of being dismissed from their present employment or job loss. Some professions and employment activities have greater job security than others. Job security is an employee's assurance or confidence that they will keep their current job for a longer period as they wish (businessdictionary.com). It is the assurance from the company or organization that their employees will remain with them for a reasonable period of time without being wrongly dismissed (Adebayo and Lucky, 2012; Simon, 2011).

The concept of job security started gaining popularity in the recent times as a result of economic pressures on organizations. This could be the reason why Adebayo and Lucky (2012) agreed that job security has become indispensable in employee and organization preference list, particularly due to economic reasons. Thus, it has become one of the most crucial and important factors among the employee preference list as well as the organization (Schappel, 2012; KPMG, 2010). Globally, about 75% of the employees preferred to keep their jobs compared to other factors in their preference list (Towers Watson, 2010). This indicates that job security is as important as the employees’ salary and healthcare (KPMG, 2010). Presently, the most important desire of every employee is to keep their jobs for as long as they wish. In this view, it implies that job security has become the most determinant and key element influencing an employee’s decision on whether to join an organization or not (Towers Watson, 2010). Therefore, the crucial challenge facing the organization is not just to employ and retain workers but to ensure that employees are assured of their jobs for as long as they wish.

In Malaysia, the employees are fast becoming aware of the importance of job security. However, the big picture for job security is grim and doubtful due to dominance of some ethnic groups in most organizations (Hassan, 2010; Bumi, 2011). Another extreme is that
employees may decide to leave the organization if they are not the same ethnic group with leadership of the organization (Towers Watson, 2010). The importance of job security to Malaysia employees ranks job security as their most important and crucial employment criteria (Towers Watson, 2010). The recent data provided by the global professional services company Tower Watson indicates that 11% of Malaysian employees want to remain in their jobs. Therefore, to ensure effective performance, organizations have resolved to create a friendly environment by focusing on employees’ job security, knowing fully well that employees perform better when they are assured of their jobs and this will be reflected in the overall performance of the organization (Towers Watson, 2010). Studies examining job security and how it affects organizational performance seem to be limited and scarce (Adebayo and Lucky, 2012; Ahmad et al., 2004), however, the few available studies have provided inconsistent results (Subramaniam et al., 2011; James, 2012). This therefore suggests that further study is required in this domain (Subramaniam et al., 2011). Finally, it argues on the importance of job security in achieving a better organizational performance especially in a multiethnic environment.

Research Methodology

This study employed a descriptive survey design. According to Kothari (2004) descriptive survey design is suitable where the researcher needs to draw conclusions from a larger population. This survey designs is concerned with finding what, where and how of a phenomenon. Descriptive survey was used since it usually involves large samples which are characteristic of this study. The design was appropriate for this study because the study obtained data that enabled the researcher to describe the occurrence of events under study.

In this study, the target population represented employees in Co-operative banks in Kiambu County. The target population consisted of eight Co-operative Bank branches. There were 101 employees distributed in different cadres of management in the Co-operative bank, Kiambu County. Stratified random sampling was applied in selecting the study participants. The respondents were stratified according to branches then according to different cadres of workers and management. The different cadres were senior management, middle level and junior management.

Secondary data were obtained from published financial statements and journals while primary data collected using structured questionnaires distributed to staff of Co-operative Bank, Kiambu branches. The questionnaires were designed to obtain a broad range of answers from respondents, which answered the research questions. The questionnaires consisted mainly of closed ended questions to seek specific answers on the variables in question.

Findings

A total of 101 questionnaires were sent out to the respondents to fill. Of these questionnaires, 94% were returned for analysis. The returned 94 questionnaires accounted for 93.1% response rate. According to Mugenda and Mugenda (1999) a response rate of 70% and above
is adequate (Mugenda and Mugenda, 1999) and thus a response rate of 93.1% was acceptable for data analysis. Table 1 shows the response rate.

Table 1: Response rate

<table>
<thead>
<tr>
<th>Category</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administered</td>
<td>101</td>
<td>100.00</td>
</tr>
<tr>
<td>Returned</td>
<td>94</td>
<td>93.1</td>
</tr>
</tbody>
</table>

Source (Researcher, 2020)

Influence of remuneration on organizational performance

The study adopted descriptive statistical techniques such as frequency, percentage and mean distribution. This helped to investigate the influence of remuneration on organizational performance at Co-operative Banks, Kiambu County. For analysis, descriptive statistics (frequency, percentage and mean distribution) for the level of agreement on a five point Likert scale of the variable, remuneration was investigated and summarized in Table 2.

Table 2: Descriptive statistics for influence of remuneration on organizational performance

<table>
<thead>
<tr>
<th>Statements</th>
<th>SD</th>
<th>D</th>
<th>U</th>
<th>A</th>
<th>SA</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inducement of salary in people’s decision improves organization performance</td>
<td>F</td>
<td>8</td>
<td>6</td>
<td>8</td>
<td>34</td>
<td>38</td>
</tr>
<tr>
<td>%</td>
<td></td>
<td>8.5</td>
<td>6.4</td>
<td>8.5</td>
<td>36.2</td>
<td>40.4</td>
</tr>
<tr>
<td>Higher wages are the most likely way of attracting potential employees, thus, improved employees’ performance.</td>
<td>F</td>
<td>2</td>
<td>16</td>
<td>5</td>
<td>38</td>
<td>33</td>
</tr>
<tr>
<td>%</td>
<td></td>
<td>2.1</td>
<td>17.0</td>
<td>5.3</td>
<td>40.4</td>
<td>35.1</td>
</tr>
<tr>
<td>Higher compensation benefits are the most likely way of attracting potential employees, thus improved employees’ performance</td>
<td>F</td>
<td>2</td>
<td>2</td>
<td>19</td>
<td>25</td>
<td>46</td>
</tr>
<tr>
<td>%</td>
<td></td>
<td>2.1</td>
<td>2.1</td>
<td>20.2</td>
<td>26.6</td>
<td>48.9</td>
</tr>
<tr>
<td>An organization that gives bonuses to employees is bound to motivate them to perform highly</td>
<td>F</td>
<td>1</td>
<td>11</td>
<td>5</td>
<td>29</td>
<td>48</td>
</tr>
<tr>
<td>%</td>
<td></td>
<td>1.1</td>
<td>11.7</td>
<td>5.3</td>
<td>30.9</td>
<td>51.1</td>
</tr>
</tbody>
</table>

Source (Researcher, 2020)

Table 2 shows that 38(40.4%) of the respondents strongly agreed with the statement that inducement of salary in people’s decision improved organization performance, 34(36.2%) agreed, 8(8.5%) were undecided, a similar 8(8.5%) strongly disagreed and 6(6.4%) disagreed with the statement. The study findings suggested that the respondents tended to agree (Mean = 3.94) that inducement of salary in people’s decision improved organization performance. This implies that when salary is induced in people’s decision, the performance of the
organization improves. This is in line with the findings of Oba-san (2011) that salary and monetary compensations as the most important inducement in people's decision to accept or reject a job offer.

Similarly, 38(40.4%) of the respondents agreed with the statement that higher wages were the most likely way of attracting potential employees, thus, improved employees’ performance, 33(35.1%) strongly agreed, 16(17.0%) agreed, 5(5.3%) were undecided and 2(2.1%) strongly disagreed with the statement. It merged from the study that the respondents agreed (Mean=3.89) that higher wages were the most likely way of attracting potential employees, thus, improved employees’ performance. This implies that when there is a higher wage, the performance of the organization improves. This concurs with the findings of Leblebici (2012) who suggests that higher wages and compensation benefits are the most likely way of attracting potential employees.

Additionally, 46(48.9%) of the respondents strongly agreed with the statement that higher compensation benefits were most likely way of attracting potential employees, thus, improved employees’ performance, 25(26.6%) agreed, 19(20.2%) were undecided, 2(2.1%) disagreed and another 2(2.1%) strongly disagreed and another 2(2.1%) strongly disagreed with the statement. The study findings suggested that the respondents agreed (Mean=4.18) that higher compensation benefits were the most likely way of attracting potential employees, thus, improved employees’ performance. This implies that when there is higher employee compensation, their performance. This implies that when there is higher employee compensation, their performance. This implies that when there is higher employee compensation, their performance improves. This is in line with the findings of Ryan and Deci (2000) note that a good compensation package is a good extrinsic tool to motivate employees, but has a short term influence on staff productivity.

Lastly, 48(51.1%) of the respondents strongly agreed with the statement that an organization that gave bonuses to employees was bound for employees motivation to perform highly, 29(30.9%) agreed, 11(11.7%) disagreed, 5(5.3%) were undecided and 1(1.1%) strongly disagreed with the statement. It merged from the study that the respondents agreed (Mean=4.19) that, an organization that gave bonuses to employees motivation to perform highly. This implies that when an organization gives bonuses to employees, they become motivated to perform highly. This concurs with the findings of Dohmen and Falk (2007) that company gives bonuses to employees is bound to motivate them to perform highly.

**Influence of job security on organizational performance**

The study adopted descriptive statistical techniques such as frequency, percentage and mean distribution. This helped to determine the impact of job security on organizational performance at Co-operative Banks, Kiambu County. For analysis, descriptive statistics (frequency, percentage and mean distribution) for the level of agreement on a five point Likert scale of the variable, job security was determined and summarized in Table 3.
Table 3: Descriptive statistics for influence of job security on organizational performance.

<table>
<thead>
<tr>
<th>Statements</th>
<th>SD</th>
<th>D</th>
<th>U</th>
<th>A</th>
<th>SA</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanent and pensionable job improves organization performance</td>
<td>F</td>
<td>17</td>
<td>7</td>
<td>5</td>
<td>30</td>
<td>35</td>
</tr>
<tr>
<td>%</td>
<td>18.1</td>
<td>7.4</td>
<td>5.3</td>
<td>31.9</td>
<td>37.2</td>
<td></td>
</tr>
<tr>
<td>Having renewable contracts improves organization performance</td>
<td>F</td>
<td>2</td>
<td>13</td>
<td>4</td>
<td>29</td>
<td>46</td>
</tr>
<tr>
<td>%</td>
<td>2.1</td>
<td>13.8</td>
<td>4.3</td>
<td>30.49</td>
<td>48.9</td>
<td></td>
</tr>
<tr>
<td>Prior notification before job termination improves organization performance</td>
<td>F</td>
<td>2</td>
<td>3</td>
<td>11</td>
<td>28</td>
<td>50</td>
</tr>
<tr>
<td>%</td>
<td>2.1</td>
<td>3.2</td>
<td>11.7</td>
<td>29.8</td>
<td>53.2</td>
<td></td>
</tr>
<tr>
<td>Assurance in an employee’s job continuity due to the general economic conditions improves organization performance</td>
<td>F</td>
<td>3</td>
<td>9</td>
<td>4</td>
<td>36</td>
<td>42</td>
</tr>
<tr>
<td>%</td>
<td>3.2</td>
<td>9.6</td>
<td>4.3</td>
<td>38.3</td>
<td>44.7</td>
<td></td>
</tr>
</tbody>
</table>

Source (Researcher, 2020)

Table 3 shows that 35(37.2%) of the respondents strongly agreed with the statement that permanent and pensionable job improved organization performance, 30(31.9%) agreed, 17(18.1%) strongly disagreed, 7(7.4%) were undecided on the statement. The study findings suggested that the respondents tended to agree (Mean=3.63) that permanent and pensionable job improved organization performance. This implies that when employees are under permanent and pensionable job, they become more active, thus, improved organization performance. This is in line with the findings of Towers Watson (2010) that Permanent job improves organization performance.

Additionally, 46(48.9%) of the respondents strongly agreed with the statement that having renewable contracts improved organization performance, 29(30.9%) agreed, 13(13.8%) disagreed, 4(4.3%) were undecided, 2(2.1%) strongly disagreed with the statement. It emerged from the study that the respondents agreed (Mean=4.11) that having renewable contracts improved organization performance. This implies that when the contracts of the employees are renewable, they become motivated, thus, improved organization performance. This concurs with the findings of Centre for the Education of Women (2010) that having renewable contracts improves organization performance.

Similarly, 50(53.2%) of the respondents strongly agreed with the statement that prior notification before job termination improved organization performance, 28(29.8%) agreed, 11(11.7%) were undecided, 3(3.2%) disagreed and 2(2.1%) strongly disagreed with the statement. The study findings suggested that the respondents agreed (Mean=4.29) that prior notification before job termination improved organization performance. This implies that when there is prior notification on the job termination, there is smooth transition, hence,
improved performance. This is in line with the findings of Adebayo and Lucky (2012), the on-going bank re-capitalization has worsen the situation as workers can just wake up and find themselves being relieved of their jobs without proper notification process.

Lastly, 42(44.7%) of the respondents strongly agreed with the statement that assurance in an employee’s job continuity due to the general economic conditions improved organization performance, 36(38.3%) agreed, 9(9.6%) disagreed, 4(4.3%) were undecided and 3(3.2%) strongly disagreed with the statement. It emerged from the study that the respondents agreed (Mean4.12) that, assurance in an employee’s job continuity due to the general economic conditions improved organization performance. This implies that when there is assurance of employees’ job continuity, the performance of the organization improves. This concurs with the findings of James (2012) and Adebayo and Lucky (2012) that possibility of an individual keeping his/her job improves organization performance.

Conclusion

From the findings, it is concluded that motivation strategy affect organizational performance at Co-Operative Banks Kiambu County. This is because motivation strategies such as remuneration, job security, recognition and praise and promotion and growth have been found to affect organizational performance. Remuneration such as inducement of salary in people’s decision, higher wages, higher compensation benefits and giving bonuses to employees improve organizational performance.

Additionally, job security such as permanent and pensionable job, having renewable contracts, prior notification before job termination and assurance in an employee’s job continuity due to the general economic conditions improve organization performance. Similarly, recognition and praise such as timely, formal, frequent acknowledgement of employees improve organization performance. Lastly promotion and growth such as change of employee designation, fair promotions which are based on merit and skills growth of employees’ improve organization performance.

Recommendations

From the findings, conclusions and the direction from the literature review, it was clear that the motivation strategy affect organization performance at cooperative banks, Kiambu County. The study therefore suggests the following recommendations to the policy makers to have a guide for the improved performance of cooperative banks: banks and other financial institutions to apply motivation strategies such as remuneration, job security, recognition and praise and promotion and growth in order to improve bank performance.

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