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Employee motivation and productivity: A case study of Zambia's selected middle tier banks

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Abstract

Employee motivation and employee productivity remain among the critical areas that are key to the growth of developing countries and organisations. This paper explores employee motivation and productivity in the middle-tier banks in Zambia through connecting the relationship between motivation and productivity and highlights the factors that drive motivation and productivity. The research study was conducted through qualitative research and semi-structured interviews, direct observation and qualitative questionnaires were used as data collection instruments. The emerging theme from the study was competitive remuneration but this has a limited impact. In addition, quality of leadership emerged as the other theme with three sub-themes, which were management style, participative leadership, and balancing work life dynamics. The other themes that emerged were performance management, growth and development and organisational culture. The study has policy implications not only for leaders in the banking sector but also for policymakers in government, as some of the emerging themes could extend into other sectors. The study concludes that there is a strong relationship between employee motivation whether intrinsic or extrinsic and employee productivity in organisations.

Keywords: *motivation, productivity, intrinsic motivation, extrinsic motivation*

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1. Introduction

Motivation and productivity are two key concepts in organisations and countries at large that continue to attract interest from scholars, practitioners, managers, business owners and policy makers. With much of the research in these two key areas having been conducted in the industrialised or developed countries, as the developing countries start to industrialise and build capacity in their economies, several issues arise and among these is how to motivate people and drive productivity in the work force. This has been made even challenging with globalisation, such that Shkoler and Kimura (2020) have described the world with the acronym VUCA, which means volatile, uncertain, complex, and ambiguous. This means that in today's world, organisations and countries alike need to understand and address issues at a different level as well as provide solutions and mechanisms that motivate employees as a key resource and in turn drive high productivity levels.

The concept of motivation within organisations is one that has generally being recognised by management but is often not addressed in practice (Cheng, 2015; Cowley & Smith, 2014). This is also evident of developing countries from the low levels of motivation and productivity generally observed from a number of these countries, which despite the heavy levels of capital and technology investments borrowed from the developed countries are still struggling. While noting that foreign borrowing has potential benefits for the developing countries in terms of promoting their economic growth through industrialisation and aiding these countries' economies to effectively adjust to internal and external shocks in the world economy. Most of this borrowing has not yielded the intended results and in the long run these countries' economies have become more vulnerable to more financial pressures due to the accumulated debt, thereby also delaying essential economic reforms from these countries.

Zambia, a developing country in Southern Africa is a case in point where the country in November 2020, become the first African country during the COVID-19 pandemic to default on its international debt. However, in October 2023, the Zambian government reached a debt restructuring agreement with the Official Creditor's Committee (OCC) under the G20 Common Framework and in late March 2024, an agreement in principle with bondholders was also achieved (World Bank, 2024). It is hoped that with this milestone, the country will position itself again for economic growth, and amid this challenge, deal with issues of employee motivation and productivity as a catalyst for economic development.

Kuranchie-Mensah and Amponsah-Tawiah (2016) note that work whether formal or informal, paid or unpaid, plays a key role in the lives of people across the world and through work; men and women define themselves and their roles in society. This study aims to contribute to the body of knowledge in understanding employee motivation and productivity through highlighting the factors that drive employee motivation whether intrinsic or extrinsic, which if implemented in an organisation will drive productivity in organisations. Few studies examine employee motivation and productivity and therefore the study envisages to bring out critical issues for organisations and policy makers to consider not only at organisational level but also at country level, if practicable.

2. Literature Review

According to Bawa (2017), there is a substantial body of theory and empirical evidence that exists to demonstrate the fact that motivation and productivity are concepts which have been topics of immense interest among researchers and managers. The government in Zambia, also recognises that productivity growth is a necessary precondition for sustained socio-economic development and that with the advent of globalisation and the fourth industrial revolution, the need for productivity improvement is even more critical for an emerging economy like Zambia (GRZ, 2020). Nethi (2020) argues that the motivation perceptions of all types of employees throughout the world are fast changing in response to several key variables and that the conventional motivational rein forcers either extrinsic or intrinsic are gradually losing importance; therefore, what exactly can motivate again varies with time and space.

Motivation is defined as the process that accounts for an individual's intensity, direction, and persistence of effort toward achieving a goal, while productivity refers to a concern for both effectiveness and efficiency (Robbins & Judge, 2024). Similarly, the Government of the Republic of Zambia (GRZ, 2020) defines productivity as the efficient and effective use of resources—such as labour, capital, land, materials, energy, and information—in the production of various goods and services. According to Armstrong and Taylor (2014), intrinsic motivation occurs when individuals perceive their work as important, interesting, and challenging. It also provides a sense of autonomy, opportunities for achievement and self-improvement, and the chance to use and develop their skills and abilities. In contrast, extrinsic motivation arises when actions are taken for or to individuals in order to motivate them. This type of motivation includes external rewards such as incentives, higher pay, praise, or promotion, as well as punishments like disciplinary action, withheld pay, or criticism. Mullins (2016) supports this distinction, asserting that extrinsic motivation is associated with tangible rewards—such as salary, fringe benefits, job security, promotions, contracts, and working conditions—which are typically determined at the organizational level and may be beyond the control of individual managers. On the other hand, intrinsic motivation is linked to psychological rewards—such as the opportunity to use one's abilities, a sense of challenge and achievement, appreciation, positive recognition, and being treated with care and respect. These psychological rewards are often influenced by the actions and behavior of individual managers.

The groundbreaking motivation theories include, among others, Abraham Maslow's hierarchy of needs theory (Maslow, 1954); Theory X and Theory Y (McGregor, 1960); Fredrick Herzberg's two-factor theory (Herzberg et al., 1959); McClelland's theory of needs (McClelland, 1961); Skinner's reinforcement theory (Skinner, 1953); Goal Setting Theory (Locke, 1968); Equity Theory (Adams, 1963); and the Expectancy Theory (Vroom, 1964). According to Armstrong and Taylor (2014), these theories led to an understanding of motivation and are underpinned by the motivation theories classified as instrumentality theory, content theory, and process theory.

There are several theories of motivation framed by different scholars and schools of thought. Although, the earlier scholars, were heavily criticized, these theories are key to the understanding of the field of motivation. This study looks at some of these key theories.

Abraham Maslow's Hierarchy of Needs Theory. Maslow's hierarchy of needs theory is certainly one of the most common theories in the world, which hypothesized that there are five needs for people.

Physiological – Food, thirst, shelter, sex, and other physical requirements.

Safety – Security and protection from physical and emotional harm.

Social – Affection, belongingness, acceptance, and friendship.

Esteem – Internal esteem factors, such as self-respect, autonomy, and achievement, and external esteem factors, such as status, recognition, and attention.

Self-actualisation – Drive to become what one can become which includes growth, achieving one's potential and self-fulfilment.

Abraham Maslow divided these needs into lower-order needs, that is, physiological, safety, and social, and higher-order needs, that is, esteem and self-actualisation. The differentiation was made on the basis that higher-order needs were satisfied internally, whereas the lower-order needs were external and include things such as pay, job contracts, and tenure. Abraham Maslow's view was that as each of these needs was met, the next one became more important or dominant. Unfortunately, Abraham Maslow's theory was criticized that it lacked empirical evidence. Armstrong and Taylor (2014) note that Abraham Maslow's needs hierarchy has an intuitive appeal and has been very widespread, but it has not been substantiated by empirical research such as that conducted by Wahba and Bridwell (1979), and it has been criticized for its apparent rigidity as different people may have different priorities and the underpinning assumption that everyone has the same needs is invalid.

Theory X and Theory Y. Douglas McGregor came up with two distinct views of human behaviour, one negative-labelled theory X and one positive-labelled theory Y. This theory was premised on what Douglas McGregor observed as how supervisors view their employees in the workplace. McGregor (1960, as cited by Mullins, 2016) argues that the style of management adopted is a function of the manager's attitudes towards people and assumptions about human nature and behaviour. Under theory X, the managers or supervisors believe that their employees or teams have an inherent dislike for work and must therefore be forced, controlled, or threatened to do their jobs. While under theory Y, the supervisors or managers assume that the employees view work as being natural as rest or even play, and therefore any normal person can learn to accept and work responsibly. Unfortunately, McGregor was criticized equally as Maslow for the lack of empirical evidence.

Two Factor Theory. Abraham Maslow's hierarchy of needs theory was improved on by Fredrick Hertzberg into the Two Factor Theory. Believing that an individual's relationship to work is basic and that their attitude towards work can determine success or failure, Herzberg asked the question, "What do people want from their jobs?" He asked people to describe, in detail, situations in which they felt exceptionally good or bad about their jobs (Robbins & Judge, 2024). Under this theory, there are two different sets of factors: hygiene and motivators or satisfiers, and these affect a person's motivation and job satisfaction. Hygiene factors alone cannot motivate workers to perform; they, however, help to maintain a level of low dissatisfaction in the workplace. Hygiene include factors such as working conditions, salary, job security, organisation policies, and supervision quality. This theory notes that the existence of the factors does not motivate by yielding satisfaction, however the lack of existence of the noted items would result in dissatisfaction. Mullins (2016) also notes that the motivation-hygiene theory by Herzberg has extended Abrahams Maslow's hierarchy of needs theory and that it is more directly applicable to the work environment. Herzberg's theory also notes that if organisations are to provide positive employee motivation, then they must pay attention not only to the hygiene factors but also to the motivating factors.

McClelland's Theory of Motivation. David McClelland's Theory of needs focuses on the three needs, as noted by Robbins and Judge (2024):

Need for achievement (nAch) – This is the need to excel and to achieve in relation to a set of standards, to strive to succeed.

Need for power (nPow) – This is the need to make others behave in a way in which they would not have behaved otherwise.

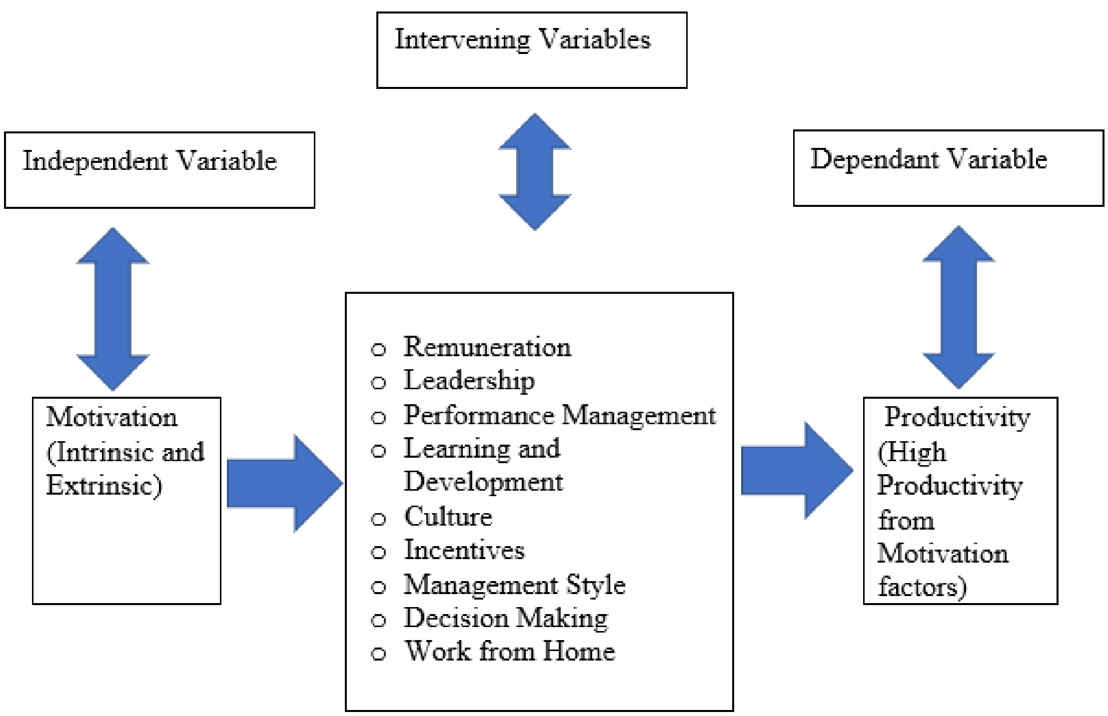
Need for affiliation (nAff) – This is the desire for friendly and close interpersonal relationships.

According to Robbins and Judge (2024), of the three needs that McClelland came up with and the subsequent research that followed, focus was mostly on nAch. Grounded on this need, employees can be argued to achieve the most when there is a need for high achievement, and that employees with a higher need for achievement normally set goals that are moderately difficult, want to get feedback on their performance, and these employees will be generally preoccupied with meeting their goals.

Goal - Setting Theory. According to Mullins (2016), the foundation of the goal-setting theory is that people's goals or intentions have an important part to play in determining behaviour. The expectancy and equity theories of motivation were criticized for having their primary focus on the psychological processes, and that they provided little explicit theory and direction that explains the role of contextual forces. The theory focused or focuses on the motivational effects of goals, targets, or actions and consequently overcomes these limitations. Mullins (2016) also notes that Locke accepts the significance of perceived value, as shown in the expectancy theories of motivation, and suggests that these values give rise to the experience of feelings and needs and that people strive to attain goals to satisfy their feelings and needs. The theory explains the importance of goals or targets in organisations and the role that motivation plays when organisations have clear and measurable targets for their employees.

Conceptual Framework. In developing a conceptual framework, the study adopted Fredrick Hertzberg's Two-Factor Theory which is a modification of Maslow's hierarchy of needs theory, also called the Motivation-Hygiene Theory. According to Herzberg (1968) and Herzberg et al. (1959 as cited by Hur, 2018), Herzberg proposed the Two-Factor Theory of Motivation, arguing that both satisfaction and dissatisfaction do not belong to the same dimension. Based on this theory, factors that relate to satisfaction are called motivators and those that relate to the feeling of dissatisfaction are called hygiene factors. Hur (2018) also notes that Herzberg explained that motivators are connected to the work itself and include such things as recognition, responsibility, achievement, and self-development opportunities, whereas hygiene factors are related to working conditions and environments such as salary, benefits, interpersonal relationships, and company policies. Hur (2018), further notes that overall, Herzberg's motivators are associated with higher-order needs, while hygiene factors are more like lower-order needs in Maslow's need hierarchy (1954). Figure 1 is the conceptual framework of this study:

Figure 1
Conceptual framework



The conceptual framework highlights key factors that drive motivation and productivity in employees, which include remuneration, leadership, performance management, learning and development opportunities, culture, incentives, leaders and management style, decision making, and work from home arrangements, among other factors. These factors, which organisations must not overlook, are key to driving employee motivation and employee productivity in an organisation. The conceptual framework also shows the independent and dependent variables in employee motivation.

3. Methodology

3.1. Research Design

This research study was undertaken through qualitative research and the study focused on three middle-tier Banks in Zambia. The researcher chose a qualitative study because it was more suitable to bring out the key and real issues that drive motivation and productivity. Patton (2015) notes that qualitative research examines and explores a specific issue by addressing what, how, when, and where. McCusker and Gunaydin (2015) note that one important factor to consider when selecting a research methodology is the objective of the study. They further suggest that if the aim is to understand social processes, qualitative research methods are often more appropriate.

3.2. Sampling, Data Collection Methods and Instruments

The research study was conducted in Lusaka, Zambia, which is the capital city and also serves as the headquarters for the participating organisations. The study employed a qualitative approach, primarily using semi-structured interviews with Country Heads of Human Resource and Union Leaders. A total of six (6) interviews were conducted. In addition to interviews, data collection methods included direct observation, a review of organisational documents, and a qualitative questionnaire.

Table 1

Demographics of the participants

Characteristics	Category	N	(%)
Gender	Male	26	44%
	Female	33	56%
Highest Qualification	Master's Degree	18	31%
	Degree	35	59%
	Diploma	6	10%
Level in Organisation	Unionised	27	46%
	Middle Management	24	41%
	Senior Management	8	13%

Further, table 2 shows the age distribution of the participants while table 3 highlights the respondents work experience and table 4 highlights the years of service with their current employer.

Table 2

Age distribution of the participants

Age group (years)	Male	Female	Total	Percentage
20-29	5	9	14	24%
30-39	11	19	30	51%
40-49	7	3	10	17%
Above 50	3	2	5	8%
TOTAL	**26**	**33**	**59**	**100**

Table 3

Participants' work experience

Work experience (years)	Male	Female	Total	Percentage
1-5 years	5	14	19	32%
6-10 years	11	10	21	36%
11-15 years	5	6	11	19%
16 years and above	5	3	8	14%
TOTAL	**26**	**33**	**59**	**100**

Table 4

Years of service with the current employer

Years of service	Male	Female	Total	Percentage
1-3 years	11	18	29	49%
4-6 years	9	11	20	34%
7-10 years	6	3	9	15%
10 years and above	0	1	1	2%
TOTAL	**26**	**33**	**59**	**100**

Most of the participants are 30 to 39 years old (51%), who had been working for 6 to 10 years (36%) and had served their current employer between 1 to 3 years (49%).

The qualitative questionnaire was distributed in hard copy format to other selected participants within the organisations, including both management and non-management employees. A total of fifty-nine (59) questionnaires were administered using random sampling to ensure data saturation.

According to Creswell (2013), Easterby-Smith et al. (2009), Hyett et al. (2014), Merriam (1998, 2009), Meyer (2001), and Yin (2009, 2012, as cited by Gaya & Smith, 2016), face-to-face, in-depth interviews are the most common and reliable sources of data in qualitative case study research. In this study, each interview lasted approximately 45 to 60 minutes. An interview guide was provided to the participants beforehand. This approach allowed the researcher the flexibility to explore the participants' responses and emerging themes in greater depth through follow-up questions.

The study focused on primary data sources, which included semi-structured interviews, direct observation, and questionnaires, as they provided the empirical data necessary for the research. The questionnaire contained both closed and open-ended questions. Closed-ended questions were used to gather participants' biodata, while open-ended questions allowed respondents to provide additional insights.

3.3. Data Analysis

Data analysis involved organising the raw data to derive meaningful insights, as unprocessed data alone may not yield accurate or useful outcomes. The information obtained from the in-depth interviews and questionnaires was analysed using thematic analysis. This method was considered appropriate because it allowed the researcher to identify and group similar items or recurring themes from the collected data.

To support the analysis, NVivo 14—one of the widely used Computer-Assisted Qualitative Data Analysis Software (CAQDAS) packages—was employed for analysing the interview transcripts. Microsoft Excel was used to analyse the questionnaire data, following the thematic analysis model proposed by Braun and Clarke (2006).

According to Maguire and Delahunt (2017), thematic analysis is a method of identifying, analysing, and reporting patterns (themes) within qualitative data. Braun and Clarke (2006), as cited by Maguire and Delahunt (2017), outline a six-phase process for conducting thematic analysis: becoming familiar with the data; generating initial codes; searching for themes; reviewing themes; defining and naming themes; and producing the report. Figure 2 illustrates Braun and Clarke's six-step data analysis process.

Figure 2

Clark and Braun (20026) six-step data analysis process

Source: Adopted from the National University (2024)

3.4. Ethical Considerations

Saunders et al. (2019) note that, in the context of research, ethics refer to the standards of behaviour that guide a researcher's conduct in relation to the rights of those who become subjects of the research or are affected by it. In conducting this study, the researcher was fully aware of these ethical obligations and took steps to minimise, if not entirely eliminate, potential ethical concerns.

Participants were informed of their rights and provided with a clear explanation of the study's objectives, methods, and anticipated outcomes. They were given the option to decline participation, skip any questions they felt uncomfortable answering, and withdraw from the study at any time without consequence.

Throughout data collection and the dissemination of findings, the researcher remained sensitive to ethical considerations and upheld the principles that protect participant welfare and enhance research integrity. The research study, including the interview questions and questionnaire, underwent an ethical review and approval process by the University of Zambia Biomedical Research Ethics Committee (UNZABREC).

The study did not involve any vulnerable participants, and informed consent was obtained from all participants through a signed consent form, indicating their voluntary participation in the research.

4. Findings and Discussion

The research study aimed to understand and examine the relationship between employee motivation and productivity using a qualitative approach, focusing on various concepts, experiences, and perspectives. The study was guided by six research questions:

What factors motivate employees to be productive in an organisation?

Does motivation improve an employee's productivity in an organisation?

How does an employee's motivation on the job affect their productivity?

What measures are available to motivate employees to be more productive?
What factors can negatively affect employee motivation and lead to low productivity?
What factors influence employee motivation, and how can these be addressed to improve productivity?

The objective of the study was to identify the factors that drive employee motivation and productivity in organisations, using selected middle-tier banks in the banking and financial services sector as a case study. Through thematic analysis and a thorough review of the data—including the patterns and themes that emerged—it became evident that employee motivation significantly influences productivity within organisations. Although the study sample focused on a specific segment of the industry, the findings may be applicable to other organisations and sectors, including the public sector. Therefore, the analysis and findings are valuable to both organisations and policymakers. The researcher's attention to detail contributed to ensuring the validity and reliability of the results.

The analysis indicates that highly motivated employees tend to be more productive. The actual views of the Interview Participants (IP) and Research Questionnaire Respondents (RQR) on the relationship between employee motivation and productivity are presented.

> *One's level of motivation on the job significantly affects their productivity and unmotivated employees are less focused and are not committed to achieving their goals and adversely affect productivity (IP6).*
>
> *An employee who is motivated is more likely to focus on their work output as opposed to a demotivated employee. One's level of motivation on the job significantly affects their productivity in the sense that when one is highly motivated, they are more likely to engage in their work and perform better, increasing their productivity and vice-versa (IP3).*
>
> *The level of motivation of an employee does affect productivity and where an employee is highly motivated, it unlocks the door to productivity, therefore, employees who are more engaged are less likely to miss work and make mistakes and are more likely to go an extra mile (RQR19).*
>
> *A highly motivated employee is more likely to be productive because they have the drive to achieve goals and take initiative, however, motivation alone doesn't guarantee high productivity as other factors such as skill level, resources, work environment, and clear objectives also play crucial roles (IP4).*

Based on the responses, the results indicate that highly motivated employees are also highly productive, and they play a key role in driving overall organisational performance. While acknowledging that skills are also important, the study's findings suggest that motivated employees tend to demonstrate a willingness and positive attitude toward acquiring new skills, which benefits the organisation in the long term. However, the research also shows that employee motivation alone is not sufficient; other supporting factors must be in place to achieve higher productivity. The actual views from the research participants are presented.

> *A motivated employee is likely to be highly productive however, this should be coupled with specific needs being provided, for example, financial needs and recognition and rewards (RQR19).*
>
> *While motivation can significantly boost productivity, it is not the only determinant as a highly motivated employee also needs the right tools, training, and support to translate their motivation into high productivity (IP5).*

The findings were generally consistent with the data collected through the research questionnaire. While most participants agreed that high levels of motivation drive high productivity, they also emphasized that other factors contribute to productivity as well. Through thematic analysis and the identification of recurring themes, the study revealed several key factors, as outlined.

Theme One: Competitive Remuneration

This theme highlights the importance of competitive remuneration as a major factor influencing employee motivation and productivity. It also serves as an effective retention strategy for organisations in the long term. The analysis of the study's results indicates that a higher rate of remuneration is viewed as a key catalyst for motivating employees and enhancing their productivity. However, the findings also suggest that although competitive remuneration plays a significant role in motivating employees, it is not the sole factor driving higher productivity. The detailed views from the research findings are presented.

> *Salaries and pay-related benefits certainly play a role in driving motivation, but they aren't the sole factors that determine an employee's motivation. An attractive salary in a work environment with a bad work culture and in an environment which does not foster professional advancement opportunities and does not also recognise employee efforts lowers employee's motivation and ultimately lowers productivity (IP4).*

The findings on remuneration align with and reinforce Frederick Herzberg's (1968) theory, which suggests that money is not a long-term motivator. Herzberg argued that the extent to which employees are motivated by money diminishes over time, and therefore, organisations must adopt additional strategies to sustain motivation and productivity. This perspective is also supported by Kuranchie-Mensah and Amponsah-Tawiah (2016), whose study concluded that employees are motivated by both intrinsic and extrinsic factors. Their findings placed particular emphasis on remuneration, identifying good pay as one of the most effective motivating factors for employees.

Theme Two: Quality of Leadership

This theme highlights the importance of leadership quality in organisations and its impact on employee motivation and productivity. The results of the study indicate that strong, effective leadership is critical in fostering motivation and driving performance. Conversely, when leaders fail to adequately inspire and support their teams, employee productivity tends to decline. The specific views from the research findings are presented.

> *Managers and supervisors are supposed to motivate their juniors but sadly most supervisors don't, and don't want to be bold enough to hold honest conversations with their subordinates (IP2).*
>
> *Good managers will always ensure that you [employees] improve in your work and productivity, and supportive supervisors result in high productivity. Managers impact organisational health and influence employee experience including growth, development and productivity (IP3).*
>
> *Line managers also ought to realise that the people under them need support from the leaders and therefore they should not just be task masters (IP4).*

The quality of leadership in an organisation is a key factor in motivating employees and driving productivity, as noted in the research findings. It is therefore essential for leaders to possess the skills necessary to empower and inspire their teams. Equally, it is imperative for organisations to recognise the value of strong leadership and invest in leadership development for sustainable organisational growth. Leaders should not, under any circumstances, be perceived as "taskmasters," as one participant pointed out. Instead, they should act as drivers of business success through active engagement and collaboration with their teams. Samanya and Komuhendo (2023) concluded in their study that motivation has a positive relationship with employee performance and recommended that management implement additional motivation schemes to enhance performance. It is therefore evident that employees desire leaders whose leadership qualities reflect progress—qualities such as empathy, honest feedback, setting clear and measurable goals, fostering a positive work culture, and recognising and rewarding outstanding performance.

Sub-Theme One: Management Style

This sub-theme explores the management styles adopted by leaders within organisations. It recognises that different leadership styles have varying impacts on team dynamics and employee outcomes. The specific views from the research findings are presented.

> *Leadership styles affect productivity in organisations where roles are team inclined, there must be involvement of all members (IP6).*
> *Managers play a key role in creating an enabling environment and they can boost morale through feedback, recognition and encouragement (RQR54)*
> *Line managers should acknowledge achievements, provide incentives, encourage decision making and offer training and mentorship opportunities (RQR11).*

The position of the participants is supported by the study conducted by Al-Baidhani and Alsaqqaf (2023), which notes that it is the responsibility of leaders to instil a sense of excitement within their workforce. The authors emphasize that organisational executives should inspire employees to work harder and reach their full potential. However, to achieve this, it is crucial that leaders and managers adopt management styles that enable their teams to thrive, particularly in today's competitive environment.

Sub-Theme Two: Participative Decision-Making

This sub-theme highlights the role of participative decision-making in driving employee motivation and productivity within organisations. The findings suggest that employees value being included in the decision-making process. While this does not imply that employees should be involved in every decision, they want their voices and opinions to be heard. At a minimum, they seek awareness of the organisation's strategic direction and the opportunity to contribute where appropriate. The specific views from the research findings are presented.

> *When employees' views and opinions are considered, the recognition makes one feel wanted and important and valuable to the organisation (RQR20).*
> *There are several issues that affect employees that management teams are slow or just don't do anything about them, which consequently affects motivation (IP5).*

To drive employee motivation and productivity, it is important for organisations to establish mechanisms or systems that incorporate employee feedback and consultation. Based on the study's findings, it is evident that employees prefer to work in organisations that promote inclusive decision-making, particularly in unionised environments. Nethi (2020) argues that leaders can motivate employees by promoting a participative work design, in which individuals take responsibility and ownership of their performance. In today's dynamic work environment, organisations must adopt consultative approaches where feasible to enhance both motivation and productivity.

Sub-Theme Three: Balancing Work-Life Dynamics

This sub-theme focuses on the delicate balance between work and personal life, particularly in the context of work-from-home arrangements and organisational flexibility. These arrangements gained prominence during the COVID-19 pandemic, demonstrating that remote work is not only possible but also effective in many cases. This global shift challenged the traditional office-based work model and highlighted the viability of alternative work setups.

Numerous reasons have been put forward in support of this approach, and governments worldwide have recognised remote work as a significant shift in the employment relationship. It is therefore unsurprising that in the post-COVID-19 work environment, employees are increasingly advocating for flexible working hours as part of their conditions of service. The actual views from the research findings are presented.

> *To make the working conditions more favourable an improvement to the work from home structure may improve savings on time spent in traffic and fuel costs (IP3).*

Employees today value flexibility, and the perspective outlined may explain why some organisations continue to allow employees to work from home. Kaiser et al. (2022) note that the phenomenon of working from home is linked to several megatrends that organisations have faced over the years. These include demographic changes leading to shortages of skilled workers in various regions and professions, the individualisation of needs and lifestyles due to shifting values, and, most notably, the digitalisation of the workplace (Schmoll & Süß, 2019, as cited in Kaiser et al., 2022).

While many studies confirm this shift, the current study found that work-from-home arrangements may not be suitable for all employees in the banking sector. This limitation is largely due to the nature of certain roles that require physical presence to be performed effectively. However, with ongoing automation, such roles may become more adaptable to remote work in the future. Ding and Ma (2023) concluded that mandating employees to return to the office after the COVID-19 pandemic does not significantly improve firm performance. On the contrary, such mandates can negatively impact employee satisfaction. Therefore, balancing work-life dynamics remains a key factor in promoting employee motivation and productivity.

Theme Three: Performance Management

This theme examines performance management (PM) as a critical component in employee management. Aguinis (2005 as cited by Armstrong & Taylor, 2014), defines performance management as a continuous process of identifying, measuring, and developing the performance of individuals and teams while aligning it with the strategic goals of the organisation. The specific views from the research findings are presented.

> *It is important that performance appraisals are carried out professionally and that candid feedback is given and that subordinates are monitored and supported so that they achieve their objectives. Line managers need to treat their subordinates with respect and organisations must work towards ensuring that performance related pay was in line with the market (IP1).*
>
> *I feel I'm sufficiently supported by my superiors and their constant guidance through my career growth has [being] one of my motivations to keep going. Their belief in me to take up certain tasks I felt I couldn't do has kept me motivated throughout my career growth (RQR47).*

The study notes that PM is an area that leaders need to actively drive as one of the key deliverables through which they can enhance employee motivation and productivity. The study argues that if PM is properly implemented—where leaders and managers provide opportunities for growth and development and give regular feedback to their subordinates and teams—it will effectively drive employee motivation and productivity within the organisation. Conversely, if PM is not properly implemented, it can become a source of grievances and concerns, as employees may lack feedback and generally lose confidence in how their work is assessed.

In a study conducted by Deogaonkar et al. (2020), their research revealed that the Performance Management System (PMS) plays a significant role in contributing to employee motivation. The study specifically indicated that if an organisation's goal is to enhance employee motivation through PMS, then the execution of the system is critical and immediately draws attention. Therefore, PM in organisations plays a fundamental role in driving employee motivation and productivity.

Marie and Khumalo (2024), in their study of factors influencing PMS in the Municipality of KwaZulu-Natal, noted that the municipality faced challenges in managing performance management, training and development, and employee motivation. The study also revealed that communication between managers and employees was problematic. Marie and Khumalo's study highlights the need for clear communication, targeted training, and ongoing assessments to maximise the effectiveness of PMS on employee productivity and organisational success. It is therefore critical for organisations aiming to boost employee motivation and productivity to have a fully functional PMS in place.

Theme Four: Growth and Development Opportunities

Growth and development emerged as a key theme in the research study. It was evident from the data that employees need opportunities for career development, both in terms of skills enhancement and academic advancement. Furthermore, clear career progression plans should be established. The specific views from the research findings are noted.

> *Organisations need to ensure that they put in place opportunities for growth and development of their employees as providing training and career advancement opportunities will keep employees motivated and engaged (IP4).*
> *To drive employee motivation and productivity employees would like to see more employee engagement activities, training opportunities and career growth opportunities (IP5).*

The participants' position is supported by Shkoler and Kimura (2020), who argue that in order to achieve a competitive advantage, organisations must foster organisational learning, which can be achieved by acquiring and developing learning-oriented individuals. Corrales-

Herrero and Rodríguez-Prado (2018, as cited by Shkoler & Kimura, 2020), also emphasize that continuous learning is increasingly necessary for workers to enhance and maintain their employability, noting a significant rise in the number of individuals engaging in lifelong learning. Additionally, Bawa (2017) asserts that employee training and development is a crucial motivator in the workplace. A study by Aibievi (2014) found a significant positive relationship between training and motivation, revealing that trained employees were more dedicated to their duties compared to those who did not receive training. The study also suggested that training contributes to increased productivity.

Theme Five: Organisational Culture

Organisational culture also emerged as a key theme, highlighting its critical role in influencing employee motivation and productivity. The importance of culture cannot be overstated; without an organisational culture that supports employees in thriving and being productive, overall organisational performance is likely to suffer. The study's findings on this theme are presented.

> *Having a favourable work environment is important for driving and maintaining employee motivation and productivity and the managers play a critical role in fostering a positive and inclusive culture that is not toxic or an overly stressful environment that would lead to dissatisfaction and disengagement of employees (IP6).*
>
> *To drive for higher productivity there is need for building culture that supports productivity and the organisations strategy which would in turn drive employee motivation (IP3).*

The importance of organisational culture in driving employee motivation and productivity is significant. Sappe et al. (2016) found that effective leadership can enhance employee performance when organisational culture, commitment, and motivation are considered essential drivers within the organisation. Strengthening organisational culture and fostering high employee commitment can lead to increased motivation. Therefore, culture is a crucial factor in promoting employee motivation and significantly impacts productivity.

5. Conclusion

Employee motivation and productivity remain critical issues that organisations around the world continuously strive to manage. This study provided valuable insights into understanding the relationship between employee motivation and productivity. Motivation is a primary driver of productivity; even highly skilled employees may underperform if they lack motivation. The results also indicate that employees require both intrinsic and extrinsic motivation to perform at their best. While intrinsic motivation originates from within the individual, extrinsic motivation comes from external factors. Both forms of motivation are equally important to organisational productivity. Managers, leaders, human resource practitioners, and policymakers must understand these factors and how they influence employee behaviour to effectively support and motivate their workforce.

The findings have several policy implications for organisational leaders and policymakers. While competitive remuneration is important, it does not sustain employee motivation in the long term. The quality of leadership within organisations is also vital, and organisations must invest in developing leaders with the necessary skills to drive motivation and productivity. Sub-themes such as management style, participative decision-making, and balancing work-life dynamics underscore the need for organisations to remain agile and responsive to both the global economy and the evolving needs of their workforce. Employee policies and practices must align with organisational strategy and market trends to maintain competitiveness.

Performance management continues to be a key driver of productivity. Organisations should establish clear policies and systems to support performance management frameworks. Understanding and supporting employees' growth and development aspirations is also essential, as many employees seek to advance their educational and professional qualifications in pursuit of career progression. Moreover, organisational culture plays a pivotal role in motivating employees and influencing productivity. It is therefore critical that the culture promoted within an organisation supports growth, innovation, and employee well-being.

The findings of this research highlight the key factors that drive employee motivation and productivity. These insights are essential for organisational leaders and policymakers. However, further research is needed in other sectors to continue building theoretical foundations, as this study focused on only one segment of a broader industry.

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