THE ROLE OF REWARDS ON STAFF PERFORMANCE AT NATIONAL BANK OF COMMERCE

By

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We, the undersigned, certifies that we have read and hereby recommend for acceptance by the Mzumbe University, a thesis entitled; *The Role of Rewards to Staff Performance at National Bank of Commerce*, in partial fulfillment of the requirements for award of the Master of Science in Human Resources Management (MSc-Hrm) of Mzumbe University.

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DEDICATION

This work is dedicated firstly to my lovely husband Wilfred Massamu, secondly to my lovely children Melissa, Melvin and Warren. Lastly my family, sisters and brothers.
ACKNOWLEDGEMENTS

It is not possible to acknowledge by names all those who have contributed in one way or another to the completion of this study. However, I would like to take this opportunity to express my special gratitude to all of them. The following people deserve a special note of appreciation.

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ABSTRACT

The study was done at NBC and the problem studied was the role of rewards on staff performance in public sectors in Tanzania. The general objective was to investigate the role of rewards on staff performance in public sector. The specific objective includes to determine how employees perceive rewards at NBC and to examine how rewards determine staff performance at NBC.

The research design used was descriptive correlational design which was aimed at establishing the relationship between the role of rewards and employee performance at NMB.

The researcher used a questionnaire as a tool for data collection because it saves time for both the researcher and respondents, easier data analysis, and it was also simple to be understood by the respondents.

The study findings revealed that rewards factors have a greater contribution to employee performance as the findings from the field (NBC) are given to the employees since was highly agreed upon by the respondents. Also finds reveal that salary, wages, bonuses, promotion, empowerment are reward factors that can be based on, if employee are to be motivated and dependent variable factor like achievement of targets, commitment and resource utilization do measure employee performance.

This study recommends that rewards such as monetary and non monetary should be provided or given to employee in order the organization stay to the competitive in the market. Therefore organization should ensure the employees are motivated as the rewards have significant role that they play into one’s life and shape her performance towards goal attainment.
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CHAPTER ONE

BACKGROUND AND INFORMATION

1.0 Introduction
Employees reward covers the number of peoples who are rewarded in accordance with their value to an organization. The aim of reward is to attract, retain, and motivate high qualified people. Employees today are acknowledging the increasing important role of reward programs to achieve their business goals in terms of enabling organizations to deliver the right amount of rewards to the right people at the right time for the right reason. Employees are also realizing that rather than replicating the reward strategies of other companies, their reward strategy must be created to support its own human capital implications of their organization business design. Managers are always looking for ways to create a motivational environment in which workers can work at their best levels to achieve organization goals. Workplace performance motivators contain both monetary as well as non-monetary rewards. Monetary rewards may be varied whereas having the same effect on workers. An example of monetary rewards is mutual funds given by organizational pension plans or insurance programs. As it has been proposed that employees, depending on their age, have diverse requirements relating to rewards, traditional rewards packages are being changed with alternatives for attracting younger employees.

The poor performance of the state-owned financial sector in late 1980s forced the government to search for new policy directions. SAPS are economic policies for developing countries that have been promoted by the World Bank and IMF. These policies are designed to encourage the Structural Adjustment of an economy such as removing excess government controls and promoting market competition as part of the neo-liberal agenda followed by the bank. SAPS policies reflect the neo-liberal ideology that drives globalization. They are aimed to achieve long term of accelerated economic growth in poor countries by restructuring the economy and reducing government intervention, managed balance of payments, reduction of government services through
public spending budget deficit cuts, reducing tax on high earners, reducing inflation, wage suppression, privatization, lower tariffs on imports and tighter monetary policy, increased free trade.

In 1990, a special presidential commission recommended: (i) increasing competition by encouraging entry of foreign Banks; (ii) Strengthening the existing financial institutions; (iii) Developing Management Accountability. Based on these, the Government has issued a policy statement on financial sector reform with the aim of creating a market-based financial system, efficient in mobilizing and allocating resources and supporting long-term economic growth. With substantial IMF & Worlds Bank support, the reform effort started in 1991 and has been ongoing since.

Domestic financial intermediation has been substantially liberalized. A new regulatory framework has been introduced, organizational and financial restructuring of the two largest (formerly state-owned) Banks, the National Bank of Commerce (NBC) and the Cooperative and Rural Development Bank, has been implemented, and the sector has been opened to the entry of financial services providers. The new Banking and Financial Institutions Act approved in the second half of 1991 allowed licensing of new Banks, including subsidiaries of foreign Banks (Kasekende, 2001).

The liberalization that took place in Tanzania in the Mid 1980s and early 1990s has made the banking sector a key element to the provision of employment in the country. Liberalization is the lessening of government and restrictions in an economy in exchange for greater participation by private entities. This liberalization in short is removal of controls in order to encourage economic development. Liberalization policies include partial or full privatization of government institutions and assets, greater labour market flexibility, lower tax rates for businesses, less restriction on both domestic and foreign capital, open markets. The first major foreign bank (Standard Chartered) started operations in 1992, with other international banks following Stanbic (1993), Citibank (1995), and Barclays (2000). Several other smaller foreign banks set up their subsidiaries
during 1995–2002. These major reforms have created a new market-based financial system and limited direct fiscal costs, but so far have not yielded an improved access to financial services by economic agents (Kasekende, 2001).

The loss of convenient access to banking services, because of the closure of some loss-making bank branches and through an initial increase in minimum balance requirements by some banks under new ownership reduced access to banking services, as witnessed by recent household budget survey data, which show a substantial decline of the number of household bank accounts and loans. Instead, as discussed in more detail below, banks have been accumulating extensive holdings of government paper and off-shore deposits in foreign exchange, limiting the amount of credit available to the private sector (Kasekende, 2001).

Having recognized the need to create an environment more conducive to lending and financial sector development overall, the authorities have recently introduced wide-ranging reforms in the areas of legal, judicial, and information infrastructure, including the Land Act 1999 and the Companies Act 2002. Judicial and court reform is one of the basic priorities to which increasing attention is being paid. However, comparatively little progress has been made, with training and facilities still remaining in need of special attention. Furthermore, land registries, company registries, and registries of mortgage interests are inefficient, and considerable improvements are needed before they will provide a useful information basis for credit decisions (Kasekende, 2001).

Like any other country, Tanzanian employees whether they are blue collar or white collar workers are ignited by rewards. Employees are most likely to decrease in terms of their performance or quit their job. Majority of organization require their employees to work according to the rules as well as job requirement. However, the thing that it may achieve is by rewarding employees. The highly rewarded employees serve as a competitive advantage for organization because their performance leads an organization to a well accomplishment of its goal. Rewards play a vital role in determining the significant performance.
In general terms rewards programs come from the concept of compensation strategies defined as the “deliberate utilization of the pay system as an essential integrating mechanism through which the efforts of various sub units or individuals are directed towards the achievement of an organization’s strategic objectives”. It was a management tool which effectively influences employee behavior. All businesses use reward to encourage high level of performance. So, there is an interdependent relationship between organizational performance and employee performance (Ali, 2009).

Martin, (2003) stated that to provide good quality of service, it is important to develop strategies which influence staff motivation for better performance. The most common strategies to influence staff motivation towards performance are by rewarding them. In a related concept Compensations systems play a critical role in influencing organizational performance. Service industries are especially dependent on humans to deliver high quality services. Therefore, Human Resource practices that aid the hiring and retention of quality employees is of strategic importance. Appropriately designed pay systems motivate performance, help attract and retain employees, and is considered to be a core element of any employer- employee relationship (Wah, 2000).

Baum, (1997) indicated that in the tourism and hospitality industries direct and indirect compensation is very important to hiring and retaining quality employees. McCaffery (1999) examined the impact of indirect compensation on organizational performance and suggested that it is important to integrate compensation plans with organizational strategy.

Shields (2007) give a detail definition on performance. He states that employees provide work inputs such as knowledge, skills, abilities and attitudes apply effort or work behavior to produce a certain quantity of goods or services of a certain quality and certain period. However, performance not only base on individual performance but also group performance and organizational performance. Ability depends on education, experience
and training and its improvement is slow and takes time. Different scholars (Kalim, 2010) have highlighted different types of financial reward such as Salary, Fringe benefit, Bonus benefits, and Promotion. In another point of view, several scholars (Callahon, 2004) has emphasized on non-financial reward including recognition, empowerment, and delegation.

The Banking sector is one fast of the growing sector in the world including Africa. For instance in Ghana the number of bank employees showed an increase of 62.68% from 6,632 at end of 2001 to 10,789 as at end 2007. While year 2002 exhibited the lowest growth (3.66%) in the number of persons employed by the industry, 2006 showed the highest growth (13.56%) in employment (Amediku, 2008).

The first important financial reform measures were introduced in 1992 and included liberalization of interest rates, phasing out of subsidies and removal of directed credit, allowing entry (and exit) of banks (including foreign banks). These measures were complemented by the introduction of new legal and regulatory framework, efforts to strengthen banking supervision, and an upgrade of market infrastructure. The government gradually sold most of its shares in financial institutions.

According to Feffer, (1998), rewards are defined as something that increases the frequency of employee action. In other words, when an employee is given reward, the organization in will expected that the employee will engage in new behaviors and produce better results which are described as job performance. The purpose of non-monetary rewards is to reward employees for excellent job performance through opportunities. Non-monetary incentives include flexible work hours, training, pleasant work environment and job satisfaction.

A balance between monetary and non-monetary rewards should be used to satisfy the diverse needs and interests of the employees. Non-monetary incentives vary in their roles, effectiveness, and appropriateness, depending on the type of incentive (Kohn, 1993). Various kind of non-monetary rewards can be very effective motivators if the organization activates people’s needs and desires or related to employees reason for
working. One of the problems is that what motivates one person leaves another indifferent, yet to treat people fairly will need to rewards with equal value for equal performance (John, 2010).

Rewards will influence the employee to work hard in expectation of getting it. The employees need to have motivation which activates the desire by the expectation of reward. Motive can be known as human being needs and desires (Shahid. 2009). Therefore the study will recognize the performance of employees and its relation with monetary and non monetary rewards, if any which are presently militating against the smooth functions of the company in area of its job performance and efficiency that management find helpful for future development.

1.1 Statement of the problem
Banking has proven to be an important sector as it accounts for 12.1% of the GDP (TNB, 2005). One of the major factors that contributed to this growth is human resources. These days most banks do not have well established policies and practices relating to employees compensation. The problem is that most banks have not yet fully realized the importance of compensating their employees adequately. For this reason employees still tend to go on strike as evidenced that took place on 11th August 2007 (Mkonya, 2007). The result of going on strike is that employees lose their jobs as the employer is inclined to terminate them, but the outcome in the long run is that the organization is forced to recruit new employees; this results into incurring cost on training and development.

The Former Minister for Labor, Employment and Youth Development, John Chiligati said “wages paid by private sector were not only disturbingly low but also a disincentive to workers.” The Minister also said: “The Government would like to see employers and workers” work together for the benefit of the society (Mkonya, 2007). From the Minister’s statement it can be deduced that the private sector is not compensating its employees adequately which affects their performance in all areas because rewards act as motivators to the workers.
Although the government of Tanzania has revised various labor laws in the country and has introduced new Acts like the Labor Relations Act of 2004, yet most organizations do not properly compensate their employees. Inadequate compensation has led to various issues like inadequate motivation, job dissatisfaction and labor turnover. This study aims to investigate the role of monetary and non monetary rewards for the performance of employees in NBC.

1.2 Objectives of the study.
   a) To determine how employees perceive rewards at NBC.
   b) To examine how rewards determine staff performance at NBC.
   c) To establish if there is a significant relationship between rewards and staff performance.

1.3 Research Questions.
   a) How do employees perceive rewards at NBC?
   b) What is the level of staff performance at NBC?
   c) Is there a significant relationship between rewards and employee performance at NBC?

1.4 Scope of the study
The study is entailed on the extrinsic rewards like promotions, salary, and extrinsic rewards like empowerment, delegation and recognition. Also in this study under performance factors like meeting targets, production/quality performance and resource utilization.

1.5 Significance of the study
   a) The study can help to understand and identify what types of reward non-monetary rewards that really boost up the performance of the employees. In other words, the study will help the Bank management to create more effective types of non-monetary reward which reflect them to work more efficient and effective in their service toward bank.
b) It is expected that this study will help business enterprises in their functions as well as facilitate them to use rewards schemes which would optimize the output and performance of their business functions.

c) The study also helps the top management to look at whether the reward system satisfied the employees in order to maintain their job performance as well as the overall organization’s performance.

d) The study will also aid me in receiving my award of Masters as one of the requirements.

e) The study will recognize the performance of employees and its relation with monetary and non monetary rewards, if any which are presently militating against the smooth functions of the company in area of it job performance and efficiency that management find helpful for future development.

f) The study will aid other researchers to conduct more studies on the related study.

1.6 Rational and Justification of the Study

To get the real meaning of rewards; it’s a gain that is given to an employee in return for his/her service rendered. It can be either financial or non financial. (Fletcher, 1992).

Performance of individuals that shapes a group and become the collective success of the organization with the set of objectives, time period, reviewing the performance and recognition of the performance with rewards (Connock, 1991). The main objective of performance management is to show the real picture of the employees performance over a period of time and this can be achieved through framed standards like rewards (Beaumont, 1993).
In the Performance management, rewarding employees is the most significant part where it defines a structural and formal system that helps the manager and subordinate to interact with each other and evaluate performance. (Connock, 1991).

In different sectors of economy including banking sector, rewards motivate employees and are used for future employee planning, their rewards management and promotion. These rewards are directly or indirectly linked with the recognition of employee's milestones in the personal and professional skills. Thus this identifies the rise in pay, cash bonuses, promotions and job satisfaction majorly (Beaumont, 1993).
CHAPTER TWO.
LITERATURE REVIEW.

2.0 Introduction.

This chapter contains the literature review of the objectives of study. Secondary literature is mostly used here, people’s opinions, ideas and views are highlighted in this chapter, theories of different authors are also discussed in this chapter especially those that are in line with the current study and empirical studies as well.

2.1 Concepts.

People perceive the concept of rewards differently, partly influenced by the social context and partly by the attitudinal differences on meaning of pay. Pay is also perceived by people as an economic reward, sign of achievement or status. In addition, this symbolic value could be influenced by cultural variables, and therefore companies working in an international context have to consider cultural differences while constructing their reward systems.

According to McCormick and Tifflin (1979), rewards can be either intrinsic or extrinsic. Intrinsic rewards stem from rewards that are inherent in the job itself and which the individual enjoys as a result of successfully completing the task or attaining his goals. While extrinsic rewards are those that are external to the task of the job, such as pay, work condition, fringe benefits, security, promotion, contract of service, the work environment and conditions of work. Such tangible rewards are often determined at the organizational level, and may be largely outside the control of individual managers.

Intrinsic reward on the other hand are those rewards that can be termed ‘psychological rewards’ and examples are opportunity to use one’s ability, a sense of challenge and achievement, receiving appreciation, positive recognition, and being treated in a caring and considerate manner. An intrinsically motivated individual, according to Ajila (1997)
will be committed to his work to the extent to which the job inherently contains tasks that are rewarding to him or her. And an extrinsically motivated person will be committed to the extent that he can gain or receive external rewards for his or her job. He further suggested that for an individual to be motivated in a work situation there must be a need, which the individual would have to perceive a possibility of satisfying through some reward. If the reward is intrinsic to the job, such desire or motivation is intrinsic. But, if the reward is described as external to the job, the motivation is described as extrinsic.

Good remuneration has been found over the years to be one of the policies the organization can adopt to increase their workers performance and thereby increase the organizations productivity. Also, with the present global economic trend, most employers of labor have realized the fact that for their organizations to compete favorably, the performance of their employees goes a long way in determining the success of the organization. On the other hand, performance of employees in any organization is vital not only for the growth of the organization but also for the growth of individual employee.

2.2 The Theoretical Review.

This study is guided by the theories below which are related to both variables (rewards and staff performance).

**Abraham Maslow’s Hierarchy of needs.**

With reference to the hierarchy of need by Abraham Maslow, people’s needs differ from one country to another, depending on the level of development. If an employee is striving to meet the basic requirement such as food and shelter, the employer should provide adequate pay to enable his employee meet such needs. Some companies also provide insurance policy to their employees which Maslow called medical care.

Taking Tanzania’s banking sector, many multinational Banks such as Barclays Bank, City Bank and Standard Chartered Bank are giving good pay to their employees; they
also provide them with places to live and transportation facilities. These have made the banks highly performing and many people are interested in those banks than other Banks. The Standard Chartered Bank which is a Foreign Bank was nominated the best employer due to its good compensation to its employees. In societies where food and shelter is not a problem, employees may be motivated by higher levels of needs such as social esteem and self actualization. Social needs may be satisfied by providing recreational facilities and arranging parties and day out picnics. For example CRDB bank invited all its employees with their families a day out at Kunduchi Wet and Wild to celebrate family day. Most of the companies organize Christmas and New Year parties for the employees and their family. Rewarding employees through promotions, providing status symbols such as a well furnished office, luxury car will enhance the employees performance at all cost.

A research conducted by Ali Hussein Parhan at the Exim Bank in Tanzania concluded that the employees become motivated to do their work when they believe that they are being adequately compensated. The study further observed that the employees who felt not adequately compensated were likely to leave the banking sector and move to other sectors which may be more lucrative for them. The aspect of compensation in the Tanzanian Banking sector is very significant as it has a major contribution in the way in which the employees operate. The essence of this is that fact that studies that have been conducted in similar business environments have indicated that if employees are not adequately compensated they do not become satisfied. These include those studies conducted by Assy (2009) which showed that majority of the employees are not satisfied with their job due to inadequate compensation.

A study by Amediku (2008) also showed that the major cause of labor turnover was inadequate compensation. A study conducted by Tahir (2008) in Pakistan which involved the Pakistan Banking sector concluded that rewards had a direct relationship with employee performance.
Vrooms Expectancy Theory (1964) of Motivation.

Proposes that people are motivated by how much they want something and how likely they think they are to get it he suggest that motivation leads to efforts and the efforts combined with employees ability together with environment factors which interplay’s resulting to performance. This performance intern lead to various outcomes, each of which has an associated value called Valence. This theory put forward that individuals react positively to incentive schemes if it met pre-requisite they perceive they going to get a reward for that effort and how they value such reward or dislike it (Child, 2005).

Adams (1965) on his part suggests that people are motivated to seek social equity in the rewards they receive for high performance. According to him the outcome from job includes; pay recognition, promotion, and social relationship. to get these rewards various inputs needs to be employed by the employees to the job as time, experience, efforts, education and loyalty. He suggests that, people tend to view their outcomes and inputs as a ratio and then compare these ratios with others and turn to become motivated if this ratio is high.

Herzberg suggested that there are factors in a job, which causes satisfaction. These he called Intrinsic factors (motivators) and other factor he refers to as dissatisfies (hygiene factors). According to him if the motivational factors are met, the employee becomes motivated and hence performs higher. Motivators involve all kinds of rewards that are given to employees and hygiene factors are not work friendly which will affect ones performance.

2.3 Empirical Literature.

Hiring an outsider when an insider can be promoted undercuts the incentive effect of promotions (Lazear, 1998). Workers are hired both for their productivity and the incentive effect on co-workers of seeing them rise to successively higher levels. Firms that use promotions retain their older staff because, in addition to profiting from their specific human capital, these workers made their way up from below. Internal candidates
who have risen through the ranks should be of proven ability and have extensive firm-specific human capital. The global incentive effect of promotions of long-standing employees is reinforcing, because their rise through the ranks will motivate younger workers at lower levels to do the same.

Hiring an outsider with ability may reduce the long-run profits of the firm. Internal candidates are favored because of incentive effects on all employees. By promising a promotion system that favors internal candidates, this increases the effort levels of young workers and the possibility of receiving the higher wage in the future reduces the wage required to initially attract young workers into the firm (Waldman, 2003). Older outside applicants are disadvantaged because, as a group, they would be applying for vacancies that required more human capital, experience or seniority. These are the positions in which employers promise a favorable treatment to younger internal applicants.

If the firm regularly hires outsiders for higher positions, anticipation of this employer behavior by current employees has adverse effects in prior periods on worker effort and on hard to verify employee investments in specific human capital (Chen, 2005). Filling a vacancy internally will also save on the fixed costs of hiring such as firm-specific training for recruits (Bayo, 2006).

Angel, (2006) found out that internal promotions were more frequent where workers invest more in specific capital and where employers are able to obtain relatively good measurements of the skills of current employees. People work so as to satisfy their requirements and these requirements may be met by monetary rewards. Monetary rewards are refund in cash and in form of money for a given work done by workers in the company (Hansen, 2010). Workers would go any level to enhance their cash income as they will do something to avoid their source of income from being removed.
The fact that workers fear to lose their jobs, cash has been a very efficient motivator only because money is necessary for continued existence in an economy (Dunham, 2009). Monetary reward in modern society is the most transferable means of satisfying fundamental requirements (Kohn, 2009). Physiological satisfaction, protection and social requirements may only be attained with money (Kepner, 2010).

The effort-to-performance expectation is sturdily persuaded by the performance assessment which is frequently part of the reward system. A worker is probable to use extra effort if he or she understands that performance will be assessed, recognized, and rewarded. The expectancy of performance-to-outcome is influenced by the level to which the worker thinks that performance will be followed by rewards (Allen, 2007). Every reward or potential reward has to some extent different value for every individual. An individual can want a promotion, or delegation more than reimbursement; somebody else can want only the opposite (Nelson, 2009).

When a company rewards a whole work group or team for its performance, collaboration among the members typically enhances. Though, competition among different teams for rewards may cause decline in whole performance under definite situations. The most general team or group rewards are plans of gain sharing, where worker teams which meet certain objectives share in the gains measured against performance targets (Shutan, 2010). Frequently, programs of gain sharing emphasize on quality enhancement, reduction of cost, and other quantifiable results (Kepner, 2010).

Despite the positive role monetary rewards have played, employees have a tendency to have different approach and a manner towards money rewards (Hansen, 2010). The most general of the different reaction to salary and wages by employees is that once it crosses lowest levels, it is regarded as a measure of fairness. (Kohn, 2009) posited non-monetary rewards as extreme benefits made accessible to staff and are regarded as an addition to salaries and wages. It contains direct as well as indirect reimbursement.
The direct reimbursement can contain profit-sharing, illness pay, pension plans, and so on (Kerachsky, 2009). The indirect reimbursement can include welfare services, social as well as recreational facilities, Pay, if merely it could be correctly packaged would someway lead to the desired approach to work. Perception of employee of his pay with respect to other employees of same position could influence the satisfaction, which he obtains from the job.

The aim of monetary rewards is to reward workers for outstanding performance through money (Nelson, 2009). Monetary rewards contain profit sharing, stock options, and project bonuses, scheduled and warrant bonuses. The aim of non-monetary rewards is to reward employees for brilliant job performance by opportunities. Non-monetary rewards contain training, flexible work hours, satisfying work environment and vacations.

Employees encounter issues, disturbances, and dissatisfactions in their environment of work where certain rewards are de-emphasized. So as to increase and improve the rewards of employees, trade unions serve as a way of developing the terms and conditions for workers, enhance rewards rates, raise employees status, protect members against unjust practices and also struggle for protection of service (Kepner, 2010). Trade union Act 1990 offers that worker has a right to get all employment benefits which are stated in documents of service, containing the offer letter, and the condition of service and in joint agreement.

A stability of monetary and non-monetary rewards must be employed to satisfy the different requirements and interests of workers. Monetary rewards persuade fulfillment rather than risk taking since most rewards depend only on performance and discourage workers from being innovative in their place of work. Apart from these kinds of strategies of performance, reward system of an organization is its most fundamental tool for dealing with employee performance (Allen, 2007). Reward system of an organization is the formal as well as informal systems by which workers performance is described, assessed, and rewarded (Kohn, 2009).
Organizational reward may influence performance, manners, activities, and motivation. Therefore, it is significant for organizations to recognize and appreciate obviously their significance. Though employee attitudes like satisfaction are not a main determinant of job performance, they are however essential (Kepner, 2010). Extrinsic rewards affect satisfaction of employee, which, sequentially, plays a chief role in verifying whether an employee reward system. The formal and informal systems by which performance of employee is identified, appraised, and rewarded will remain on the job or search for a new job (Kerachsky, 2009). Reward systems also affect patterns of attendance and absence; if rewards are based on real performance, employees have a tendency to work hard to get those rewards.

The Relationship between Rewards and staff Performance.

It is very important to reward high performance levels because this motivates and controls the performance. Indeed, reward strategies confirm the level and the merge of non-financial and financial rewards required to attract, maintain and inspire skillful competent, and capable employees to make the organization prosperous.

Although some of these benefits are financial forms, such as options for salary sacrificing and competitive pay, there are a lot of non-financial benefits which firms can provide its employees. They are, in fact, some factors that may motivate the staff. Therefore, for a manager, it is necessary to know what really inspires employees and perhaps they are not the same things that stimulate other employees. The obvious reward practice should be carried out by the simplification of the connection between the given reward and the additional effort (Porter. 1999).

There have been cautions about the rewards ways managed within the reward system. In this regard, Porter (1975) suggested that to achieve positive motivational properties, the organizations distributed incentive rewards have to be performance-dependent. Indeed, managers who attempt to run a fair rewarding system seem to be more prosperous in performance rather than those who reward in an unfair manner (Jnssen, 2001). In this
case, although the necessity of being fair in rewarding others seems to be understood clearly from a theoretical view, bias in the performance evaluations has often been reported in different economic studies (Prendergast, 1999). Thus, clear fairness is needed to manage an optimistic association with the reward victory in an organization.

The controllability concept is defined as the amount of the employee’s capability to influence on or control the outcome (Baker, 2002). The effect of a certain quantity or an attempt on the quantity of employee’s performance has to vary at the lowest amount as possible to manage such a control over one reward. Therefore, it can be assumed that the stronger level of the obvious controllability over the reward practice concludes higher degree of their ward effectiveness towards realizing the employee’s performance at a higher level. Furthermore, the reward system should be connected to stimulate and motivate employees performance; and this depends on the company strategy, attraction and retaining knowledgeable employees, abilities, and required skills (that are needed to understand the firm's strategic aims), and to manage a helpful structure and culture (Galbraith, 1999).

Thus, the rewarding process itself has to affect the performance of employees in the affirmative manner as is expected by managers. In this regard, the performance measurement can be used hypothetically to know more training needs, promotions for candidates, management problems, dismissals, and job rotation (Bretz, 1992).

Assan (1998), article on performance review, the study results showed that job satisfaction was best foreseen by the job reward; and job commitment was best forecasted by a combination of cost values, rewards, and the amount of investment. Indeed, the extrinsic and intrinsic rewards motivate the employees; and this motivation leads to realize a higher performance level.

Egwuridi (2009) did a research on the motivation of Nigerian workers and applied a sample of workers at both low and high occupational levels. At the end of the study, the hypothesis was not completed and verified which tested if low-income workers would be
intrinsically motivated, and also there was not any proof to verify the hypothesis that higher-paid workers would place a greater value on intrinsic job-motivators than low-paid employees. This study obviously confirms the amount of worth placed on extrinsic job factors. In this case, the poor compensation depends on the profits made by firms (Akerele, 1991).

On the other hand, wage and salary difference between low and high income earners can affect or cause a low morale, low productivity, and lack of commitment (Nwachukwu, 1994). For example, the efficiency of Nigerian employees on several elements has shown to be up to the employer mismanagement to provide appropriate compensating ways for hard-workings of an honored group; and this is very discomfiting to working layer and will decrease their efficiency levels.

Based on all the current studies and by considering the relationships between all of the findings, one can normally find out that a valid compensation package, which includes financial rewards, causes higher efficiency and performance for the organization. This compensation package includes both intrinsic and extrinsic rewards. Extrinsic rewards consists of external and tangible rewards to the performed efforts and employees tasks, it can be in terms of promotions, salary/pay, bonuses, and incentives, Overall, the highly involved employees who are necessarily more oriented to their jobs depend more on intrinsic rewards than extrinsic ones (Wood, 1998).

One of the main issues in this regard is the degree of performance difference based on either intrinsic or extrinsic rewards which persuade the researchers to take into consideration the discussion on the antecedents of associating rewards to performance. Employee’s motivation at work is the centre point of the organizational behavior. Motivation in the workplace and other relevant contexts is typically defined as being extrinsic or intrinsic, basically (Sansone, 2000).

Indeed, the employees with high performance level expect that their outstanding offerings will be recognized and respected by the top-level managers. Nowadays, a reward tactic
has been adopted by many firms in both private and public sections. For example, in the downsizing world, doing more and better with less recognition/reward is very important to increase the levels of self-esteem and to create kindness between managers and employees (Bowen, 2000).

Recognition and reward deficiency is a crucial reason for employee’s turnover (Urichuk, 1999) and a poor reward system can be a de-motivator for the staff instead of stimulating them. Rewarding employees is vital to help the majority of firms to achieve their aims. There are a few firms which appreciably are able to inspire the working joy in performing jobs and responsibilities while there are not enough promising rewards (Mayo, 1998).

To expand the discussion on performance, the concept of controllability is the amount of workers ability to influence or control the outcomes. The impact of this concept is related to an assured degree or extent of attempts on the employee’s performance which have to differ as low as possible to have such a control on one’s reward. Thus, as the controllability level is higher, the performance level and its effectiveness are more effective (Baker, 2002).

The staff must recognize that the rewards depend on performance. In fact, the rewards are directly linked to performance. They should also know that they have required abilities or skills to perform at the necessary job level in the firm. If they do not believe it, rewards will not help to improve performance levels. Instead, a valid form of direction and training may be a substitution (Brian, 1997).

The reward system must be linked to motivate the performance of employees and this is dependable on the company's strategy, skills, to attract and retain knowledgeable people, and capabilities required to comprehend the company's strategic goals, and to create a supportive structure and culture like delegation (Galbraith, 1998).

The current employee’s performance could be enhanced by managing a well-developed performance assessment, as well as bonus and reward system. Therefore, rewarding system itself could impact the employee’s performance positively as is expected by the
managers (Bretz. 1992). Performance ratings can also be theoretically used to identify the training needs, candidates for promotions, management problems, job rotation, and layoff or hiring.

Skinner (1969) makes a point that offering rewards in exchange for hard work, especially in service industries such as banks and other establishments is very important when it comes to influencing the perceptions of employees.

It has been suggested by Bartol (2002) that rewards are utilized by managers to show employees that their behaviors are being observed by the organization that they work for, and if favorable, such behaviors shall be valued.

Wiesenberger (1998) stresses that the rewards provided to employees (with cause), allows companies to ‘direct, sustain and motivate desirable ‘values and behaviors.’ Examples include: knowledge sharing, increase in employee creativity, increase in quality performance, and increases in customer satisfaction levels. Thus, according to Birtch (2010) managers need to understand the kind of role that the provision of rewards to employees’ service quality orientation, which in turn, is crucial towards fostering service excellence.

Employee satisfaction is thought to be one of the primary requirements of a well-run organization and considered an imperative by all corporate managements. Locke (1976) defined job satisfaction as “a pleasurable or positive emotional state, resulting from the appraisal of one’s job experiences.” According to Dewhurst et al. (2010) there are other means to reward employees that do not just focus on financial compensation. Some of these include the praise that employees are able to acquire from their managers, the opportunity to take on important projects or tasks, and even leadership attention.

In 1959, Frederick Herzberg, a behavioral scientist proposed a two-factor theory or the motivator-hygiene theory. According to Herzberg, there are some job factors that result in satisfaction while there are other job factors that prevent dissatisfaction. According to Herzberg, the opposite of “Satisfaction” is “No satisfaction” and the opposite of
“Dissatisfaction” is “No Dissatisfaction”. According to La Belle (2005) different individuals have different perceptions of rewards. For instance, some employees consider being recognized by their leader as more rewarding them with financial incentives. Herzberg believes that such factors are the main driving force of satisfaction and that they help boost the employee to work harder and better, due to the motivation that is brought about. Put simply, motivators are able to increase internal happiness (intrinsic rewards). On the other hand, hygiene factors are only able to boost external happiness (extrinsic rewards). If there are missing factors (whether they may be hygiene factors or motivation factors), it is possible for the employee to be dissatisfied and not able to perform in the best way that they can.

According to Herzberg (1959) the opposite of satisfaction has to be ‘no satisfaction.’ There are a total of top six factors that lead to dissatisfaction. These are 1) the company policy, 2) the supervision received by the employee from his/her boss, 3) the relationship established between the employee and the boss, 4) the working conditions involved, 5) the salaries of the employee, and 6) the relationship that the individual established with his./her colleagues. On the other hand, the top six factors that lead to satisfaction include 1) the employee’s achievement, 2) recognition, 3) the work itself, 4) the responsibility undertaken, 5) advancement and 6) growth. It has been suggested that in order for companies to be successful, especially when it comes to the performance produced by their workforce, there is a need for the management to consider the factors mentioned above.

According to Goodwin & Gremler (1996) the banking industry is in need of employees that are both satisfied and motivated, for without them, customer satisfaction levels would also be affected. This idea is also supported by Adelman et al. (1994) who maintains that interpersonal relationships established between bank personnel and the customers are a big driving force behind ensuring that a customer is satisfied or dissatisfied.
According to Adams (1965) when it comes to research studies regarding reward allocation, there are three common allocation rules. These include 1) equity, 2) equality and 3) need (Deutsch, 1975). Chen (1995) also considers that seniority has to be a fourth allocation and this factor should serve as a principle of importance. Kanfer (1990) states that employees are constantly involved in a social exchange process wherein they contribute efforts in exchange for rewards. They also compare the effort or contribution that they put in towards accomplishing a certain task and acquiring rewards in exchange for the former.

According to Babakus et al. (2003) the perceptions that employees have with regards to their reward climate influences their attitudes towards their employees. In addition, the commitment of managers towards their organization is also shown by how the manager rewards his/her employees. Gouldner (1960) mentions the norm of reciprocity, which focuses on the ability of organization to accommodate the needs of their employees, and reward them for their efforts. In exchange for the rewards provided to them, employees should reciprocate by increasing their commitment towards their organization and their work, in addition to increasing their ‘socio emotional bonds’ with their company and their colleagues.

According to Shore & Shore (1995) employees who are able to experience and receive recognition for their work are also able to have a better perception of their work, their workplace and the people they work for. This idea is further reiterated by Buchanan (1974) who adds that the recognition of contributions towards the organization has a positive relationship towards increasing the commitment of the employee towards the organization and its objectives. Skinner (1969) makes a point that offering rewards in exchange for hard work, especially in service industries such as banks and other establishments is very important when it comes to influencing the perceptions of employees.
Walton, 1984). Traditionally most reward and recognition programmes were vague and often given in response to a manager’s perception of when an employee performed exceptionally well. There were usually no set standards by which exceptional performance could be measured, and it could have meant anything from having a good attitude, assisting another department, or being consistently punctual. In current organizational settings this is no longer the case, as organizations understand the great gains derived by linking rewards and recognition to their business strategy.

Although, Maslow hierarchy of needs attempts to cover those aspects of motivation that are not necessarily driven by rewards, it does not identify the motivational area that gives the individual much greater source of job satisfaction. Maslow pointed out in his research that people are motivated by unfilled needs and as such peoples are motivated to do things because of the simple reason of meeting their unfilled needs.

Herzberg’s (1968) first identifies recognition as a much greater source of job satisfaction. The aspect of the motivation in the design of payment schemes relies largely on psychological theories that place great emphasis on rational behavior. Specifically, the employer offers a range of rewards in order to manipulates the employee and obtain their maximum commitment towards meeting the organization target (Thorpe 2000).

The reality of the modern work environment is that the employer often satisfies the physiological needs (through monetary rewards), safety needs (through employee benefits programmes like health insurance) and of course the social needs are met at the workplace. The fourth need, which is the esteem need, remains the biggest unfilled need in the workplace. This underpinned the reason why employee tends to cherish recognition, which represents a much greater source of job satisfaction than monetary rewards. When a reward system is based on monetary benefits, it presupposes that everybody works for economic benefits.

Armstrong (2007) contends that “reward management deals with the strategies, policies and process required to ensure that the contribution of people to the organization is
recognized by both financial and non-financial means”. Michael Porter stated that “developing a competitive strategy is developing a broad formula of how a business is going to compete, what its goal should be, and policies would be needed to carry out those goals” (Porter 1980). The three important aspects in the formulation of a remuneration strategy and the design of a remuneration system are motivation, the organization perspectives on how best it can control the business and organization objectives. In this sense, the reward system of an organization is a critical aspect of sustaining its industry competitiveness. The organization can offer monetary reward and non-monetary rewards such as prestige and recognition for good ideas and work done. As such reward management is about the design implementation and maintenance of reward systems (reward processes, practices and procedures) which aim to meet the need of both the organization and its stakeholders.

However, pay system has also been linked to organization strategic dimension. As a consequence pay system may be changed as a reaction to isolate and possibly unrelated problems, or used to tackle organization difficulties which they could never really have much hope of solving. In actual fact, an organization compensation plans may be a unique programme which essentially is to improve retention across the organization. In this regard, some bonuses may be flat across spectra in the organization. In a similar way that hierarchy is discounted in postmodern organization, so also should some aspect of organization compensation plans (Thorpe 2000).

Therefore such organisation should provide bonuses such as paid vacation plus expenses; and offer days-off and provide some travel cash irrespective of hierarchy in organization. Reward system therefore is designed to encourage people to put their idea forwards, reward the good ideas and do not punish the idea that does not work out. The reward schemes are important ways of improving organization effectiveness which they see as encouraging performance through increasing the effectiveness of individual (Thorpe 2000). The “designing, developing, and implementing an organization-wide performance management process links performance to the organization’s strategic goals and
objectives, constituent needs and expectations, and employee compensation and rewards”.

Organisation remuneration system are increasing being focus on the importance of liking individual performance to organization strategic goal. Observed that there is attempt to translate and transmit market based organisation goals into personalized performance objectives criteria whilst at the same time preserving the integrity of coherent grading structures. The individuals are beginning to be rewarded for the success of the organisation as a whole and their contribution to it. Giddens (1984) argues that employees are sometimes able to use skill to influence the activity and purpose of pay system management; they are, at the same time constrained by the particular rules of the pay structure and bonuses schemes under which they work. The organization must ensure its strategy co-aligns with its remuneration system so as to ensure the employees are oriented towards achieving the organisation strategic objectives.

The key to getting employee to work harder, smarter and be more productive is employee engagement. Engagement is a combination of motivation, dedication and a sense of belonging. Engaged employee are enthusiastic, care about what they do, sense of purpose in their work and feel valued. Hence, employee participation is linked to satisfaction and performance (Wilkinson et al 2010).

Participation as Wilkinson et al have observed could encompass myriad mechanisms that employers introduce in order to provide information to their staff or to offer them the chance to engage in joint problem-solving groups or use their skills/discretion at work via job enrichment programmes. It could as well relate to trade union representation through joint consultative committees and collective bargaining or to legislation designed to provide channels for employee representatives to engage in some form of joint decision making with employers. Thus, the ability of a company to take a holistic perspective requires an understanding of how different problems and issues are connected with each other, how they influence each other and what effect one solution in a particular area would have on other areas”.

26
Thorpe notes that there are currently increasing body of evidence that shows how under various conditions, pay linked to performance does not in fact improve performance but may reduces it. This largely depends on the kind of employment contract the employee has with its employer. Basically we can differentiate between two different aspects when we talk about retention. There are employee that are in transactional employment relationships, that means that these employees work on short term tasks, and these employees would need to be retained in the short term but not necessary in the long-term, on the other hand we might have those that forms the core part of the organization.

This employees work on more strategic and goals of the company, and such person needs to be retained on the longer term. Such employees have relational employment contracts with the organization and are mainly the core of performance payment system. Rousseau & Schalk, (2000) states that “the implicit contract between employee and employer is referred to as a ‘psychological contract,’ and represents ‘an individual’s interpretation of (a) an exchange of promises that is (b) mutually agreed on and voluntarily made (c) between two or more parties”. This forms the basis of the social exchange theory. It posits that all social relationships essentially consist of exchanges of both economic for example, money, materials and social resources like respect, love, support.
2.4 Conceptual Framework

Source (Researcher, 2014).

The maximum level of workers performance happens when they feel their endeavor is rewarded and compensated completely. In the above conceptual framework; rewards which are extrinsic like salary, bonuses, promotion, and fringe benefits together with intrinsic rewards which include; empowerment, delegation, and appreciation do have a relationship with the staff performance. Some other successful elements on employee’s performance include work conditions, the connection between employees and their process of training and improvement opportunity, job security and company policies.
Conclusion.

Chapter two presented literature review basically secondary literature that other authors, researcher had conducted about the role of rewards to employee performance. Many related views were highlighted in there. This enabled the study to be clearly related to other studies in accordance to rewards and employee performance. Worth to be noted still is the theories that were adopted in the study; these theories had a direct link to the study as one of the ways to prove that, the study has ever been sought about in academic.
CHAPTER THREE.
METHODOLOGY OF THE STUDY.

3.0 Introduction.
Chapter three brings forward the methodology that was adapted during the study. This chapter guides the study in most criteria that shall be used for data collection.

3.1 Research design
A research design is the detailed outline of how an investigation will take place.

A research design encompasses the methods and procedures employed to conduct scientific research and for this study it will be descriptive correlation design which enabled the researcher to establish the relationship between rewards and staff performance.

Burns and Grove (2003) define a research design as a blueprint for conducting a study with maximum control over factors that may interfere with the validity of the findings. Parahoo (1997) describes a research design as a plan that describes how, when, where data are to be collected and analyzed.

The study was Quantitative and qualitative in nature. These aspects can complement each other by bringing width and depth into the research. With my main objective, to achieve a deeper understanding of the chosen subject, this research placed more emphasis on the qualitative research method and at some level the study has employed knowledge realized from article written on the topic conducted in previous research. The combined approaches were the most meaningful way to probe into the subject and assess the role of the financial aspect of motivation in enhancing employees’ performance. The major part of this thesis uses a quantitative method, as the aim is focus on gathering information or opinions about the many factors in a systematic manner (in this case a questionnaire is used) in order to identify the role of rewards towards employees performance. However,
a quantitative approach is considered most suitable when analyzing the results between the different subgroups of respondents as the results are mainly presented in figures.

3.2 Study area and population.

The study was conducted at National Bank of Commerce (NBC), Posta Ilala Dar es Salaam Tanzania.

3.3 Population

Parahoo (1997) defines population as the total number of units from which data can be collected such as individual’s artifacts, events or organizations. Grove (2003) describes population as all the elements that meet the criteria for inclusion in a study. The researcher considered a target population of 80 employees from all departments. These included finance, human resource, and information technology, and planning and policy unit, legal unit.

3.4 Sample size.

Holloway and Wheeler (2002) asserts that sample size does not influence the importance of quality and note that there are no guidelines in determining sample in qualitative research. The sample size was selected randomly.

The sample size was of 30 respondents whereby findings from them represented the entire population.

3.5 Research sample

Polit (2001) defines sample as a proportion of a population.
The table below shows the study sample selected for this study.

<table>
<thead>
<tr>
<th>Directorate</th>
<th>No. of Employees</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Department of Human Resource and Administration</td>
<td>5</td>
<td>16.6%</td>
</tr>
<tr>
<td>Planning and Policy Unit</td>
<td>4</td>
<td>13.3%</td>
</tr>
<tr>
<td>Legal unit</td>
<td>4</td>
<td>13.3%</td>
</tr>
<tr>
<td>Finance &amp; Internal Audit</td>
<td>7</td>
<td>23.3%</td>
</tr>
<tr>
<td>Information and IT unit</td>
<td>10</td>
<td>33.3%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>30</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: compiled by the researcher 2014.

Variables and their Measurements.

**Rewards are the independent variable.** For this variable, the measurement is ordinal since it can be ranked by the use of likert scale which is designed from 5-1 scale showing highest to the lowest. This scale will be used to measure the responses from the respondents but these responses vary in ranks since others tend to be more specific than others. And **Staff performance** is the dependent variable. The measure for this variable since it can be ranked from the highest to the lowest is ordinal.

3.6 **Sampling Techniques.**

The study employed simple random sampling techniques because the researcher wanted to give all respondents equal chances to participate in the study and perhaps get the most valid and reliable information.

3.7 **Types and sources of data.**

The type of the data was both primary and secondary. The primary data was the one that the researcher collected from the respondents during data collection which eventually was coded, analyzed and presented to the academic authorities. The secondary data was
from text books, journals, Articles, News papers, magazines, people’s quotes, and empirical studies.

3.8 Data Collection methods.
The study adapted the used of non standard questionnaires were distributed randomly to the selected employees. The second and third section that is “B” and “C” were ranged from 5-1 point scale in the following pattern. 5Strongly agree - 4Agree, 3Neutral - 2Disagree - 1Strongly Disagree. The Human Resource section was contacted for assistance in providing the list of employees that could be contacted to participate in the study. The most important factor will be ranked 5 and least important ranked 1. All factors shall be ranked or used not more than once.

3.9 Validity and Reliability

In confirming the validity of the instrument, face and content validities were ensured. The instrument was given to professionals in the area of management for proper scrutiny and evaluation. The subjects were given the questionnaire in their place of work. Instruction on how to fill the questionnaire was given. Confidential treatment of information was assured. With regard to the scoring of responses, the first section of the questionnaire needs no score attached to it, since the information required are bio-data of the subject. The second and third section that is “B” and “C” were ranged from and the scores were attached as 0.6 correlation coefficients which made the instrument valid.

The aim of any research is believed to use a given procedure and reach a conclusion that will be applicable in any given environment. The primary objective should be that if a later investigation followed exactly the same procedures as described by an earlier investigator and conducted the same study all over again; this later investigator should be able to arrive at the same results and conclusions thus the study is considered to be highly reliable. However, due to the very nature of human beings 100% reliability cannot be considered for this study, as individual perceptions are central in this study. In other words because we are different as individuals and that our individual wants and
preferences are different, future investigations may not produce exactly the same results as reported in this thesis. Nonetheless, I believe that the results of this study could be regarded as highly reliable. 5Strongly agree - 4Agree - 3Partially agree - 2Disagree - 1Strongly Disagree.

3.10 Data Analysis.

The data was analyzed objective by objective. For objective one and two the researcher analyzed the levels by use of means and standard deviations. This was done in order to establish the highest mean value and the lowest value as protracted by the likert scale. For the third objective the researcher analyzed the data by use of person correlation moment in order to establish if there is a significant relationship between the role of rewards and employee performance at NMB.

Conclusion.

A company reward system is assumed as the pivotal in attraction, motivation and retention of necessary talents for attainment of corporate objectives. Employers have realized that employees are the major variable in firm success. The challenge for attraction and retention of talents has led managers to recognize that reward and pay strategy are important in winning the war for talent. The importance of local consideration in the design of any reward strategy is important for totally effective rewards. It has to be importantly designed for timeliness and adaptability.
CHAPTER FOUR.

PRESENTATION OF THE FINDINGS.

4.0 Introduction

This chapter presents data analysis, presentation and interpretation. The data analysis and interpretation was based on the research questions as well as research objectives. The data presentation was divided into two parts. First part presents the respondents profile while the second part deals with presentation, interpretation and analysis of data objective by objective.

This chapter entirely analyzed reward and employee performance constructs. Rewards are incentives which influence the employees to work hard in expectation of getting it (monetary and non monetary). The employees need to have motivation which activates the desire by the expectation of reward. Therefore the study recognized the performance of employees and its relation with rewards, if any which are presently militating against the smooth functions of NBC in areas of her employees job performance and efficiency that management find it helpful for future development.

Shields (2007) gave a detailed definition on performance. He states that employees provide work inputs such as knowledge, skills, abilities and attitudes apply effort or work behavior to produce a certain quantity of goods or services of a certain quality and certain period. However, performance not only base on individual performance but also group performance and organizational performance.

The primary data that was collected by use of closed ended questionnaires and was analyzed in this chapter such that the entire meaning of the study can be determined.
4.1. Profile of respondents.

Table 4.1.1 Sex of respondents.

Sex was considered in the study because NBC has male and female employees who are the beneficiaries of these rewards and the rewards are basically for employee drive towards their performance.

<table>
<thead>
<tr>
<th>Sex</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>20</td>
<td>66.6</td>
</tr>
<tr>
<td>Female</td>
<td>10</td>
<td>33.4</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field data 2014

The study involved 20 (66.6%) males and 10 (33.4%) female workers. As portrayed in the table, the male respondents appeared to be more than females in the study because there more male workers than females at NBC. However all views were represented fairly as given by respondents.

Table 4.1.2: Age of the participants.

<table>
<thead>
<tr>
<th>Age category</th>
<th>Frequency</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-30</td>
<td>20</td>
<td>66.6</td>
</tr>
<tr>
<td>32-44</td>
<td>10</td>
<td>33.4</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field data 2014
The age group started from 18-30 (20) as the bank likes using young employees that are energetic and charming for the sake of customers. Another category was that of 32-44 (10) especially for managerial posts due to their experience. The importance of considering age was to determine how the non financial rewards can motivate employees of different ages differently thus their performance basing on the reward given.

Table 4.1.3. Experience profile.

<table>
<thead>
<tr>
<th>Level of experience</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5 years</td>
<td>20</td>
<td>66.6</td>
</tr>
<tr>
<td>Above 6 years</td>
<td>10</td>
<td>33.4</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field data 2014

The respondents in this study that had worked between 1-5 years at NMB were 20 (66.6%) and those above 6 years being 10 (33.4%). All these respondents gave in their views, opinions and ideas concerning rewards at NBC. The sole aim of having respondents with varying experience was that, the study wanted to strike a balance between those with a lesser experience and those with more.

The level of experience was considered such that more mature knowledge (opinions, views and ideas) about rewards and their contribution towards employee performance.
Table 4.1.4 Education profile of respondents.

<table>
<thead>
<tr>
<th>Category</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certificate</td>
<td>2</td>
<td>6.66</td>
</tr>
<tr>
<td>Diploma</td>
<td>10</td>
<td>33.33</td>
</tr>
<tr>
<td>Bachelor</td>
<td>15</td>
<td>50.00</td>
</tr>
<tr>
<td>Masters</td>
<td>3</td>
<td>10.00</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Field data 2014

The findings here were analyzed according to the education profile. It was found out that only two respondents (6.66%) were employed while having only certificates. Ten (33.33%) respondents had attained their educational status up to the level of diploma, bachelor 15 (50%), and 3 (10%) masters. All these levels participated in the study equally because the researcher used simple random sampling which gave every respondent equal chances of participating in the study. The masters respondents appeared to be few in number because they are a little bit aged and they need higher pays. The certificate holders were only simply because many of them had kept on advancing with their academics to the diploma level and above. Bachelor respondents were the majority because, that is the most qualified level required by NBC.

These different levels of education came into plays as a way of ascertaining how rewards given to them induce most of them to work. Respondents with a lower level of education mostly get low rewards as per their academic qualifications and that affects their performance. Unfortunately with NBC most of her workers have low qualifications and in so doing, their performance levels are low as opposed to those with higher educational levels whose fortunes are not limited to as they get rewards quiet frequently thus their performance being outstanding.
The table below was for the interpretation of the mean plus their response mode according to the Likert scale.

**Table 4.1.5 Interpretation of Likert scale**

<table>
<thead>
<tr>
<th>Response mode</th>
<th>Mean range</th>
<th>Description</th>
<th>Interpretation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>0.50-1.40</td>
<td>Agree with no doubt at all</td>
<td>Very low</td>
</tr>
<tr>
<td>Agree</td>
<td>1.45-2.40</td>
<td>Agree with some doubt</td>
<td>Low</td>
</tr>
<tr>
<td>Neutral</td>
<td>2.45-3.40</td>
<td>Doubtful</td>
<td>Moderate</td>
</tr>
<tr>
<td>Disagree</td>
<td>3.45-4.40</td>
<td>Disagree with some doubts</td>
<td>High</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>4.45-5.0</td>
<td>Disagree with no doubt</td>
<td>Very high</td>
</tr>
</tbody>
</table>

Source: Amin, 2005

The above table shows the interpretations of the means as applied on the Likert scale. The scale is arranged in an ascending order. The lowest values are the ones that represent strongly agree and the highest values represent disagree. This was meant to make the study more understandable for the readers of this research.

According to the arrangement of the interpretation table, disagree meant that respondents were not in support of the item (question asked) and with agree, it meant that, they support the item (question asked).

The researcher analyzed the average mean of rewards and items with the highest mean, lowest mean and the interpretation/implications on the firm. The means were arranged in ascending order that is from the highest to the lowest mean values.

**4.2 The Measure on Rewards and roles at NBC**

This area analyzed the ways of determining or measuring rewards at National Bank of Commerce.
Table 4.2.1 Rewards.

Salaries are payments/rewards given to an employee at the end of the month as per the effort spent and the wage is an instant pay given to an employee after accomplishment of a certain task. All this at NBC is aimed at the improvement of employee performance.

<table>
<thead>
<tr>
<th>Items</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>t-statistic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries &amp; wages are paid to you after work.</td>
<td>30</td>
<td>1.73</td>
<td>0.87</td>
<td>1.99*</td>
</tr>
<tr>
<td>Salaries are fair &amp; wages to all employees.</td>
<td>30</td>
<td>1.67</td>
<td>0.70</td>
<td>2.37**</td>
</tr>
<tr>
<td>Your motivated by the salaries &amp; wages given</td>
<td>30</td>
<td>1.65</td>
<td>0.66</td>
<td>2.48**</td>
</tr>
<tr>
<td>Only recognized employees are paid.</td>
<td>30</td>
<td>1.61</td>
<td>0.64</td>
<td>2.51**</td>
</tr>
<tr>
<td>Valid N (listwise) and Average mean</td>
<td>30</td>
<td>1.66</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Field data 2014. p-value (0.05=*, 0.02=**).

Field finding on the item of wages and salaries had an average mean of 1.66. This considers the entire construct to have been agreed upon by respondents however with some doubt a meaning that, the response was low. Wages and salaries are hardly paid to the employees after work. Some may get and others may not get since their responses did not give an equal score. The highest mean value was of 1.73 with standard deviation of 0.87 on an item concerning wages and salaries being paid. According to the Likert scale, the respondents agreed with the study with some doubt where by the responses were considered to be low. Therefore this means that salaries and wages are paid to employees after work as given in their responses exhibited in the table above.

The lowest mean value was of 1.61 and 0.64. This was on the item of only recognized employees are paid. Also here the respondents agreed with the study but with some doubt as well. Concerning this item the implication is that not all employees are paid but those that are recognized by the organization are paid. Recognition means those that have
appointment letters, and contracts with the Bank are paid. The study was valid at 0.05 (95%) and 0.02 (98%). Literary, rewards are given especially to the recognized workers especially those with contracts with NBC, this doubles their performance since their efforts are being rewarded.

It’s important to note that this item was given support by respondents, an indication that there always paid under different terms and conditions all together which role is considered to be key by the bank as the aim is geared towards the performance of the employees. The bank considers paying her workers as one of the major roles it has to perform such that her workers can be motivated to work. However though all efforts are made towards elevating the performance of her workers, some employees really don’t seem to perform as per the banks expectations, things at times fall apart especially due to uncertainties and other factors like political interventions in the reward system, competitive reward strategies by other competitors which may all threaten NBCs performance.

This explains the whole reasons as to why many people work. It is a natural concern and a legal concern that whoever has declared his or her efforts towards a certain task, that person has to be paid though in most cases effort/work done is always not equal to the reward given though in the same similar scenario some gain a lot before work. At NBC, the fairness can only be determined by the beneficiaries of the rewards that can be in many forms like recognition/appreciation, promotions and empowerment.
Table 4.2.2 Measure of Rewards

A bonus is a pay or compensation over and above the amount of pay specified as a base salary or hourly rate of pay for example prize bonus, flex time and cash

<table>
<thead>
<tr>
<th>Items</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>t-stat</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bonuses are given to those who work for extra time (to only those that work overtime)</td>
<td>30</td>
<td>1.64</td>
<td>0.66</td>
<td>2.47**</td>
</tr>
<tr>
<td>There additional to your wages &amp; salaries</td>
<td>30</td>
<td>1.63</td>
<td>0.62</td>
<td>2.61***</td>
</tr>
<tr>
<td>Employees are satisfied with bonuses.</td>
<td>30</td>
<td>1.62</td>
<td>0.60</td>
<td>2.70***</td>
</tr>
<tr>
<td>Bonuses are non discriminative</td>
<td>30</td>
<td>1.57</td>
<td>0.71</td>
<td>2.23**</td>
</tr>
<tr>
<td>Valid N (list wise) and average mean.</td>
<td>30</td>
<td>1.62</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Field data 2014. P-value: (0.02=**, 0.01=***).

Given the above findings on table 4.1.2, the average mean on rewards was of 1.6. Bonuses that include both individual like sales commission for employees that do sales and team bonus like gain sharing. This was considered to be a low response which sums up the response as being agreed upon. This declares that the bank offers bonuses to her employees. Those bonuses are meant for employees and the aim is for performance improvement. The highest mean value was of 1.64 and the standard deviation of 0.66 on the item of rewards. Bonuses are given to those that work for extra time. Most of the respondents agreed with the study an indication that bonuses are given to only employees that work for extra time at the bank. There are not compulsory for every one as per say but specific for some people.
The sole aim for them is to boost on the performance of the employees such that tasks/assignments don’t have to be left unattended to or pending at the bank. This enables most of the workers to reduce on the workloads for the next day. The item with the lowest mean value was of 1.57, and standard deviation of 0.71 as this was on bonuses are non-discriminative. Also for this item most (1.57) respondents agreed with it that, the bank offers bonuses to all those that deserve them, they are non-discriminative especially to all that have worked for them. This helps to moral boost the performance of workers as there is no room for being at loggerheads due to discrimination during distribution. The entire item therefore was valid at 98% (0.02) and 99% (0.01) a sign that at NBC, employees together with their managers don’t easily receive theses rewards on the basis of discrimination. As a matter of fact, bonuses stand to be one of the reasons as to why employees work hard at this bank.

**Table 4.2.3: Measure of Rewards.**

Empowerment is all about giving employees skills, resources, authority, opportunity, motivation as well as holding them responsible and accountable for outcomes of their actions. This contributes to their general performance in terms of competence and satisfaction thus being considered a reward.

<table>
<thead>
<tr>
<th>Items</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>t-stat</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees are assigned more duties and responsibilities</td>
<td>30</td>
<td>1.72</td>
<td>0.68</td>
<td>2.51**</td>
</tr>
<tr>
<td>Experienced employees get more of these chances.</td>
<td>30</td>
<td>1.63</td>
<td>0.65</td>
<td>2.40**</td>
</tr>
<tr>
<td>Employees have autonomy to their decisions.</td>
<td>30</td>
<td>1.58</td>
<td>0.57</td>
<td>2.76***</td>
</tr>
<tr>
<td>Valid N (list wise) and average mean</td>
<td>30</td>
<td>1.64</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Field data 2014, P-value: (0.05=*, 0.02=**, 0.01=***).
Field data shows that the average mean for measure of rewards (empowerment) had an average mean of 1.64 which according to the Likert scale, most of the respondents agreed that empowerment is given to them. Employees are availed with resources, skills and are made accountable for their actions. The autonomy given to them in return motivates them to work hard and this proves their performance at the bank. It’s interpreted as being low however, this study was valid at 95% (0.05), 98% (0.02) and 99% (0.01) respectively. It’s therefore paramount to consider the notion that since it was agreed upon by the respondents; most of them do receive empowerment as one of the nonfinancial reward factor. This plays a great role in stimulating the employees to improve on their performance since this deals with; additional task, duties and responsibilities perhaps accountability. It’s a good measure to develop the competency of the employees as well as doubling their performance. The bank has therefore gained much from this kind of reward plus the employees as well.

The highest mean value was of 1.72 with standard deviation of 0.68 on the item of (employees are assigned more duties and responsibilities). Bearing in mind that respondents agreed with some doubt on this item that there assigned more duties and responsibilities, it still remained clear that the study was agreed upon by many. It was discovered that such duties and responsibilities are given/assigned to them as one of the major ways for performance improvement. Considering the motivational concepts, its clear that people are motivated by different factors and are motivated at different levels as this traces the fact that some employees when assigned with more duties and responsibilities feel motivated. This makes some of them work hard towards individual and organizational goal attainment as this solely happens in the bank.

The lowest mean value was of 1.58 and standard deviation of 0.57 on the item of employees have autonomy to their decisions. This was interpreted as being low as well since most respondents agreed but with some doubt. Since there just employees, they have no right whatsoever to be entirely free in decision making. The bank has got a lot of sensitive business and in so doing; they need to reserve some rights to their business. This implies that, to some employees, there given autonomy to make their own decisions.
at the bank without consulting so much. This is a good determinant of reward those kind of employees that work very hard. Therefore at this bank there some employees that are autonomous while performing their duties thus performance is realized through that. The study found out that, the bank is gaining a lot from this practice of making her employees autonomous especially those that are competent is areas of specialization.

Table 4.2.4 Measures on Rewards.

<table>
<thead>
<tr>
<th>Items</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>t-stat</th>
</tr>
</thead>
<tbody>
<tr>
<td>Promotions are based on merit</td>
<td>30</td>
<td>1.64</td>
<td>0.66</td>
<td>2.47***</td>
</tr>
<tr>
<td>Promotions are given quiet often</td>
<td>30</td>
<td>1.63</td>
<td>0.62</td>
<td>2.61***</td>
</tr>
<tr>
<td>Experience is one of the determinant factors to promotion</td>
<td>30</td>
<td>1.62</td>
<td>0.60</td>
<td>2.70***</td>
</tr>
<tr>
<td>Employees are given chance to advance their status.</td>
<td>30</td>
<td>1.57</td>
<td>0.71</td>
<td>2.23**</td>
</tr>
<tr>
<td>Valid N (list wise) and average mean</td>
<td>30</td>
<td>1.62</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Field data 2014. P-value: (0.02=**, 0.01=***)

The average mean for this study as per the findings was 1.62. This entirely reveals that, the study was agreed upon with some little doubt by the respondents. This is interpreted as being a low response which was agreed upon. It was therefore logical for the researcher to note that, employees are rewarded with promotions at NBC as one of the non financial kind of reward. This definitely motivates most of them to work so hard. Since it’s a bank, many employees that stay for some more extended time with this Bank get promotions. Some of the promotions aid employees to advance in their competencies and hence performance.

The findings reveal that on the highest mean was on the item of promotion is based on merit with a mean of 1.64 and standard deviation of 0.66. The implication here was that
most of the employees are given promotions as a reward especially for those that perform better than others or those that deserve them. This makes those that have been promoted to become more associated with work as though those that are not competent have no say about this.

From the findings as well, the lowest mean was 1.57 with standard deviation of 0.71. This was on the item of employees are given chance to advance their status. This was also agreed by the respondents as well implying that, many of the NBC workers are moved from one position to another such that they can get the chance to contend as better workers given the challenges before them. Being given a promotional opportunity is a great challenge and more less a myth for some organizations as they find it hard to even develop their own staff. However, thanks to NBC that practices it, her employees enable her to compete favorably. This study was therefore valid at 0.02 (98) 0.01 (99%).

Table 4.2.5 Summary on Rewards and their role at NBC.

<table>
<thead>
<tr>
<th>Items</th>
<th>Mean</th>
<th>Interpretation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries and Wages</td>
<td>1.66</td>
<td>Low</td>
</tr>
<tr>
<td>Promotion</td>
<td>1.62</td>
<td>Low</td>
</tr>
<tr>
<td>Empowerment</td>
<td>1.64</td>
<td>Low</td>
</tr>
<tr>
<td>Bonuses.</td>
<td>1.62</td>
<td>Low</td>
</tr>
<tr>
<td><strong>Average mean</strong></td>
<td>1.63</td>
<td><strong>Low.</strong></td>
</tr>
</tbody>
</table>

**Source: Field data 2014**

The study summarizes that, at NBC, rewards are given/ provided to the employees since this was highly agreed upon by the respondents though with some varying doubts. However the generalization irrespective of minority group that disagreed is that, empowerment, promotions, bonuses, and salaries are availed to the employees at NBC. In
the normal understanding, many organizations do offer such rewards to their employees since these rewards enable employees to develop their capacities and boost their performance. This summary implies that, as employees are supported with those kind of rewards much output is expected out them in terms of service delivery. In a cordial conversation between the researcher and the respondents, some of them whose anonymity is undisclosed stated that, salaries are provided especially at every end of the month. Accompanied with salaries are many other motivational factors like bonus for those that work extra time.

4.3 The measure on the performance of employees. 
This area analyzed the ways of determining or measuring employee performance at National Bank of Commerce. The performance of employees was measured through constructs under performance like goal achievement, employee job commitment, and resource utilization.

Table 4.3.1: The Measure of employee performance.

<table>
<thead>
<tr>
<th>Items</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>t-test</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees attain their individual targets.</td>
<td>30</td>
<td>1.72</td>
<td>0.79</td>
<td>2.19**</td>
</tr>
<tr>
<td>The company in general gets profits</td>
<td>30</td>
<td>1.69</td>
<td>0.75</td>
<td>2.29**</td>
</tr>
<tr>
<td>The company competes favorably.</td>
<td>30</td>
<td>1.65</td>
<td>0.70</td>
<td>2.41**</td>
</tr>
<tr>
<td>Production is on the increase.</td>
<td>30</td>
<td>1.64</td>
<td>0.69</td>
<td>2.37**</td>
</tr>
<tr>
<td>Valid N (list wise) and average mean</td>
<td>30</td>
<td>1.68</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Field data 2014, P-value: (0.02**)。

Field findings reveal that, the average mean of the study was 1.68 which was interpreted as being low because it was also agreed upon though some respondents had some bit of doubts. This implies that, while measuring performance, employee’s performance is determined by achieving the set targets. Most of the NBC employees do achieve their set
targets which makes the bank to stay competitive and survive as well. One of the key factors that any organization or individual would wish for is target attainment or accomplishment. This does not only yield profits for the bank but also growth and development.

The highest mean value was 1.72 which was also agreed upon but with some doubts by the respondents. This was on the item of (employees attain their individual targets). Some employees indeed attain their targets which normally counts on their key performance indicators (KPIs) as per the banks criteria of assessment. Basing on that, individual targets are always combated into company targets and this makes NBC bank enjoy from her workers in such a manner.

The item with the lowest mean value was of 1.64 with standard deviation of 0.69. The study was given a low interpretation which means that though there some people that agreed with some doubt, NBC is doing well when it comes to her production. The number of output in terms of service delivery is far much being appreciated by customers as this was backed up by employees.

**Table 4.3.2 Employee performance.**

<table>
<thead>
<tr>
<th>Items</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>t-stat</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees show commitment to their work.</td>
<td>30</td>
<td>1.74</td>
<td>0.75</td>
<td>2.33**</td>
</tr>
<tr>
<td>Team work is exhibited at work.</td>
<td>30</td>
<td>1.74</td>
<td>0.75</td>
<td>2.30**</td>
</tr>
<tr>
<td>All activities are attended to by workers.</td>
<td>30</td>
<td>1.72</td>
<td>0.76</td>
<td>2.27**</td>
</tr>
<tr>
<td>Creativity and innovation is seen among employees.</td>
<td>30</td>
<td>1.71</td>
<td>0.73</td>
<td>2.33**</td>
</tr>
<tr>
<td>Valid N (list wise)</td>
<td><strong>30</strong></td>
<td><strong>1.73</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Source: Field data 2014, p-value (0.02=**)*
While considering the Field data, the average mean was 1.73 a clear indication is that the study was agreed though with some doubts. Under the Likert scale this is considered to be low however, this implies that since its at the level of agree, employees in general do show their commitment while at work., the researcher therefore analyses that, as commitment is being portrayed especially at the banking halls, its true to believe that employees at NBC perform due to that commitment. In most cases, it hardly happens for anyone to move to this bank and doesn’t find workers unless otherwise over the public holidays. This does not only give a good picture to the employees but also to the bank in general because commitment results into attainment of targets.

The study clearly shows that the highest mean was 1.74 on employees show commitment to their work. This commitment gives no chance to the HR manager to think in terms of getting other employees since that is one of the characteristic that any manager would wish to see in his / her employees. This makes their performance to be clearly evaluated by the company. Therefore the employees of NBC are highly committed to their work. The lowest mean value was 1.71 with standard deviation of 0.73. On creativity and innovation are seen among employees. Though agreed upon by the respondents, this study clearly reveals that employees at NBC are creative and innovative. This is seen through the ideas that are developed for purposes of product improvement, sales techniques and sustainability for the Bank. It has been able to survive and serve the public. The study was therefore considered to be significant at 0.02 (98%).

<table>
<thead>
<tr>
<th>Table 4.3.3. Measure of employee performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Item</td>
</tr>
<tr>
<td>Effectiveness and efficiency are realized</td>
</tr>
<tr>
<td>With the available resources quality work can be produced.</td>
</tr>
<tr>
<td>Valid N (listwise)</td>
</tr>
</tbody>
</table>

Source: Field data 2013, p-value (0.02=**).
The study findings in Table 4.2.3 show an average mean of 1.86. This clearly indicates agree by the respondents though with some bit of doubt. Since it was agreed upon and even the fact that it was significant at 98% 0.02, the researcher had a right to believe that indeed, resources at NBC are being put in to use especially company resource like money, equipments and machinery plus the static ones as well.

The highest mean value was 1.96 with standard deviation of 1.48 on the item of effectiveness and efficiency is realized. The implication here contends that, employees try as much as they can to utilize all the resources availed to them to do work as well as doing work within the stipulate time.

The lowest mean was 1.76 with standard deviation of 0.83 which was on the item of (with the available resources, quality work is done). Quality work is realized through service delivery, creativity and accomplishment. The Bank is doing well since respondents agreed with the study.

Table 4.3.4 Summary for the measure on the performance of employees at NBC.

<table>
<thead>
<tr>
<th>Items</th>
<th>Mean</th>
<th>Interpretation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commitment</td>
<td>1.73</td>
<td>Low</td>
</tr>
<tr>
<td>Achieving goals</td>
<td>1.68</td>
<td>Low</td>
</tr>
<tr>
<td>Resource utilization</td>
<td>1.62</td>
<td>Low</td>
</tr>
<tr>
<td><strong>Average mean</strong></td>
<td><strong>1.67</strong></td>
<td><strong>Low.</strong></td>
</tr>
</tbody>
</table>

Source: Field data 2014.

The average mean that sums up all the measure on performance was determined to be at 1.67 literally interpreted as being low. The researcher therefore concludes that, since most of the respondents agreed with the study, it’s equally important to note that, while determining performance at NBC, factors like employee commitment, achieving goals, resource utilization are looked upon. This implies that, whenever an employee is seen
committed to his/her works that can be realized to be a performer. More equally resource utilization, this concept makes the employees be appraised through effectiveness and efficiency.

Whenever work is done within the stipulated time at the Bank, then that is enough to know who can perform and who cannot. At the Bank still, goal attainment or achievement by employees whether individual or organizational is considered to be performance. Many of the employees at NBC have always tried their best to accomplish to set targets or goals which makes the Bank comfortable with the kind of employee that they have. This does not only boost on the company profitability margin but also employee’s competence is considered to be at a high level.

The bank has therefore got a role to continuously provide the rewards to the employees such that it can be able to continuously survive in the global market.
4.4. Correlated rewards and the performance of employees at NBC.

Correlations

<table>
<thead>
<tr>
<th></th>
<th>Salaries</th>
<th>Bonuses</th>
<th>Promotion</th>
<th>Empowerment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries</td>
<td>Pearson Correlation</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>30</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bonuses</td>
<td>Pearson Correlation</td>
<td>.919**</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>30</td>
<td>30</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Promotion</td>
<td>Pearson Correlation</td>
<td>.830**</td>
<td>.838**</td>
<td>1</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>30</td>
<td>30</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>Empowerment</td>
<td>Pearson Correlation</td>
<td>.844**</td>
<td>.858**</td>
<td>.980**</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>30</td>
<td>30</td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>Pearson Correlation</td>
<td>.903**</td>
<td>.888**</td>
<td>.866**</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>30</td>
<td>30</td>
<td>30</td>
<td>30</td>
</tr>
</tbody>
</table>

Source: Field data 2014.

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

<table>
<thead>
<tr>
<th>Variable correlated</th>
<th>r-value</th>
<th>Sig.value</th>
<th>Decision on H_A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries &amp; performance</td>
<td>0.903</td>
<td>0.01</td>
<td>Supported</td>
</tr>
<tr>
<td>Bonuses &amp; performance</td>
<td>0.888</td>
<td>0.01</td>
<td>Supported</td>
</tr>
<tr>
<td>Promotion &amp; performance</td>
<td>0.866</td>
<td>0.01</td>
<td>Supported</td>
</tr>
<tr>
<td>Empowerment &amp; performance</td>
<td>0.893</td>
<td>0.01</td>
<td>Supported</td>
</tr>
</tbody>
</table>

Source: Field data, 2014

By the use of Pearson correlational moment, the researcher correlated the third objective in order to establish the relationship, when the reward constructs were correlated against performance, it was found out that; there all significant at 0.01 with the decision on the
Hypothesis being supported. The support part of it means that there is a significant relationship between rewards and employee performance.

Ordinarily, having concentrated on all the constructs under rewards and employee performance, the study found out that employees at NBC are being rewarded or given both tangible and non-tangible incentives. These among others include salaries/wages, bonuses, promotions and empowerment which are all aimed at improving on the performance of workers. Since the study found out that there is a strong relationship between rewards and employee performance, this implies that, there provision plays a great role in enabling employees performs. It acts as a motivation for many employees both intrinsically and extrinsically.

4.5 Regression

Research model.

\[ y = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + e \]

Where;

Y= dependent variable (staff performance).

X= means constructs of the independent variables.

X1= salary/wage

X2= promotion

X3= recognition

X4= empowerment
a+b= coefficients (constant)

e=error term.

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.903&lt;sup&gt;a&lt;/sup&gt;</td>
<td>.815</td>
<td>.814</td>
<td>0.24</td>
</tr>
<tr>
<td>2</td>
<td>.915&lt;sup&gt;b&lt;/sup&gt;</td>
<td>.836</td>
<td>.835</td>
<td>0.23</td>
</tr>
<tr>
<td>3</td>
<td>.930&lt;sup&gt;c&lt;/sup&gt;</td>
<td>.865</td>
<td>.864</td>
<td>0.20</td>
</tr>
<tr>
<td>4</td>
<td>.938&lt;sup&gt;d&lt;/sup&gt;</td>
<td>.880</td>
<td>.878</td>
<td>0.19</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), salaries and wages
b. Predictors: (Constant), salary & wages, Bonuses
c. Predictors: (Constant), salaries & wages, Bonuses, promotion
d. Predictors: (Constant), salaries & wages, Bonuses, promotions, empowerment.

The researcher went ahead to regress in order to determine the degree of influence that rewards have over performance. The model shows the regressed factors.

Model specification

**Model 1:** \( y = 0.357 + 0.805x_1 + e \)

\[ t = 8.57, t = 35.8, p = 0.01, r^2 = 0.815 \]

**Model 2:** \( y = 0.237 + 0.5x_1 + 0.38x_2 + e \)

\[ t = 5.44, t = 9.31, t = 6.20, p = 0.01, r^2 = 0.84 \]

**Model 3** \( y = 0.124 + 0.39x_1 + 0.22x_2 + 0.34x_3 + e \)

\[ t = 2.94, t = 9.3, t = 7.67, p = 0.01, r^2 = 0.86 \]

**Model 4:** \( y = 0.11 + 0.376x_1 + 0.15x_2 - 0.25x_3 + 0.67x_4 + e \)

\[ t = 2.85, t = 7.80, t = 2.64, t = -2.36, t = 5.95, p = 0.01, r^2 = 0.88 \]
Model 1. When salary was regressed with performance, the results revealed that a 100% increase in salary predicts performance by 81.5% and the model was significant at 99% (sig=0.01).

Model 2. Salary and bonuses were regressed with performance. Results revealed that coaching contributes 2.1% on top of 81.5% which increased the power of prediction to 83.6% with the level of significance still at 99%.

Model 3. From model two, salary, bonuses, promotion were regressed with performance from model where I regressed salary and bonuses on performance. promotion was as well included in model 3 which contributed to 2% to the prediction power so that salary, bonuses, promotion together predicted 86.5% of performance. All the values were significant at 99%.

Model 4. From model three when the fourth variable of empowerment was included in model three, it contributed an additional 2.7, so that the total prediction of rewards on performance was found to be 88%. All the coefficients were significant at 99%.

4.6 Discussion of the findings
The findings reveal that, reward factors play a great role when it comes to performance. These rewards are both financial and non financial by nature. Factors like salary and wages, bonuses, promotions, empower have much to contribute to employee performance.

Salary and wage were highly accepted/agreed upon by the respondents for their great contribution to performance. This is evidenced with the mean value that was got in chapter four. When correlated, the value still gave alternative hypothesis. This is in line with (Kohn, 2009) study where he believes that Monetary reward in modern society is the most transferable means of satisfying fundamental requirements (Kohn, 2009).
The current findings also reveal that bonus is given to employees. The aim of these bonus giving is targeted for performance which is in line with (Bretz, 1992) findings where he suggest that; the current employee’s performance could be enhanced by managing a well-developed performance assessment, as well as bonus and reward system. Therefore, rewarding system itself could impact the employee’s performance positively as is expected by the managers. This is exactly what was found out as well.

Concerning promotions, the study found out that employees are given promotions and most of the times these promotions are based on experience which is in line with (Bretz, 1992) where he suggest that, Performance ratings can also be theoretically used to identify the training needs, candidates for promotions, management problems, job rotation, and layoff or hiring. For the sake of the current study, promotion was considered to be one way of non-financially rewarding the employees thus their performance. The evidence is clearly stipulated in chapter four.

The current study had its findings agreed upon by the respondents on the empowerment of employees. This is one of the ways peoples efforts can be appreciated and recognized. However it had a similar case with (Urichuk, 1999) study where he talked about Recognition and reward deficiency as being a crucial reason for employee’s turnover and a poor reward system can be a de-motivator for the staff instead of stimulating them. Rewarding employees is vital to help the majority of firms to achieve their aims. There are a few firms which appreciably are able to inspire the working joy in performing jobs and responsibilities while there are not enough promising rewards.

4.7 Conclusion.
As per the findings in this study, much as it was that comprehensive, the study found out many relevant aspects of rewards both financial like salary and wage, and non financial like empowerment, promotions plus their respective items being offered at NBC. In the actual sense, it’s prudent to note that rewards are a prerequisite for any employee that may want his/her efforts to be rewarded irrespective of personal or individual objective.
However at times employees don’t get all that they deserve or even equally because of certain factors like wage differentials, differences in the level of experience, education, and political interferences. NBC tries all she can for her employees by rewarding them such that performance can be reaped or realized. This is one of the strategies adopted to play a tremendous role in stimulating employees to work hard.
CHAPTER FIVE

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

5.0 Introduction.
This chapter depicts the summary, Conclusions and recommendations of the study.

5.1. Summary on rewards
The study summarizes that, at NBC, rewards are given/provided to the employees since this was highly agreed upon by the respondents though with some varying doubts. However the generalization irrespective of minority group that disagreed is that, empowerment, promotions, bonuses, and salaries are availed to the employees at NBC. In the normal understanding, many organizations do offer such rewards to their employees since these rewards enable employees to develop their capacities and boost their performance. This summary implies that, as employees are supported with those kind of rewards much output is expected out them in terms of service delivery. In a cordial conversation between the researcher and the respondents, some of them whose anonymity is undisclosed stated that, salaries are provided especially at every end of the month. Accompanied with salaries are many other motivational factors like bonus for those that work extra time.

5.2. Summary on performance of employees
The researcher concludes that, since most of the respondents agreed with the study, it’s equally important to note that, while determining performance at NBC, factors like employee commitment, achieving goals, resource utilization are looked upon. This implies that, whenever an employee is seen committed to her/his works that can be realized to be a performer. More equally resource utilization, this concept makes the employees be appraised through effectiveness and efficiency. This does not only boost on the company profitability margin but also employee’s competence is considered to be at high level.
5.3 General Summary

Reward factors have got a huge contribution to employee performance. Both financial and non-financial have a serious role and values attached to performance. The findings from the field clearly reveal that, salary and wage, bonuses, promotions, empowerment are reward factors that can be based on if employees are to be motivated and dependent variable factors like achievement of targets, commitment, and resource utilization do measure employee performance.

Given the existence of rewards, employees always perform to their best and the outcome is always clear that, goals shall be achieved, employees show commitment, and resources are carefully utilized.

When correlated, the study was realized to be alternative. The alternative hypothesis showed that there is a significant relationship between rewards and employee performance. Many reward constructs were correlated against performance and they all appeared to be Alternative.

5.4 Conclusions.

Given the fact that reward factors were determined to have been financial and non-financial, the researcher concludes that all those factors have a lot to do when it comes to employee motivation and thus performance. This is in line with Maslow’s hierarchy of needs where he discussed about the basic needs for a human being. Financial and non financial go hand in hand since there is no single factor that can motivate an employee and make him/her work harder. Provision of all means a lot. Also on the side of performance, it’s true that here it’s measured in terms of goal achievement, employee commitment and resource utilization which results into effectiveness and efficiency.

On the third objective the study has alternative hypothesis which shows that there is a significant relationship between rewards and employee performance.
5.5 Recommendations.

National Bank of Commerce for this matter should continue with its ideology of providing these rewards to her employees if its stay competitive in the market. It has been proved beyond doubt that, rewards have a significant role that they play into one’s life and shape his/her performance towards goal attainment. Without rewards, this will be centrally with the expectancy theory that talks about people expecting a reward after service. It’s of great value and pleasure to reward employees as this has more attached values other than performance like reduction in conflicts, restoration of company image, good industrial relations, reduction in labor turnover, and above all reduced resistance to change and legal actions.

NBC has such a role to unveil the truth and realize the importance of rewards to both the company and the employees themselves.

When it comes to salary and wage administration, it is very clear that this factor as a reward plays a great role in stimulating the performance of employees. NBC as a policy maker has got a bigger task of identify the strength of this factor such that more performance from employees can be realized. It’s true that its being provided, however many respondents agreed with some bit of doubt and in so doing, this should be considered serious such that employees are not left with any chance to focus somewhere else.

As long as rewards are provided both financially and non-financially, there is no doubt that performance will be exceptional from the employees. Though NBC has tried all it can by providing all these factors, the notion has to be taken to a broader concept. The Human Resource Manager at NBC has a great role to determine the end result of the company.
REFERENCES


Hansen, R. (2010). *Insecure job and low pay leads to job dissatisfaction*, Interdisciplinary Journal of Contemporary Research in Business,


Lazear, R (2003). *The effect of management commitment to service quality on employees’ affective


RESEARCH INSTRUMENT (QUESTIONNAIRE).

Dear Sir/Madam

I am MATILDA TENGA a candidate for Masters of Human Resource Management at Mzumbe University. As one of the Academic requirements for the award. I kindly request for your assistance in this study that you provide the most appropriate information as required in my questionnaires. Any data from you will be treated with the highest degree of confidentiality and will only be used for academic purposes.

I kindly request to retrieve the questionnaire after twenty minutes of your reception

Your corporation is highly appreciated.

Yours faithfully.

Direction. Tick the most appropriate box.

Kindly respond to the options and be guided by the scoring system below.

<table>
<thead>
<tr>
<th>Score response mode</th>
<th>Description</th>
<th>Legend</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Strongly Agree</td>
<td>you agree without any doubt</td>
<td>SA</td>
</tr>
<tr>
<td>2 Agree</td>
<td>you agree with some doubt</td>
<td>A</td>
</tr>
<tr>
<td>3 Neutral</td>
<td>you don’t agree or disagree with any.</td>
<td>N</td>
</tr>
<tr>
<td>4 Disagree</td>
<td>you disagree with some doubt</td>
<td>D</td>
</tr>
<tr>
<td>5 strongly Disagree</td>
<td>you disagree without any doubt</td>
<td>SD</td>
</tr>
</tbody>
</table>
The first objective measure on rewards

<table>
<thead>
<tr>
<th>Salaries &amp; wages</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>SD</th>
<th>D</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Salaries and wages paid to you after work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Salaries and wages are fair to all employees</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 You are motivated by the salaries and wages given to you.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 Only recognized employees are paid.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Bonuses</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 Bonuses are given to those that work for extra time.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 There additional to your wage and salaries</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7 Employees are satisfied with bonuses.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8 Bonuses non discriminative.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Empowerment.</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9 Employees are assigned more duties and responsibilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 Experienced employees get more of these chances of being empowered.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11 Employees have autonomy to their decisions.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Promotions.</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12 Promotions are based on merit. (hard workers)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13 Promotions are given quiet often at NBC.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14 Experience is one of the determinant factors to promotion.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15 Employees are given chance to advance their status.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The second objective measure on performance.

<table>
<thead>
<tr>
<th>Achieving the goals</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>SD</th>
<th>D</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Employees attain their individual targets as one of the step to organizational attainment.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 The company in general gets profits that can sustain her existence on the market.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 The company competes favorably with other banks.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 Production is on the increase at NBC.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Commitment.

| 5 Employees show commitment to their work                |    |   |   |    |   |
| 6 Team work is exhibited at work.                       |    |   |   |    |   |
| 7 All activities are attained to by workers             |    |   |   |    |   |
| 8 Creativity and innovation is seen among employees.    |    |   |   |    |   |

Resource utilization.

| 9 Effectiveness and efficiency are realized when it comes to resource usage. |    |   |   |    |   |
| 10 With the available resources, quality work can be produced.             |    |   |   |    |   |