

## A Study on Identifying the Factors of Employee Motivation in the Insurance Sector of Sri Lanka

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### **Abstract:**

One of the major challenges that organizations today confront is employee motivation. The commitment and dedication of the company's personnel are key factors in its success. Therefore, employee motivation needs to come from both internal and external factors in order for the organization to achieve its goals. While the idea of motivation for employees has been widely studied in the literature, relatively little attention has been paid to the motivational components influencing employee motivation in the Sri Lankan insurance industry. The current study was thus launched in order to cover this knowledge gap in the literature. The primary objective of this study was to identify the factors that affect employee motivation in the insurance industry in Sri Lanka. Furthermore, this study will provide top management with a comprehensive grasp of the importance of motivating factors for raising productivity at work. Data was obtained from 260 employees who were selected using the simple random sample method utilizing quantitative methodology. Both primary and secondary data have been used for this research. A factor analysis was done to determine the main factors influencing employees' motivation. The analysis revealed that three prominent factors were identified for employee motivation in the organization: employee engagement, employee performance, and employee personal growth. Therefore, managerial personnel should strive to identify the driving motivational factors of their employees, since this directly affects the performance of the organization.

**Keywords - Employee Motivation, Motivational Factors,  
Employees, Managerial Personnel, Performance**

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## **Introduction**

“A great place to work is one in which you trust the people you work for, have pride in what you do and enjoy the people you work with – Robert Levering”

Employee motivation is important to the success of any organization. It is the degree of commitment, ambition, and energy that the personnel of an organization bring every day to their work. Without employee motivation, companies will have inferior productivity, lower output, and be less likely to meet critical objectives. Therefore, it has become one of the most important and challenging topics facing businesses throughout the world. (Kallio & Kallio, 2014). Employees are the foundation of every business. Employees who are motivated achieve their goals and are tremendous assets to the company (Berry, 2011). As a consequence, without employee motivation, they do not evolve into a devoted team working tirelessly to achieve organizational goals while also accomplishing personal goals and ambitions. In this regard, motivation is required for independent work as well as collaboration and successful teamwork (Stanley, 2012). Moreover, employee motivation is a key element in the business operations of the enterprise since strong motivations are connected with job satisfaction, the glory of one's work, and a life-long devotion to the enterprise (Linz et al., 2006).

Motivation is a critical component of an employee since it affects whether or not the employee is satisfied with his or her working conditions and shares the same corporate goal. Motivation is vital in the workplace in this phenomenon as it creates excitement, keeps interest in task completion, and improves business performance. Employees who are happy in their jobs are more likely to be motivated and perform well. An unhappy employee, on the other hand, would need to be pushed to work utilizing various motivating methods and approaches (Kroon, Woerkom, & Menting, 2017). In order to inspire employees, an organization needs to know their employees and use a variety of techniques to motivate them in accordance with their own objectives and needs (Gupta, 2015). Hence, understanding the driving factors and variables that contribute to greater work satisfaction allows for the adoption of focused continuous improvement initiatives (Unterweger et al., 2007).

## Research Problem

In the workplace, motivation is essential since it increases arousal and keeps employees interested in performing tasks while also enhancing corporate performance. Employees are demotivated in the organization for a variety of reasons as a result of the intense rivalry in these organizations and the more stressful atmosphere. Consequently, if employees are not motivated, they will not fulfil organizational goals, which will have a negative impact on productivity's effectiveness and efficiency. This issue is singled out by a recent study showing that employees retreat and show behaviors such as absenteeism, rebellion, and an attitude that all influence their performances, which result in a loss of productivity and organizational effectiveness when they're unsatisfied with their jobs. In fact, when individuals are pleased with their jobs, they use their abilities efficiently and benefit the company (Bolman and Deal, 2008).

When compared to highly driven employees, unmotivated employees are more likely to make little or no effort, avoid working as much as possible, leave the business if they get a chance, and generate low-quality work. For many organizations, it is therefore undoubtedly a recurrent problem that will expand and have a bad impact on the industry. Indeed, low workplace motivation causes a slew of issues, including increased absenteeism, decreased productivity, and reduced profit margins, to name a few. Hence, management should have a thorough grasp of the factors that contribute to employee motivation in the insurance industry. Therefore, to overcome this issue, employees must be motivated, and a company must discover employee motivation elements in order to enhance productivity in the insurance sector. On the other hand, in Sri Lanka, there is little study focused on the factors that influence employee motivation in different industries. But in the insurance industry in Sri Lanka, no thorough and comprehensive study explicitly explores this problem. Thus, this study was created to address a knowledge gap by giving top management a comprehensive understanding of the importance of employee motivation and identifying the key factors that inspire employees in the insurance sector in Sri Lanka.

## **Research Objectives**

It is precisely in this context that this study aims to identify the driving factors behind employees' motivation in the insurance industry. Apart from the main objective, a specific objective was to provide senior managers with a proper understanding of the motivating factors that improve the organization's productivity.

## **Significance of the Study**

Due to the fierce competition in Sri Lanka's insurance industry, organisations must develop strategies to draw in and keep the most skilled individuals. Companies may build a workplace that is inspiring and engaging and helps lower staff turnover by knowing the characteristics that motivate employees in their industry. This study sheds light on the significance of employee motivation in Sri Lanka's insurance sector.

Moreover, managers will gain from this study by being able to motivate employees to produce the desired amount of profit. It enables the business to concentrate on boosting employee motivation. It will also assist in identifying motivating issues and recommending solutions. Managers will have more time to devote to things other than meeting organisational objectives and cultivating productive working relationships. They will be able to promote moral behaviour among their staff members.

In addition, the findings of this study may help organisations and employees achieve better results. This study will be valuable in the real world for practitioners, consultants, and insurance management since it will provide knowledge on how to motivate employees in workplace environments. Furthermore, they could pinpoint the organisational motivational drivers, which could result in higher output, higher standards, and lower turnover, all of which could assist the business in reaching its goals.

## **Literature Review**

### **Theoretical Framework**

Several motivational theories have been developed in order to find motivating elements that impact human behavior. They are, namely, Maslow's need hierarchy, Herzberg's two-factor theory, Vroom's expectancy theory, Adam's equity theory, etc. Further, according to Dobre (2013), there are two types of motivation: intrinsic motivation and extrinsic motivation. Intrinsic motivation takes place when people have an internal goal and are driven to accomplish it. Conversely, external motivation supports people through purposeful techniques and programs. These variables are external rather than an inner desire. However, the Maslow hierarchy of needs and Herzberg's motivational hygiene theory are being used as they are related to this research. The hierarchy of Maslow's needs consists of the physiological levels: safety needs, social needs, self-esteem or status, and self-actualization. According to Herzberg's motivation-hygiene theory, to create satisfaction, it is necessary to handle the motivational aspects related to work. To determine how employee satisfaction may be increased, every role must be examined.

### **Definition of Motivation**

Numerous academics have attempted to define motivation in a variety of ways. The term "motivation" comes from the Latin word "mover," which means "to move" (Ryan & Deci, 2000; Steer et al., 2004; Shafiq, Mariam & Raza, 2011). Motivation is defined as "the psychological process that gives action a purpose and direction, as well as a proclivity to behave in a purposeful manner to meet certain unmet requirements, an unfulfilled desire, and the will to succeed" (Kreitner, 1995; Buford, Bedeian & Linder, 1994; Higgins, 1994). Motivation "is the determination to strive for high levels of organization, dependent on the attempt to meet certain particular needs," according to Robbins. The relationship between the individual and the circumstances or environment also means motivation (Latham & Pinder, 2005). "A systemic examination of how personal tasks and environmental aspects are based on motivation" (Jenica, 2007).

Employee motivation strengthens workplace commitment by enhancing the relevance, excitement, production, and future work performance of employees (Kamery, 2004; Ekerman, 2006). As can be seen from the different definitions, the main issues when addressing motivation are what energizes, channels, and maintains human activity. According to Griffin et al. (2009), motivation is the set of forces that lead people to participate in one activity over another. Mills et al. (2006) defined the motivation of an employee as the desire of an individual to direct and sustain energy towards carrying out the task essential to carrying out a job successfully.

Another study defined motivation as a driving force within a person that encourages them to perform at a high level in order to meet a need or fulfil an expectation (Mullins, 2007). Employees with strong motivation are believed to have higher job performance, resulting in better, more productive, and more effective institutional performance, according to Abbah (2014). According to a study by Rukhman, Ramesh, and Jayakrishnan (2010), motivation is solely and simply a leadership behaviour.

### **The Impact of Employee Motivation in the Organization**

Nowadays, it is recognized that employees work together with the drive for great results in an advanced organizational culture at the core of every productive and successful firm (Gignac & Palmer, 2011). Conceptual models and substantial empirical evidence also demonstrate that motivation is one of the key success factors (Hunter & Schmidt, 1996). Contemporary organizational managers therefore need to grasp the motivation flow and develop an organization culture that is motivated by the degree of productivity of its workers (Sekhar et al., 2013). In this perspective, motivation is seen as a motive factor in designing and developing instruments for the conduct of meaningful tasks (Hancock, 2009).

Many studies have emphasized the significance and advantages of motivated employees in organizations. Some studies have investigated the various elements that might affect staff performance, including happiness at work, employee involvement, pay, and training, the working environment, and

motivation (Davydenko et al., 2017; Al-Kahtani, 2018; Kiruja & Mukuru, 2018; Lorincová et al., 2019; Bernardi, 2019). A recent study has shown that employees have been highly motivated by general rewards and have responded effectively to both financial and non-financial benefits. In addition, a study concludes that a motivating technique will have a beneficial influence on the organization, according to most employees (Moodley et al., 2018).

### **Factors that Motivate Employees**

Previous research has shown a number of driving elements, including wages, health at work, promotion, and incentives that can improve the company's presentation (Zameer et al., 2014). The research by Kumar (2011) indicated that workers should get sufficient salaries to preserve their motivation. They are unhappy, and if staff are not sufficiently remunerated, the organization seeks greater remuneration.

A number of researchers have identified important connections between employee empowerment and motivation levels (Conger, 2017; Dobre, 2013; Sibota, 2010). Sibota (2010) claimed managers should provide their employees with empowerment through a number of techniques, including participatory leadership and training, to generate motivated staff.

As Naqvi et al. (2013) have highlighted, employees do not want to stay for longer and will promote growth to enable them to fulfil this ambition. Without proper training programmes and facilities, employees cannot carry out their tasks as planned. Past research has demonstrated a close connection between training and motivation for employees (Hammond & Churchill, 2018; Scaduto, Lindsay, & Chiaburu, 2008).

### **Research Methodology**

The key objective for the study was "What factors influence the motivation of insurance employees?" In response to this question, the study used a quantitative technique. The studies are conducted by permanent employees in the life insurance

sector of the main office in Colombo. The sample size was 260, and a simple random sampling method was used for this study. The study employed a descriptive design and the deductive method. The deductive approach develops theory and builds a hypothesis (Creswell, 2014). A quantitative methods design is applied to present the researcher's study because quantitative data tends to be open-ended without predetermined responses (Creswell, 2014).

## **Research Design**

The target respondents were given self-administered questionnaires for use in this study. Surveys that were semi-structured were used to collect quantitative data. All of the items on the questionnaire were written in English and were constructed using references from the literature on employee motivation. A 5-point Likert scale was used to rate each of the 20 questions on the semi-structured questionnaire.

A total of 260 employees were chosen as a sample from the entire population using a random sampling technique to choose the research participants. Employees who work for life insurance companies at their headquarters in Colombo were requested to fill out a questionnaire. The managerial and administrative staff of three particular life insurance companies are being investigated in the study. Based on the company's organizational performance and industry profile, certain companies were chosen. In addition, only permanent employees of life insurance firms were chosen for this study.

## **Methods of Data Collection**

For the purposes of this study, primary and secondary data sources were collected on the basis of research questions. A few articles, journals, books, and several web-based databases have gathered secondary sources of information. The structured questionnaire was designed to evaluate the factors that influence insurance employees' motivation.

A list of 20 factors was made after a detailed literature review. The questionnaire was performed using the operationalization method, and each employee had to indicate the importance of each factor in the Likert range from 1 to 5, with 1 being not important and 5 being extremely important.

The Statistical Package for Social Sciences (SPSS 20 version) was utilized for the data analysis. The data obtained was examined using Explanatory Factor Analysis (EFA). This study included both descriptive and inferential statistics.

### **Data Analysis and Interpretation**

The results drawn from the analysis of the survey data. In order to construct frequency distribution tables, reliability tests, and factor analyses, the data was analyzed using statistical techniques based on the research objectives and questionnaire items.

### **Results and Findings**

#### **Validity and Reliability Analysis**

For the reliability test, the Cronbach's alpha method was utilized since validity and reliability are essential for determining whether the samples that were gathered are accurate and reliable.

For a set of items to be regarded as a scale, Cronbach's alpha should be 0.70 or higher, according to the generally recognized social science cut-off. The Cronbach's alpha based on standardized items score for the data gathered for this study was 0.714, indicating that the questionnaire's questions are in fact valid and reliable. The results of the reliability analysis are presented in Table 1.

**Table 1: Reliability Analysis**

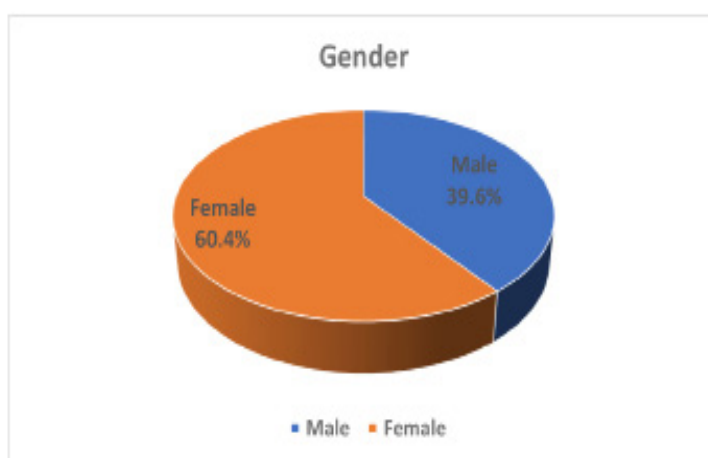
Case Processing Summary			
		N	%
Cases	Valid	260	100
	Excluded	0	0
	Total	260	100
a. Listwise deletion based on all variables in the procedure.			
Reliability Statistics			
Cronbach's Alpha		Cronbach's Alpha Based on Standardized Items	N of Items
.549		.714	72

Source: Field Survey Data, SPSS output

## Descriptive Statistics

### Gender of the Respondents

The findings of the respondents' gender declaration are displayed below. Figure 1 shows the data, which indicated that 60.4% of respondents were female and 39.6% were male. This shows that there were more female respondents than male ones.



Age

*Figure 1: Gender of Respondents*

Source: Survey Data (2022)

The participants were asked to provide their age in the corresponding field. According to Table 2, given below, the sample of insurance employees had ages ranging from 23 to 55. Overall, the age group is relatively young, with the majority of people being between 34 and 37 years old.

**Table 2: Age -wise distribution of Sample**

Age		
N	Valid	260
	Missing	0
Mean		38.07
Median		37.00
Mode		34 <sup>a</sup>
Minimum		23
Maximum		55

Multiple modes exist. The smallest value is shown  
 Source: Analysis of Survey Data, 2022  
**Highest Educational Qualifications of Respondents**  
**Table 3: Highest Educational Qualification**

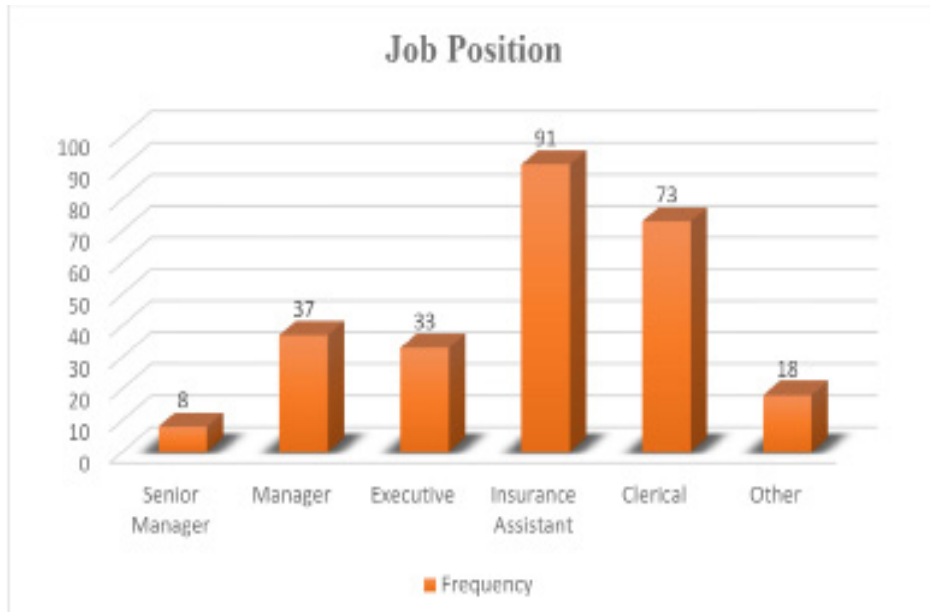
**Table 3: Highest Educational Qualification**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	G.C.E (A/L)	127	48.8	48.8	48.8
	Diploma	57	21.9	21.9	70.8
	Bachelor Degree	65	25.0	25.0	95.8
	Postgraduate Degree	11	4.2	4.2	100.0
	Total	260	100.0	100.0	

Regarding the highest educational qualification, Table 3 shows that the majority of people in the population have a G.C.E. (A/L) education (48.8%). A significant proportion of the population also has a diploma (21.9%), followed by a bachelor's degree (25.0%). Only a small proportion of the population (4.2%) has a postgraduate degree.

## Position of the Job

**Table 4**  
**Position of the Job -wise distribution of Sample**



**Source: Analysis of Survey Data (2022)**

Table 4 shows that 91 (35%) of the respondents were insurance assistants, 73 (28.1%) of the respondents were clerical, 37 (14.2%) of the respondents were managers, 33 (12.7%) of the respondents were executives, 18 (6.9%) of the respondents were in other job positions, and only 8 (3.1%) of the respondents were senior managers. This distribution of the sample shows that most of the respondents who participated in this survey are insurance assistants.

## Period of Employment

The respondents were asked to indicate the number of years they have been working for the organization by writing in the appropriate space provided, and the results are shown below in the table. Table 5 shows that there is a wide range of periods of employment, from 2 years to 36 years. The majority of employees have been employed for 16 years or less, and there are a large number of employees who have been employed for a relatively short period of time (5 years).

**Table 5: Respondent's Years of Working**

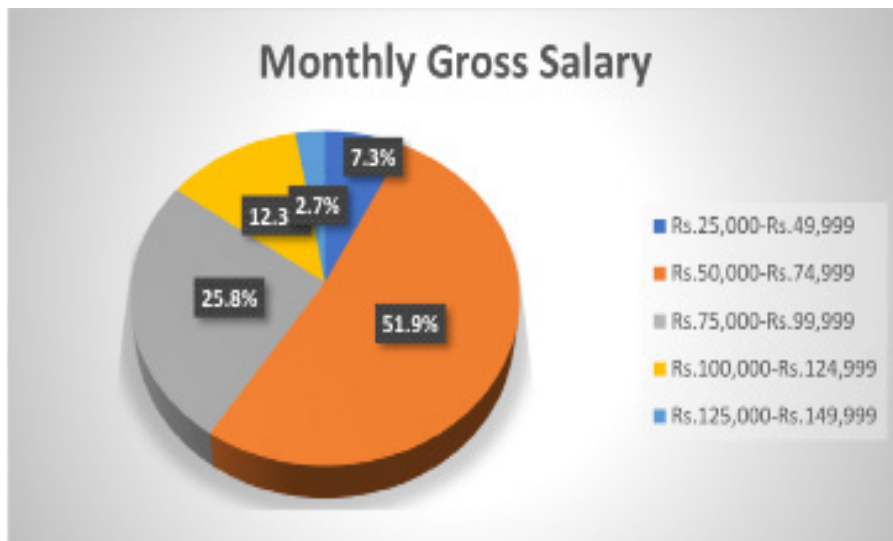
<b>Statistics</b>		
<b>Period of Employment (Years)</b>		
N	Valid	260
	Missing	0
Median		16.00
Mode		5 <sup>a</sup>
Minimum		2
Maximum		36

a. Multiple modes exist. The smallest value is shown

Source: Analysis of Survey Data, 2022

### Employee Monthly Gross Salary

The respondents were asked to indicate their monthly gross salaries, and the results are shown in Figure 2, given below.



**Figure 2: Monthly Gross Salary**

Source: Survey Data (2022)

Regarding the monthly gross salary, figure 2 shows that the majority of the employees, which is 51.9%, earn a monthly income between Rs. 50,000 and Rs. 74,999. There is a smaller group of employees who earn a higher or lower monthly income.

### Inferential Statistics

A list of twenty factors was prepared through an extensive literature review. The respondents were asked to rate their level of agreement with those factors on a five-point Likert scale, where 1 is highly motivated and 5 is not motivated.

**Table 6**  
**Descriptive Statistics of the Sample**

Descriptive Statistics			
	Mean	Std. Deviation	Analysis N
Reward and Recognition	2.08	.975	260
Job Security	1.65	.478	260
Financial Benefits	1.83	.779	260
Promotions	1.86	.702	260
Training and Development	2.43	1.162	260
Performance Appraisal	2.01	.892	260
Relationship with Management	2.14	1.023	260
Empowerment	2.27	1.085	260
Working Environment	1.48	.501	260
Personal Values	1.99	.948	260
Personal Satisfaction	1.47	.500	260
Flexible Working Hours	1.55	.514	260
Leadership	1.80	.618	260
Responsibility	2.05	.886	260
Achievement	1.67	.471	260
Medical Benefits	1.66	.544	260
Supervision	2.26	1.172	260
Employee Outings	1.78	.759	260
Welfare Facilities	2.20	1.032	260
Company Policies	2.28	1.106	260

Source: Analysis of Survey Data, 2022

A factor analysis was done to determine the main elements affecting employee motivation in the insurance industry. It is done so that the suitability of the measureable items employed in this study may be verified. It was carried out using exploratory techniques in an effort to identify the factors with the highest factor loading values. In order to assess the feasibility of doing factor analysis, the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and the Bartlett's test of sphericity were also used (Pallant, 2007). According to Table 7, the Bartlett's Test of Sphericity showed that the data variables obtained after the data reduction process were significant (0.000) to measure the dependent variable with a Kaiser-Meyer-Olkin Measure of Sampling Adequacy value of 0.603. The authors argued that the results from factor analysis can be considered acceptable if the Kaiser-Meyer-Olkin value (KMO) is 0.6 or greater and the Bartlett's Test of Sphericity is statistically significant ( $p < 0.05$ ). Therefore, based on the test, the results for the items are valid and acceptable.

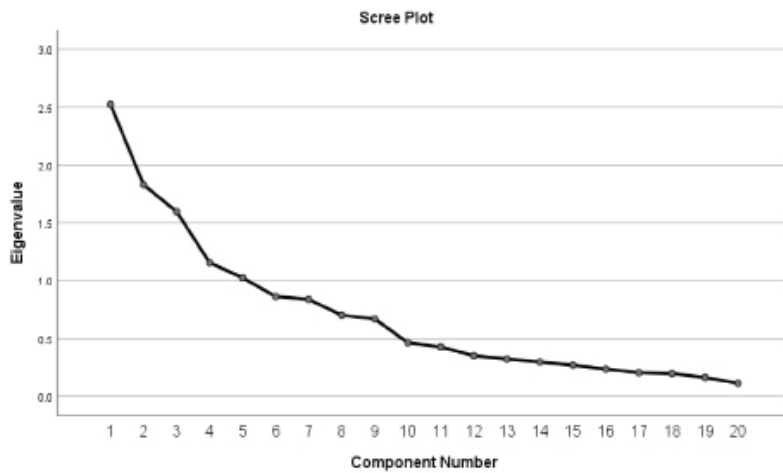
**Table 7**

**KMO Measure of Sampling Adequacy and Bartlett's Test of Sphericity**

<b>KMO and Bartlett's Test</b>		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.603
Bartlett's Test of Sphericity	Approx. Chi-Square	844.010
	df	190
	Sig.	.000

**Source: Analysis of Survey Data, 2022**

Table 8 shows the extracted factors along with their factor loadings. It is followed by a scatter plot (Figure 3).



**Figure 3: Scree Plot of the Components Extracted from Factor Analysis**  
Source: Analysis of Survey Data, 2022

**Table 8**  
**Factor Loadings for Employee Motivation Categories**  
**Rotated Component Matrix<sup>a</sup>**

	Rotated Component Matrix <sup>a</sup>						
	Component						
	1	2	3	4	5	6	7
Reward and Recognition	-.159	.226	-.154	.378	-.235	.495	-.050
Job Security	.067	.813	-.067	.060	.066	.008	-.064
Financial Benefits	.032	.738	-.015	.003	-.162	.161	.103
Promotions	.076	.713	.238	-.170	.101	-.156	-.023
Training and Development	.027	.363	.516	-.235	.383	-.109	-.074
Performance Appraisal	.788	.070	.093	-.028	.043	.039	.016
Relationship with Management	.917	.048	.035	.033	-.024	.015	.047
Empowerment	.861	.041	.038	.032	-.015	.067	-.044
Working Environment	-.003	-.122	.162	.635	.116	-.127	.070
Personal Values	.210	-.007	.538	.292	.064	.010	.000
Personal Satisfaction	.088	-.079	-.033	.476	-.156	-.039	.331
Flexible Working Hours	.217	.200	-.412	.239	.107	-.240	.127
Leadership	-.039	.048	.192	.096	.068	-.058	.729
Responsibility	.067	.081	.654	.074	-.084	.023	.118
Achievement	-.028	.110	-.041	.618	.375	.007	-.251
Medical Benefits	.046	.006	.261	.149	.587	.126	.084
Supervision	-.046	-.019	-.225	.061	.657	.090	.158
Employee Outings	.113	-.099	-.099	-.164	.293	.621	-.181
Welfare Facilities	.122	.040	.093	-.106	.117	.701	.270
Company Policies	.053	-.041	-.250	-.078	.311	.265	.608

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 12 iterations.

**Source: Analysis of Survey Data, 2022**

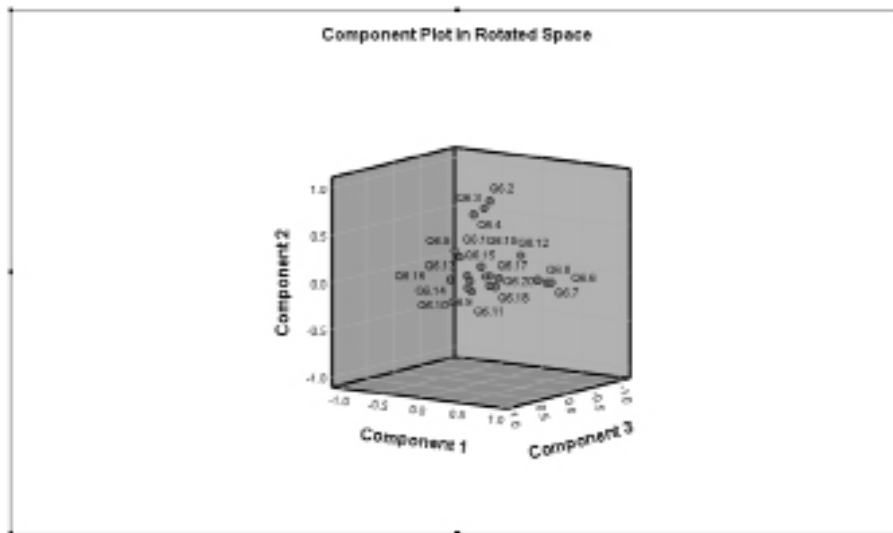
As illustrated in Table 8, the factors were mapped to various components based on factor loadings as part of a rotated component matrix. The rotation of factors helps in the better interpretation of factors. The three factors extracted for further analysis are shown in Table 9, along with factor loadings that are mapped to question numbers in the survey questionnaire.

**Table 9**  
**Factor Analysis based on Factor Loadings**

	Prominent Factors effects for Academic Performance	Factor Loading	Factor Name
1	Performance Appraisal	.788	Employee Engagement
	Relationship with Management	.917	
	Empowerment	.861	
2	Job Security	.813	Employee Performance
	Financial Benefits	.738	
	Promotions	.713	
3	Training and Development	.516	Employee Personal Growth
	Personal Values	.538	
	Responsibility	.654	

*Source: Create by the Researcher*

As shown in Table 9, there are three prominent factors influencing employee motivation in the insurance industry. It is clearly indicated in Figure 4, given below.



*Figure 4: Component Plot Rotated Space*

*Source: Analysis of Survey Data, 2022*

## **Conclusion**

A factor analysis was carried out based on the information gathered from all completed surveys to determine the key elements influencing employee motivation in the Sri Lankan insurance sector. Following the factor analysis, seven components were found, and as part of the rotating component matrix, they were mapped to various components based on factor loadings. Employee engagement, employee performance, and employee personal growth are three primary factors that were ultimately determined after being reduced to three and extracted for further investigation. It follows that these three important factors have an impact on employee motivation in the insurance sector. Therefore, senior management should make every effort to determine what drives each employee's motivation in the organization, as effective use of motivation may have a significant impact on an organization's performance.

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