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Contribution of Motivation Practices in Employees Job Satisfaction in Public Servant Social Security Fund Southern Highland Zone Branches

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Abstract

This study examined the contribution of motivation practices on employees' job satisfaction at PSSSF Southern Highland Zone branches. Specifically, the study assessed the contribution of financial incentives on employees' job satisfaction at PSSSF Southern Highland Zone branches; examined the contribution of work environment enhancement on employees' job satisfaction at PSSSF Southern Highland Zone branches; and investigated the contribution of management support on employees' job satisfaction at PSSSF Southern Highland Zone branches. The study employed both quantitative and qualitative research methods; the sample size of the study was 102 employees from PSSSF Southern Highland Zone branches. Survey data were analyzed using regression analysis meanwhile interviewed data was analysed by thematic analysis. The results indicate that financial incentives found with positive and significant contribution on job satisfactions since the score was ($\beta = .107, p = .036$), work environments have positive and significant contributions job satisfaction with ($\beta = .034, p = .016$) and also managements support was found with positive and significant contribution on job satisfactions since the score was ($\beta = .049, p = .034$). The study has evidenced that financial incentives, work environments and managements support had significant contribution on employee's job satisfactions employees' in PSSSF Southern Highland Zone branches. Therefore, the practical implication is that these financial incentives, work environments and managements support do facilitating employee' s job satisfactions in PSSSF Southern Highland Zone branches. Based on the findings from these study financial incentives, work environments and managements support in PSSSF should be improved since have significant contributions on employees' job satisfactions.

Keywords: *Financial Incentives, Work Environment, Management Support and Job Satisfaction*

1.0 INTRODUCTION

Over the past three decades, job satisfactions have been the subject of interest in the scholarly discourse. The popularity of the concept originated from their association with various key Motivation practices. For example, the literature has shown that motivation practices such as work environment, financial incentives have positive impact on job performance (Yildirim, Acaray and Aydin, 2017), and a negative influence on productivity, job turnover intentions and burnout (Suandi, Ismail, & Othman, 2014).

Motivation has become critical to the success of all companies, large and small, regardless of industry (Barnard, 1998). The more effectively a firm manages its human resources, the more successful the firm is likely to be. Motivating staff is one of the greatest challenges facing managers in developing countries, especially in Tanzania. Although it is not possible directly to motivate others, it is nonetheless important to know how to influence what others are motivated to do, with the overall aim of having employees identify their own welfare with that of the organization.

Motivation refers to employee's intrinsic enthusiasm and drive to accomplish activities at work. Employee motivation has become a critical issue for most public sector managers whose foremost function is to achieve high level employee performance and productivity. It's pertinent that public entities employ the most effective motivational techniques while considering that different motivational techniques work for different employees. Motivation refers to forces that energize, direct and sustain a person's efforts (Kasser and Ahuvia, 2017). If employees have everything they need to perform well, they will be highly satisfied and being able to do the job, however, they must be willing and this is where the question of motivation enters the picture. Employees are willing to work hard if they see reasons to do so, and believe that their efforts will pay off.

Various initiatives have been done globally, Africa and Tanzania to ensure employees job satisfaction these include; fair compensation, training, improvement of leadership practices, introduction of organization culture which promotes teamwork, provision of challenging jobs improving work environment by enhancing availability of working tools, involvement of employees in decision making, and the like (Nnubia, 2020).

Worldwide, scholars have conducted studies on motivation and job satisfaction; example Zaraket and Saber (2017) found a significant relationship between financial rewards and job satisfaction. Furthermore, job satisfaction bears positive relationship on employee performance. The organization should consider financial rewards as one of the factors in promoting job satisfaction that leads to employee performance among employees in the construction contracting and printing sectors. Nnubia (2020) revealed among others that there is a significant positive relationship between salary and wages and workers performance and there is a significant positive relationship between commission and workers performance. Khan, Daniyal and Ashraf (2020) shows that monetary incentives are one of the major factors that make employees stay loyal to their organizations which further leads towards increase job performance. Furthermore, organizations need to provide monetary incentives at premium to their employees so that they can stay in the organizations for a longer period of time hence, resulting in increased job performance.

In Africa, Wanjiru (2017) revealed that that there was a significant and positive relationship between compensation in terms of salary, benefits and allowances with job satisfaction. The findings showed that respondents were in agreement that favorable insurance medical cover and bonus at the end of the year were not important in increasing employees' job performance. Karugu (2018) revealed that physical work environment, managerial practices, employee relationships and work life balance positively and significantly influenced employee job satisfaction. The study concludes that A positive physical work environment makes employees feel happy about coming to work every day and allows employees to focus on their goals, maintaining healthy employee relations in an organization is a pre-requisite for organizational success.

In Tanzania, Malik, Ehsan and Muhammad (2017) found that the performance of employees is associated with the organization commitment as employees are serving duties to their institutions they will be more committed if there is a fairness in provision of rewards and its procedures with their institutions. The study further clarifies that there is relationship between organizational commitment, job satisfaction, turnover intention and procedural justice and explained the level of procedural justice in taking any decision. Kiruja and Makuru, (2013) found high status public sector personnel who exhibit attitudes of positive job satisfaction with positions that do not provide for their intrinsic needs may subject these aspirations for fulfillment to a process of cognitive distortion; thus, lowering their perceptions of the level they require. They then pursue

attempts at achieving personally defined levels of satisfaction by participating in outside activities and time spent with their families.

All these studies were either focused in financial institutions, public sectors, insurance companies, schools, investment companies, health sectors and telecommunication industry hence little has been documented in social security funds. Furthermore all these studies were from different sectors which cannot be generalized in all sectors. Also these studies were more of describing motivation factors and job satisfaction and little on job satisfaction; which is not the case in the current study as it aim to explain the contribution of motivation practices on job satisfaction but in different context of social security funds. In this light the current study investigated the contribution of motivation practices on employees' job satisfaction at PSSSF Southern Highland Zone.

2.0 THEORETICAL FRAMEWORK

2.1 Herzberg's Motivation-Hygiene Theory

Herzberg commenced his studies on job motivation in 1959 and discovered that there were factors that resulted to employee job satisfaction while others resulted to job dissatisfaction. Herzberg (1959) termed the factors that resulted to job satisfaction as motivators and termed those that caused dissatisfaction as Hygiene factors. According to Herzberg (1959), motivators factors including financial incentives, management support and working environment other examples include employees' desire for achievement, reorganization, the work itself, responsibility, job advancement and growth opportunities while de-motivators include; company policies, supervision, relationship with bosses and peers, work conditions, and salary.

This theory is directly related to this study since the theory focuses on hygiene and motivation factors which are the central focus in showing motivation practices which contribute to employees' job satisfaction in the study. Hygiene factors, also referred to as maintenance factors, do not motivate employees in actual sense although their absence results to employee dissatisfaction. Company policies and administration, technical supervision, inter- personal relations with supervisor, inter-personal relations with peers, inter-personal relations with subordinates, salary, job security, personal life, work relations with subordinates, status are all considered as hygiene or maintenance factors.

3.0 METHODOLOGY

This study was conducted in Southern Highland Zone PSSSF Branches which includes; Songwe, Mbeya, Njombe, Rukwa and Katavi Regions, The reason behind selection of PSSSF is due to the fact it is the large social security fund in Tanzania hence the researcher is expecting to obtain information from experienced staff, also since there is little empirical evidence is available on the effects of motivation practices on employees' job satisfaction from employees of the social security fund as previous scholars were either focused in banking, health sectors, insurance companies so there findings cannot be generalized to all sectors.

The study used mixed methods approach, at which this study both quantitative and qualitative research approaches employed to investigate effects of motivation practices on employees job satisfaction. The research adopted explanatory cross sectional survey research design. Explanatory study enabled the researcher to collect information from a cross- section of a given population. This study is explanatory because it aims to explain the causal effects relationship between financial incentives, management support and work conditions on job satisfaction.

The target population of the study was all staff of PSSSF in Southern Highland Zone in Tanzania who are 138 (Songwe, 29; Njombe 25; Rukwa, 26, Katavi 26 and Mbeya 32). The sample size of the current study comprised of 102 respondents who were randomly selected to represent the entire population of 138 respondents. The sample size for qualitative analysis was 5 respondents who are sufficient enough taking into account. Data were collected using questionnaire and interview guide. Both descriptive and inferential statistics for quantitative data were employed in data analysis, and qualitative data were analyzed using content analysis.

4.0 RESULTS AND DISCUSSION

4.1 Contribution of financial incentives on employees job satisfaction

The results indicate that financial incentives support had mean values above the scale's centre point (3 = moderate) and the standard deviation was below one. This shows that the response of workers was satisfactory for final conclusion. According to According to Hair, et al., (2006) noted out that the higher the mean value the more impacts. Likewise Field (2009) insisted that the SD above zero and equal or less than one show that responses are well. Therefore, variables namely extra allowances, fringe benefits, salary/wages, commissions and fringe benefits had

mean value ranging from 3.1961 to 3.4314 which is greater than 3 as well as the SD were below within the recommended level. Hence findings imply that financial incentives have positive contribution to job satisfaction.

Table 1: Financial Incentives

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Financial Incentives					
Extra allowance	102	1	5	3.3039	1.09715
Fringe benefits	102	1	5	3.2745	1.03557
Salary/wage	102	1	5	3.2549	0.88649
Commissions	102	1	5	3.1961	0.92318
Fringe benefits	102	1	5	3.4314	0.75137

Source: Field data (2022)

The findings are in line with the study of Carron (1996) that where employees pay is very low, there is normally de facto recognition that the employees will be dissatisfied. Also Gavinda and Varghese affirmed that when financial fail to keep pace with the cost of living they undergo a reduction in real income, their morale suffers and the able ones shift to better paying jobs thus pulling down the quality of instruction. Netswera *et al.*, (2005) found that, salaries and other benefits are perceived by management as the primary motive in employment seeking and mainly in job hopping behavior. On the contrary, institutions that have high salaries and attractive benefits are not necessarily assumed to be the highest employee satisfaction. In addition to quantitative findings one key informant in the same tone supervisor when responded to a question what could be the reason of employees' dissatisfaction he said that;

“Salary is not enough as the cost of living is too high, and recommends management to review the salary scale for employees of lower cadres; also they said compensation given to supporting staff do not match with the work they perform”

Likewise fringe benefits and other allowances were found to affect job satisfaction, as previous scholars findings are in line Oni-Ojoet *al* (2015) that financial rewards encourage workers externally; while non-financial rewards can satisfy employees internally by making them feel like a valued part of an organization. Also, it was indicated that some employees seem to be satisfied and content with their job not because they derive pleasure from the work itself but

because there are no other alternatives. Furthermore findings of the current study supported by Dorenbosch, De Reuver & Sanders (2016) who revealed that financial reward goes a long way in determining how effective and committed a worker will contribute to organizational goal and objectives. The study further revealed that fringe benefits such as paid holidays, sick leave and housing loans are the major determinants meaning that non-financial incentives were more effective than financial incentives in terms of the attitudes of employees.

Furthermore the study revealed commissions paid to employees also contributed to their job satisfaction. These findings also supported by Falola, Ibidunni, and Olokundun (2014) indicated that commissions that are paid consistently motivates them for to work willingly without the use of coercion, while the absence of this leads to intention of workers to leave, job dissatisfaction, absenteeism, labor turnover, pilfering, lower commitment and morale. Monetary incentive is mostly used to encourage competent people to join and remain in the organization and to motivate employees to achieve high level of performance. According to Bozeman & Gaughan (2011), the perception of being paid what one is worth predicts job satisfaction. They further state that there is a positive significant relationship between compensation and job satisfaction. Job satisfaction is perceived as an individual's attitude and behavior towards aspects of his own job. Personal job satisfaction is an affective or emotional response toward various facets and outcomes of one's job, meaning that personal satisfaction in relation to a job is not unitary, as a person may be satisfied with one aspect of his or her job and dissatisfied with the rest. Rewards/allowances tend to retain people because high reward levels lead to high job satisfaction, commitment, and loyalty. Therefore, when employees feel they are not being rewarded as they expected, it will decrease their job satisfaction leading to low performance. For example, if one perceived fairness about the benefits received from one's employer, this may lead to higher job satisfaction.

With these findings hence the importance of money in employee job satisfaction should not be underestimated since everybody needs money and all employees work so that they can earn money. The main purpose behind all of this is nothing but money. So, money and compensation play an important role in the job satisfaction of the employees. For them, the service quality, organizational performance and job satisfaction can all be increased if the employees are given good salaries, which are a great motivator as well as employee job satisfaction. Hence, financial in plays a significant role in influencing job-satisfaction. This is because of two reasons. First, money is an important instrument in fulfilling ones needs; and two; employees often see pay as a

reflection of managements' concern for them. Consequently, employees want a pay system, which is simple, fair and in line with their expectations. When pay is seen as fair, based on job demands, individual skill level, and community pay standards, satisfaction is likely to result.

4.2 Contribution of work environment on employees' job satisfaction

Regarding work environment contribution on employees job satisfaction, the researcher posed several questions by focusing on organization culture, career opportunities, working tools, teamwork, and work environment. The results indicate that work environment support had mean values above the scale's centre point (3 = moderate) and the standard deviation was below one. This show that the response of workers was satisfactory for final conclusion.

Table 2: Work environment

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Work Environments					
Environment	102	1.00	5.00	3.7843	.01110
Organization Culture	102	1.00	5.00	3.8529	.91627
Career Opportunities	102	1.00	5.00	3.6471	.92968
Working tools	102	2.00	5.00	4.7157	.19925
Teamwork	102	1.00	5.00	4.1373	.85642

Source: Field data (2022)

According to According to Hair, *et al.*, (2006) noted out that the higher the mean value the more impacts. Likewise Field (2009) insisted that the SD above zero and equal or less than one show that responses are well. Therefore, variables namely organization culture, career opportunities, working tools, teamwork, and work environment had mean value ranging from 3.7843 to 4.7157 which is greater than 3 as well as the SD were below within the recommended level. Hence findings imply that work environment has positive contribution to job satisfaction. These findings are in line with Muguongo, Muguna and Muriithi (2015) in the study in Kenya found basic pay, allowances and work environment affects employees job satisfaction to a great extent, and this is because if employees believe they are not well compensated, a state of emotional dissatisfaction develops. This emotional discrepancy grows and accumulates over time making employees to grumble as they render their service to the organizations, worse still indicators such as absenteeism, turnover, go slow and strikes are experiences.

The findings of the current study also relates with the study of Ngirwa, (2015) who said, work environment can have a positive or negative impact on the organization's ability to satisfy and retain its employees. Moreover, the findings of the study is in line with Taylor (1998) who said employee commitment depends on how satisfied they are with leadership and this to a large extent can be attributed to the relationship between the leadership of the organization and the employees. It is important to note that, people are becoming a source of competitive advantage for most organizations so the commitment of employees is critical to the success of the organization (Ulrich, 2020).

Karugu (2018) the study revealed that physical work environment, managerial practices, employee relationships and work life balance positively and significantly influenced employee job satisfaction. The study concludes that a positive physical work environment makes employees feel happy about coming to work every day and allows employees to focus on their goals, maintaining healthy employee relations in an organization is a pre-requisite for organizational success. Healthy employee relations lead to more efficient, motivated and productive employees which further lead to increase in sales level. Managerial practices enable managers to decide what should be done to accomplish given tasks and to handle situations which may arise in management, makes the role of managers concrete, guide managers in decision making and action and provide understanding of management process what managers would do to accomplish what. Having a positive work-life balance can help the employees in Cytonn investment establish enough time for both work and the many other facets of their lives.

4.3 Contribution of management support on employees' job satisfaction

On the contribution of management support on employees' job satisfaction, the study measure management support in terms of involvement, recognition, good listener, delegation and clear vision. The results indicate that management support had mean values above the scale's centre point (3 = moderate) and the standard deviation was below one. This shows that the response of workers was satisfactory for final conclusion.

Table 3: Management Support

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Management support					
Involvement	102	1.00	5.00	3.8431	.82542
Recognition	102	1.00	5.00	3.5392	.92994

Good listener	102	2.00	5.00	3.9020	.78991
Delegation	102	1.00	5.00	3.5980	.88172
Clear vision	102	1.00	5.00	4.0882	.89113

Source: field data (2022)

According to According to Hair, *et al.*, (2006) noted out that the higher the mean value the more impacts. Likewise Field (2009) insisted that the SD above zero and equal or less than one show that responses are well. Therefore, variables namely involvement, recognition, good listener, delegation and clear vision had mean value ranging from 3.5392 to 4.0882 which is greater than 3 as well as the SD were below within the recommended level. Hence findings imply that management support has positive contribution to job satisfaction. These findings are in line with the study done Ajalie (2017) results also revealed that motivation has considered having more significant effects on job satisfaction. Furthermore, Doney and Wroe (2006) argue that there is linear positive relationship between managerial support and organizational commitment/ job satisfaction: the higher the level of organizational support that employees feel they receive, the higher their levels of organizational commitment. Conversely, lower levels of managerial support reduce organizational commitment and cause lower levels of performance and higher levels of turnover, absenteeism, and stress. These findings also supported by Hanafi and Ibrahim (2018) on the impact of Motivation on Service Performance, found level of education has an effects only when it comes to evaluation of employee competencies in terms of creativity and problem solving ability and the study further clarifies that employee competencies namely knowledge, skills, management commitment, hard working and attitude have significant direct and positive impact on job satisfaction.

According to Shahid (2013) he posits that engaged, satisfied, and committed employees provide organizations with a competitive advantage such as higher productivity. These employees demonstrate their involvement through engagement, satisfaction, and commitment through their services to clients or customers and help to generate more business for the organization. Organizations want dedicated, satisfied, and committed employees working for them because these employees understand how they help meet the goals of the organization.

4.5 Linear Regression analysis for Examining the Relationship of Variables

This study employed linear regression analysis models, to examine the relationship between financial incentives, work environments and managements support as independent variable with

that of job satisfaction as dependent variable. The regression model summary in Table 4 was developed which explain significant proportion of variance in job satisfactions, whereby the R square = .105. This means that 10.54% of the proportion in job satisfactions can be explained by financial incentives, work environments and managements support in PSSSF Southern Highland Zone branches. The r value of .324 indicates that the predictor variable which are financial incentives, work environments and management support in 32.4% job satisfaction in PSSSF Southern Highland Zone branches. In addition, financial incentives was found having positive but significant contribution on job satisfactions since the score was ($\beta = .107, p = .036$), which shows that the p values less than 0.05 which indicates significant contribution of financial incentive on job satisfaction. Likewise work environments again was having positive and significant contribution on job satisfactions because ($\beta = .034, p = .016$) this is because p value was 0.016 which was less than 0.05 which is a maximum threshold level of significant. Lastly the management support scored ($\beta = .049, p = .034$) which indicates that the relationship between managements support and job satisfactions was positive and significant as shown in Table 5.

Table 5: Model Summary of Objective

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.324 ^a	.105	.077	2.02940

a. Predictors: (Constant), FI, WE and MS

Source: Researcher, (2022)

Table 6: Relationship of Objective ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	47.263	3	15.754	3.825	.012 ^a
	Residual	403.610	98	4.118		
	Total	450.873	101			

a. Predictors: (Constant), FI, WE, and MS

b. Dependent Variable: JS

Source: Researcher, (2022)

Table 6: Coefficients Relationship of FI, WE and MS and JS

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
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		B	Std. Error	Beta		
1	(Constant)	12.850	1.107		11.612	.000
	FI	.107	.071	.161	1.505	.036
	WE	.034	.027	.128	1.246	.016
	MS	.049	.033	.153	1.511	.034

a. Dependent Variable: JS

Source: Researcher, (2022)

Therefore, the functions of the relationship through linear regression model between financial incentives, work environments, managements support as independent variables with job satisfactions as dependent variables are shown as follows:-

$$JS = fo + f1FI + f2WE + f3MS + E$$

Where;

<i>JS</i>	=	<i>Job Satisfaction</i>
<i>FI</i>	=	<i>Financial Incentives</i>
<i>WE</i>	=	<i>Work Environment</i>
<i>MS</i>	=	<i>Managements Support</i>
<i>E</i>	=	<i>Error term</i>
<i>i</i>	=	<i>Respondents</i>
<i>f</i>	=	<i>Parameter to be estimated</i>

Thus, the relationship between work financial incentives, work environments, managements support and job satisfaction can be expressed as follows:

$$JS = 12.850 + .036FI + .016WE + .034MS + E$$

The findings indicate that financial incentives, work environment, managements support contributes on job satisfactions and the contribution is significant. Therefore from the findings in this study, the following hypothesis alternative hypothesis accepted while all the null hypothesis were rejected. For instance on financial incentives it was hypothesized that H_{o1} : There is no positive and significant relationship between financial incentives and employees' job satisfaction in PSSSF Southern Highland Zone branches was rejected while the hypothesis which states H_{a1} : There is positive and significant relationship between financial incentives and employees' job satisfaction in PSSSF Southern Highland Zone branches was accepted. In addition, in work environments the hypothesis which states that H_{o2} : There is no positive and significant relationship between work environment enhancement and employees' job satisfaction in PSSSF Southern Highland Zone branches was rejected meanwhile H_{a2} : which states that there

is positive and significant relationship between work environment enhancement and employees' job satisfaction in PSSSF Southern Highland Zone branches was accepted.

And lastly, on view of management support the hypothesis which states that H_{03} : there is no positive and significant relationship between management support and employees' job satisfaction in PSSSF Southern Highland Zone branches was rejected while H_{a3} : there is positive and significant relationship between management support and employees' job satisfaction in PSSSF Southern Highland Zone branches was accepted. These findings are in line with Khan et al., (2020) who conducted a study to assess the relationship between financial incentives and job Performance: Mediating Role Job Satisfaction the study revealed that monetary incentives are one of the major factors that make employees being more satisfied at work. Furthermore, organizations need to provide monetary incentives at premium to their employees so that they can stay in the organizations for a longer period of time hence, resulting in increased job performance.

In addition the findings are related with Nnubia (2020) who conducted a study to examine the relationship between monetary Incentives and employee's performance of Manufacturing Firms in Anambra State revealed among others that there is a significant positive relationship between financial incentives and workers performance and there is a significant positive relationship between commission and workers performance. The study concludes that monetary incentive stigma is seen as one of the most important strategies in the human resource management function as it influences the productivity and growth of an organization.

Furthermore, the findings also supported by Herzberg two factors theory (1959) who suggested that among the factors contributing employees job satisfactions was financial incentives, management support and working environment other examples include employees' desire for achievement, reorganization, the work itself, responsibility, job advancement and growth opportunities while de-motivators include; company policies, supervision, relationship with bosses and peers, work conditions, and salary.

These findings also supported by Taheri *et al.*, (2020) who examined the impact of working environment on job satisfaction which indicate that work environment had significant impacts of working environment on job satisfaction. In addition the findings contradict with Karugu (2018) who assessed the relationship between work environment and employees' job satisfaction at Cytonn Investment Limited revealed that work environment, managerial practices, employee

relationships and work life balance positively and significantly influenced employee job satisfaction. Furthermore, the findings is related with the theory Herzberg (1959) which suggested that among the factors contributing employees job satisfactions is work environments. Thus the work environments in PSSSF Southern Highland Zone branches are not well equipped to enhance job satisfactions. This study confirms that work environments positive and significant contribution on employees' job satisfaction in PSSSF Southern Highland Zone branches.

5.0 CONCLUSION AND IMPLICATIONS

The study concludes that financial incentives have significant contribution on employee's job satisfactions employees' job satisfaction in PSSSF Southern Highland Zone branches. Therefore, the practical implication is that managers should increase financial incentives for facilitating employee's job satisfaction. Likewise work environments were found having and significant contribution of employees' job satisfaction in PSSSF Southern Highland Zone branches. Based on the findings from this study working environments in PSSSF should be improved since currently significant contributions on employee's job satisfactions. Also, management support was having significant and positive relationship with employees' job satisfaction in PSSSF Southern Highland Zone branches. The practical implication is that managers play their role effectively on supporting employees. The practical implication is that managers and senior officers should support subordinates for encouraging and building sense of commitments. The contribution of this study is that, scholars will learn the relationship between motivational practices under financial incentives, work environments and managements support with employee's job satisfactions.

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