

2009). Therefore, this study adopted the descriptive survey research design.

A research population is generally a large collection of individuals or objects that is the main focus of a scientific query. It is for the benefit of the population that researches are done. (Moser, 2011). Therefore, the population for this study is 255 employees of MINIFOFIN distributed in the following departments; 44 employees in national development planning and research department, 9 employees in national investment department, 21 employees in office of chief economist department, 12 employees in financial sector development department, 8 employees in external finance directorate general department, 5 employees in treasury counsel directorate general department, 39 employees in corporate service department, 22 employees in national budget department, 52 employees in office of accountant A sample was a smaller set of standards designated from the population. This study practices 4% of margin errors and privacy level is 95%. The study applied the Where:

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

n = Sample Size N = Study Population e = Margin of error

And then the sample size is: $n = \frac{239}{1 + 239(0.05)^2}$; $n = \frac{239}{1.5975} = 150$

Then the sample size is 150 respondents. The sampling techniques to be used is convenient sampling a sampling technique in which researcher relies on his own judgment Data Collection Instruments

Questionnaire technique

The questionnaire includes a series of closed questions about issues that are expected of the respondent information, where these types of questions were distributed by the researcher among respondents to collect the written and quantitative data related to

Documentation tool

According to Robert (2014), one of the basic advantages of document studies is to explore the sources more fully to obtain additional information on an aspect of the subject. This is the extensive study and review of published documents, reports, magazines, journals, and policy reports related to the topic. This is important

Data Analysis Methods

The data that was gathered from the questionnaires given to employees and customers of the Bank of Kigali Plc was analyzed using Statistical Package for Social Sciences (SPSS) version 23 with the help of software for analysis. The results obtained were recorded in form of

Target

general department and 27 employees in office of chief internal auditor plus 3 employees in office of the minister of state in charge of economic planning, 8 in office of the minister and 5 employees in office of the minister of state in charge of national treasury.

In this regard, researcher targeted employees from different departments where 3 employees in office of the minister of state in charge of economic planning, 8 in office of the minister and 5 employees in office of the minister of state in charge of national treasury was excluded due to the fact that they could not be available during the data collection, thus the target population of the research is 239 employees of MINECOFIN

Sample size and sampling procedures

formulation of Taro Yamane to control the sample size of this study.

when choosing members of population to participate in the study from different departments in MINECOFIN.

employees' motivation factors and performance. The structures questionnaires in form of the Likert scale method by requesting respondents to respond to a series of statements by indicating whether he or they strongly agree (4), agree (3), disagree (2), and strongly disagree (1).

because it reviews the literature and tries to locate global perspectives to make a comparative framework for analysis and evaluation for readers; therefore, the researcher used this documentary technique to conduct and get secondary data.

frequencies, percentages, and tables. The Correlation Coefficient and descriptive statistics were used to examine the impact of the electronic banking system on customer satisfaction.

population

Correlation Analysis

This study employed Pearson's coefficient of correlation. Pearson's coefficient of correlation is a method that was used for measuring the degree of relationship between two variables. This coefficient enabled us to assume that there is a linear relationship between the two variables that the two variables are causally related which means

that one of the variables is independent and the other one is dependent, and a large number of independent causes are operating in both variables to produce a normal distribution. In a sample, it is denoted by and is by r_s design constrained as $-1 \leq r_s \leq 1$.

Regression analysis model

Based on research objectives and null hypotheses, the following are multiple regression models that were developed in answering and finding the effects and relationship between e-banking and customer satisfaction. The regression model of this research was used in the form: $Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 M_4 + \epsilon$

Where: Y= Employee performance; X_1 = Remuneration; X_2 = Working environment; X_3 = Training (Moderator); and $\beta_1 - \beta_4$ = Slope or coefficient of estimates. β_0 = constant, ϵ = Error term

7. RESULTS AND DISCUSSIONS OF FINDINGS

Findings confirmed the effect of Information communication technology on customer satisfaction in Rwanda; the effect of electronic mobile devices on customer satisfaction in Rwanda; the effect of Electronic banking transactions on customer satisfaction in Rwanda; and the effect of financial policies on the relationship between electronic banking on customer satisfaction in Rwanda. The results were interpreted in a very systematic way based on testing the linearity, homogeneity,

normality, objectives, and also the relationship was established thanks to the use of correlation and regression analysis of the variables. The results indicated the total number of males was 395 and occupied 63.2% of the total number of respondents while the number of females' respondents who participated in the study was 230 and they occupied the lower percentage of 36.8 compared to that of males in the study.

7.1 Regression analysis

In regression the researcher analyzed the model summary, variances and coefficients of variables.

Table 1: Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | |
|-------|-------------------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|---------------|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change |
| 1 | .975 ^a | .952 | .951 | .94590 | .952 | 1545.652 | 3 | 236 | .000 |

a. Predictors: (Constant), remuneration, Training, Working environment, working environment)

Source: Primary Data (2022)

From the table 1; regression analysis revealed a positive relationship (R = 975). The R coefficient of 0.975 indicates that the predictors of the model which remuneration, Training and working environment, have a correlation of 97.5% with the dependent variable

(employees' performance) The study also revealed that a combination of remuneration, Training and working environment together contributed to 95.2% ($R^2 = 0.952$) of the employees' performance.

Table 2: ANOVA

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|----------|-------------------|
| 1 | Regression | 4148.827 | 4 | 1382.942 | 1545.652 | .000 ^b |
| | Residual | 211.156 | 145 | .895 | | |

| | | | | |
|-------|----------|-----|--|--|
| Total | 4359.983 | 149 | | |
|-------|----------|-----|--|--|

a. Dependent Variable: Performance

b. Predictors: (Constant), Training, Remuneration, Working environment

Source: Primary Data (2022)

Table 2. shows that variations in employees’ performance can be explained by the model to the extent of 0.4148.827 out of 4359.983 or 95.1 % while other variables not captured by this model can explain 4.8 % (211.156 out of 4359.983) of the variations in employees’ performance. F value of the model produces a p-value of **7.2 Hypothesis test**

Pearson Correlation coefficient foretells the degree to which the association between dependent and independent variable exist. The correlation coefficient demonstrates the relationship between our data set. Like Wigmore says, the correlation coefficient is also defined as the indicator of the relationship between two variables in research. It is a statistical measure in which one change from a variable predicts the number of changes that could happen to another variable. The correlation coefficient can only exist in a range of -1 being the lowest and +1

0.015 which is significantly different from zero. A p-value of 0.015 is less than the set level of significance of 0.05 ($0.000 < 0.05$) for a normally distributed data. This means that the model is significant in explaining employees’ performance.

being the highest correlation indicator. Henceforth, correlation signifies that the variables can also be interchanged to get similar results. Throughout this study, we measured the degree of freedom to assess the possibilities that could lead us to reject the null hypothesis. Thanks to the one-sample test and t-statistics, we were able to relate the degree of freedom from the variables and established a conclusion also based on the value of P from a one-sample test table.

Table 3: Coefficients

| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. | 95% Confidence Interval for B | |
|---------------------|-----------------------------|------------|---------------------------|--------|------|-------------------------------|-------------|
| | B | Std. Error | Beta | | | Lower Bound | Upper Bound |
| 1 (Constant) | 1.880 | .772 | | 2.437 | .016 | .360 | 3.400 |
| Remuneration | .193 | .021 | .137 | 9.239 | .000 | -.235 | -.152 |
| Training | 1.004 | .020 | .887 | 49.140 | .000 | .964 | 1.044 |
| Working environment | .099 | .013 | .140 | 7.735 | .000 | .074 | .124 |

a. Dependent Variable: Employees’ performance

Source: Primary Data (2022)

The regression output is laid on Table 3 Standardized coefficients (Beta) were used to determine the relative importance of the significant predictors of employees’ performance. The *t* column for data analysis is the t-test statistic (t). This is the test statistic calculated for the individual predictor variable. This is used to calculate the p-value. Lastly, the researcher calculated the P-Value in the last column of Sig. probability level (p). This shows whether or not an individual variable significantly predicts the dependent variable. The larger the absolute standardized coefficient, the larger the contribution of that predictor to employees’ performance as indicated by the T-statistics. The remuneration contributes to

($\beta=0.137$) to employees’ performance, followed by Training ($\beta=0.887$), and working environment ($\beta=0.140$).

In fact a unit change in remuneration, would lead to increase in employees’ performance by a factor of 0.137, a unit change in Training, lead to increase in employees’ performance by a factor of 0.887 which is the most predator of the research and a unit change in working environment would lead to increase in employees’ performance by a factor of 0.140. The study also found that all the p-values were less than 0.05, this indicates that all the variables were statistically significant in influencing the employees’ performance.

Table 4: Summary of hypotheses testing results

| Hypothesis Formulated | Beta (β) | ρ – values | Choice | R ² |
|--|------------------|-----------------|----------|----------------|
| H₀₁ : There is no contribution of remuneration on performance of MINECOFIN, | .137 | .000 | Rejected | |
| H₀₂ : There is no contribution of working environment on performance of MINECOFIN, | .887 | .000 | Rejected | .952 |
| H₀₃ : There is no contribution of training on performance of MINECOFIN. | .140 | .000 | Rejected | |

Source: (Researcher, 2022)

The table 4 the summary of hypothesizes test results, the first hypothesis said that there is no contribution of remuneration on performance of MINECOFIN, second hypothesis said that there is no contribution of working environment on performance of MINECOFIN and the third hypothesis said that there is no contribution of

training on performance of MINECOFIN; therefore since the t-values were greater than 0.05 the researcher rejected all hypothesis of the research as it has been revealed that remuneration, working environment and training contribute to the performance in MINECOFIN.

7.3 Correlation analysis

Table 5: Summary of Correlation

| | | Performance | Remuneration | Working environment | Training |
|---------------------|---------------------|-------------|--------------|---------------------|----------|
| Performance | Pearson Correlation | 1 | -.068 | .955** | .675** |
| | Sig. (2-tailed) | | .297 | .000 | .000 |
| | N | 150 | 150 | 150 | 150 |
| Remuneration | Pearson Correlation | .068 | 1 | .099 | -.135* |
| | Sig. (2-tailed) | .000 | | .124 | .036 |
| | N | 150 | 150 | 150 | 150 |
| Working environment | Pearson Correlation | .955** | .099 | 1 | .582** |
| | Sig. (2-tailed) | .000 | .124 | | .000 |
| | N | 150 | 150 | 150 | 150 |
| Training | Pearson Correlation | .675** | -.135* | .582** | 1 |
| | Sig. (2-tailed) | .000 | .036 | .000 | |
| | N | 150 | 150 | 150 | 150 |

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Key 1- Performance, 2- Remuneration 3- Training, 4- Working environment.

Source: Primary Data (2022)

Results in Table 5, Pearson correlation revealed that there was a weak positive relationship between remuneration and employees' performance at the coefficient of correlation was 0.068. The probability value = .000

which is less than 0.05. This means that there is a relationship of 6.8% between remuneration and employees' performance. Secondly, correlation analysis indicated a strong relationship between Training and employees' performance of 0.675 The probability value =

.000 which is less than 0.05. This implies that there is a relationship of 67.5% between Training and employees' performance.

employees' performance of 0.995. The probability value = .000 which is less than 0.05. This implies that there is a relationship of 99.5% between working environment and employees' performance.

Last, the result of correlation indicated a very strong relationship between working environment and

8. CONCLUSION AND RECOMMENDATIONS

Conclusion

The research was about the assessment of the contribution of employee motivation on the performance of public institutions in Rwanda. The researcher used remuneration, working environment and training as factors motivation.

The ANOVA tables proved better understandings of how the regression equation predicts the behaviors of the dependent against independent variables, and the model equation proved that the data are fit in the equation. The regression models predicted that the dependent variable was strongly significant as the data sample we have is fit. In the "sig." column, we find that the value of P is less than 0.005 that is $P < 0.005$ (note that the value less than 0.005 is interpreted as 000 in the SPSS outputs).

Therefore, we concluded that the regression model was statistically significant and predict the results from our variables. The side of the Model summary exemplified that the R-value indicated some simple correlations between our variables. This demonstrated a higher degree of correlation between the dependent and independent variables from the study. Similarly, the R square proved

how the total variation between all the dependent variables and employees' performance was in relation. This lead us to conclude that there was a strong relationship between remuneration, working environment, training and employees' performance.

Recommendations

Based on the short comings of the research, it was revealed that a number of MINECOFIN employees is not satisfied with the factors that influence performance as to almost statements relate to remuneration, working environment and training as there was some disagreement and neutrality which show the extent to which they are not satisfied with these factors.

Therefore, the researcher recommends the institution to increase the remuneration system so that employees can increase their performance, the institution also is recommended to improve the quality work life so that the employees and lastly the institution is recommended to improve its working environment so that employees develop their career in good working environment.

© GSJ

REFERENCES

- [1] Armstrong, D. (2007). *Employee Reward Management and Practice*. London, International Journal of Social Sciences and Entrepreneurship Vol.1, Issue 12, 2014 Page 4.
- [2] Baron, H., Henley, S., McGibbon, A. & McCarthy, T. (2020). *Motivation Questionnaire Manual and User's Guide*. Sussex. International Journal of Business and Social Science. 5(8).
- [3] Bhuvanaiah, T. & Raya, R. P. (2015). *Mechanism of improved performance. Intrinsic motivation and employee engagement*. International Journal of Social Sciences and Entrepreneurship Vol.1, Issue 12, 2014 Page 4.
- [4] Buchanan, L. (2011). "A Customer Service Makeover". *Inc. magazine*. An International Journal for Society for Human Transformations & Research, Vol. 10 (2), 73-82
- [5] Certo, S. C. (2016). *Supervision Concepts and Skill-Building*. Motivation and work performance. New York, NY: McGraw-Hill.
- [6] Chung, K. (2013). *Toward a general theory of motivation & performance*. California Management Review, Vol 11, Issue 3, pg. 81-88.
- [7] Cohen, L. Manion, L. & Morrison, K. (2011). *Research methods in education*. Academy of Management Executive, Vol. 13 No.3, pp.85-96.
- [8] Cole, G. A. & Kelly, P. (2011). *Management Theory and Practice*. Upper Saddle River, NJ: Prentice Hall. *Journal of Management Studies* 39 (1): 1–21.
- [9] Cole, G. A. (2000). *Personal Management*. An International Journal for Society for Human Transformations & Research, Vol. 10 (2), 73-82
- [10] Colquitt, J., Lepine, J. & Wesson, M. (2014). *Organizational Behavior: Improving Performance and Commitment in the Workplace*. Academy of Management Executive, Vol. 13 No.3, pp.85-96.
- [11] Cooper, D. R. & Schindler, P. S. (2011). *Business Research Methods*. New York, NY: McGraw
- [12] Deci, E. L. (2013). *Intrinsic Motivation*. *Academy of Management Review* (Academy of Management) 22 (4): 853–886.
- [13] Denisi, A. & Pritchard, R. (2016). *Performance appraisal, performance management and improving individual performance: a motivational framework review*, Vol. 2, Issue 2, pg. 253-277.
- [14] Fincham, R. & Rhodes, P. (2015). *Principles of Organizational Behavior*. International Public Management Review, 10(2)
- [15] George, J. M. & Jones, G. R. (2013). *Understanding and Managing*. Upper Saddle River, NJ: Prentice Hall. *Journal of Management Studies* 39 (1): 1–21.
- [16] Guest, D. E. (2020). *Human resource management and performance: a review and research agenda*. International Journal of Human Resource, Vol. 8, Issue 3.
- [17] Jobber, D. & Lee, R. (2014). *A comparison of the perceptions of sales management and Sales people towards salesforce motivation and demotivation*. Journal of Marketing Management, pg. 325-332.
- [18] Judge, T. & Ferris, G. (2013). *Social context of performance evaluation decisions*. Academy of Management Journal, Vol 36, Issue 3, Pg. 80-105.
- [19] Kapel, D. S. (2015). *Creating your own qualitative research approach: Selecting, integrating and operationalizing philosophy, methodology and methods*. Journal of Business Perspective, Vol. 19, Issue 2, pg. 132-146.
- [20] Kenneth, D. (1982). *Methods of social research*, Macmillan, New York
- [21] Kinicki, A. & Kreitner, R. (2016). *Organizational Behavior: Key Concepts, Skills & Best Practices*. New York.
- [22] Kreitner, R. & Kinicki, A. (2016). *Organizational Behavior*. New York; NY: McGraw- Hill.
- [23] Kurose, C. (2013). *Motivation, behavior and performance in the workplace*. Washington D.C., WA: George Washington University.
- [24] Levy, P. (2013). *Industrial/Organizational Psychology: Understanding the Workplace*. Boston, MA: Houghton Mifflin.
- [25] McGraw-Hill. Kraemer, T. & Gouthier, M. H. (2014). *How organizational pride and emotional exhaustion explain turnover intention in call centres*. Journal of Services Management, Vol. 25, Issue 1, pg. 125-148.
- [26] Mitchell, T. R., & Liden, R. C. (2020). *The effects of the social context on performance*

- evaluations.*
- [27] Moser & Kalton, G. (2011). *Survey methods in social investigation*. London: Heinemann Educational.
- [28] Mosley, D. C., Pietri, P. H. & Mosley Jnr, D. C. (2020). *Supervisory Management: The Art of Inspiring, Empowering and Developing People*. Mason, OH: Thompson South-Western.
- [29] Nelson, Q. (2013). *Principles of Organizational Behavior*. Boston, MA: Cengage Learning.
- [30] Paul H. Selden (December 1998). "Sales Process Engineering: An Emerging Quality Application". *Quality Progress*: 59–63.
- [31] Riggio, R. E. (2014). *Introduction to Industrial/Organizational Psychology*. Upper Saddle River, NJ: Prentice Hall.
- [32] Selvarajan, T. T. & Cloninger, P. A. (2020). *The influence of Job performance outcomes on ethical assessments*. *Personnel Review*, Vol. 38, Issue 4, pg. 398- 412.
- [33] Smith, K. G. & Hitt, M. A. (2005). *Great minds in management: the process of theory development*. New York, NY: Oxford University Press.
- [34] Stanley, T. L. (2020). *Motivation in to days' workplace*. *Human Resource Journal*, Vol.55, Issue 7.
- [35] Steers, R. M. & Porter, L. W. (2011). *Motivation and work performance*. New York, NY: McGraw-Hill.
- [36] Storey, J. (2013). *Human Resource Management*. New York, NY: McGraw-Hill.

© GSJ