

Role of Non-Financial Rewards in Enhancing Employee Motivation: A Study of Guaranty Trust Bank, Kano Metropolis

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Abstract

Original Research Article

The issue of employee motivation has been a thorn in the flesh of the banking industry despite the availability of competitive financial incentives since most organizations have been facing the problem of lack of morale, poor commitment and waning discretionary effort among workers. This has led to the increased focus on the relevance of non-financial rewards as an important driver of intrinsic motivation especially within the service based institutions like banks. It is in this context that this conceptual study checks on the use of non-financial rewards to improve employee motivation in Guaranty Trust Bank, Kano Metropolis. The general aim of the research is to investigate the role of such dimensions of non-financial rewards as recognition and appreciation, career development opportunities, work environment, job autonomy and empowerment, and work life balance initiatives in employee motivation. The research methodology used in the study is a conceptual one, which is founded on the comprehensive review and synthesis of secondary data obtained in peer-reviewed journals, academic books, and conference publications, and other academic literature. The results of the literature review indicate that non-financial rewards can be rather effective at increasing the motivation of the employees because they can meet intrinsic needs associated with autonomy, competence, and well-being and recognition and career development appear to be among the most potent. The paper concludes with the finding that non-financial reward systems are needed to maintain motivation in competitive banking environment. It consequently advises banks to value the structured recognition systems, employee development effort, good work environments, and empowerment practices and initiatives on work-life balance in order to enhance motivation and organizational effectiveness.

Keywords: Non-Financial Rewards, Employee Motivation, Banking Sector, Conceptual Study, Guaranty Trust Bank.

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1.0 Introduction

1.1 Background of the Study

In the contemporary organisation, employee motivation is a key issue because of the critical nature it holds in influencing employee attitude,

behaviour and overall effectiveness of the organisation. Organisations around the world are gradually becoming aware of the fact that motivated employees committing, productive, and ready to go the extra mile out of the job specifications are more



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dedicated to an organisation. Today, the concept of motivation is no longer considered as an arm of compensation and financial resources but rather a more psychological and organisational phenomenon that involves intrinsic and extrinsic aspects (Robbins and Judge, 2019; Luthans, 2008). With the increasing competition and complexity of workplaces, organisations are finding the need to seek sustainable methods of rewarding their employees other than the conventional monetary compensation. It is notable that globally the trend has shifted to non-financial rewards in the place of strictly monetary rewards in efforts to create intrinsic motivation and long-term employee involvement in organisations. Research based on motivational theories highlights that recognition, autonomy, meaningful work and growth opportunities are critical factors that can help in relation to employee motivation (Deci and Ryan, 2000; Herzberg, 1966). Empirical data has indicated that non-financial rewards tend to produce more lasting motivation effects than financial incentives especially in knowledge based and service based industries (Kuvaas, 2006; Gagné and Deci, 2005). Therefore, most organisations around the world are embracing holistic reward systems that incorporate non-financial rewards to supplement financial compensation systems (Armstrong and Brown, 2006; Nelson, 2005).

Employee motivation in the African context has gained prominence where organisations have been facing an environment that is volatile economically, institutionally and high expectations of the workforce. The problem of talent retention, dwindling employee morale, and rising performance pressures are some of the challenges facing African organisations including financial institutions that need proper motivational strategies (Warr, 2002; Meyer et al., 2004). The studies carried out in African nations indicate that non-financial incentives, including recognition, favourable working conditions, and career growth opportunities, are essential in increasing employee motivation and organisational performance, especially when the financial resources can be limited (Baraka et al., 2025; Maharvi and Ahmad, 2022). In West Africa and Nigeria in particular, the banking sector has been

undergoing a swift change due to deregulation, technological change as well as increase in competition. The Nigerian banks function within a very competitive service environment where motivation of the employees directly affects the quality of services, customer satisfaction and organisational image. Competitive pay frameworks notwithstanding, most banks still face employee disengagement, stress, and diminishing commitment issues, which imply that financial incentives might not be sufficient to maintain motivation (Ohanyere and Eboh, 2024; Ozigbo and Patrick, 2025). Consequently, the focus has been moving towards non-financial rewards as strategic assets of motivating employees in a bank and enhancing the performance outcomes.

Non-monetary rewards have become the order of the day in Nigeria where organisations strive to deal with motivational issues related to stressful working hours, performance standards, and changing employee demands. According to the empirical research in the banking industry of Nigeria, recognition and career growth opportunities, positive working conditions, personal freedom, and work-life balance programmes have a significant impact on employee motivation and efficiency (Alabi et al., 2022; Ijaz and Khan, 2013). These results are consistent with the existing theories on motivation, which underline the significance of intrinsic rewards in stimulating long-term motivation and job satisfaction (Maslow, 1943; Herzberg et al., 1959). It is on this background that Guaranty Trust Bank (GTB), Kano Metropolis offers a significant organisational background on which the effect of non-financial rewards on employee motivation can be analysed. As a leading financial institution in Nigeria, GTB is in a very competitive banking environment that requires exemplary service delivery, innovativeness as well as employee dedication. The topicality of non-financial rewards, in particular, is especially acute, with motivated employees being needed to uphold the service excellence, the efficiency of operations, and the competitive edge. The role of the non-financial rewards in promoting employee motivation in GTB, Kano Metropolis is thus important in enhancing the human resource practises and performance of

various organisations in the dynamic banking industry in Nigeria.

1.2 Problem Statement

Employee motivation is a perennial problem in most financial institutions despite the relatively competitive salaries and financial rewards that are provided in the banking sector. Banks globally and especially in the developing economies are still facing challenges of low morale, low levels of commitment, and low levels of discretionary effort among the employees despite the amount of money they are making being seen as sufficient (Robbins and Judge, 2019; Kuvaas, 2006). This paradox is indicating that money itself might not do much to maintain long-term motivation in highly demanding and service-oriented jobs like banking. Overreliance on financial incentives as a major motivational instrument and minimal consideration of intrinsic motivators and non-financial rewards is the norm in most banks. Although the basic economic needs are met with bonuses, salaries and allowances can hardly satisfy higher levels of psychological needs, which are attached to recognition, autonomy, personal growth and meaningful work (Herzberg, 1966; Deci and Ryan, 2000). Empirical research shows that over emphasis of extrinsic rewards can actually devalue intrinsic motivation resulting into temporary performance improvement and not permanent engagement of employees (Deci et al., 1999; Gagné and Deci, 2005).

In the commercial banking sector of Nigeria, workers are often exposed to heavy pressure in the performance, set targets, excessive working hours and customer demands. These states have been linked to low morale, low organisational commitment, and a decrease in discretionary effort including organisational citizenship behaviours which are essential in the quality of service provision and customer satisfaction (Wright and Cropanzano, 2000; Podsakoff et al., 2000). The research in the Nigerian financial institutions shows that challenges associated with motivation still exist, although the pay structure has been enhanced, which highlights the necessity of other motivation strategies, which would not be limited to monetary rewards (Alabi et

al., 2022; Ohanyere and Eboh, 2024). Precisely, there is very little empirical data at Guaranty Trust Bank (GTB), Kano Metropolis that investigates the effect of non-financial rewards on employee motivation in a systematic manner. Even though the motivation and performance have been studied in the Nigerian banks, not many of them have thoroughly examined the non-financial aspects of rewards including recognition and appreciation, career growth prospects, working environment, job autonomy, and work-life balance programmes in the Nigerian bank setting (Ijaz and Khan, 2013; Ozigbo and Patrick, 2025). Such a lack of empirical evidence limits the capacities of the managers and policymakers to develop effective and situation-specific reward systems that can ultimately boost employee motivation in GTB, Kano Metropolis.

1.3 Significance of the Study

The paper has academic, practical, policy, and empirical significance, especially in enhancing the knowledge in the effects of non-financial rewards on employee motivation in the banking industry.

Academically, the research adds to the expanding scholarship on non-financial rewards and employee motivation by expanding theoretical and empirical arguments on monetary incentives models. Previous research has highlighted the fact that high extrinsic rewards can compromise intrinsic motivation hence constraining sustainable employee involvement (Deci, Koestner, and Ryan, 1999; Gagné and Deci, 2005). This research fits the modern body of human resource management literature that suggests reward systems be holistic, humanistic, particularly in service-oriented and dynamic organisational environments (Aliyu & Shanmugam, 2024; Mohammed, 2024). Moreover, the research supports theoretical claims that meaningful work, recognition and psychological support lead to better motivation and performance outcomes (Grant, 2008; Baruch-Feldman et al., 2002). Practically, human resource managers and the executives of banks will find the results of this research useful, especially in Guaranty Trust Bank and other financial institutions. The empirical data indicate that the combination of financial and non-financial rewards in the form of

balanced reward systems results in the increase of the employee motivation level and productivity (Aslam et al., 2014; Đula Ercegović, 2025). The paper will offer practical recommendations to HR professionals who want to enhance employee morale, commitment, and discretionary effort in highly competitive banking settings by identifying effective non-financial reward practises (Baraka et al., 2025).

The research also has policy implications in the design of reward systems in an organisation. Following the viewpoints of the strategic human resource management, the results of this study may be used as a reference point to internal human resource policies that would contribute to the sustainable motivation and overall organisational performance (Aliyu et al., 2024). Since organisations are becoming more and more susceptible to the effects of digital transformation and the changing workforce demands and expectations, there is an upward trend in the importance of using policies not only focused on intrinsic motivation, worker well-being, and developmental rewards but also line with the traditional pay frameworks (Mohammed, 2024; Gagné and Deci, 2005). Lastly, the research has high empirical applicability to the banking industry in Nigeria. Although past research studies have been performed to investigate the motivational system and reward systems in the different organisational settings, there is no empirical research done to study specific non-financial rewards in the Nigerian banks. Focusing on the case of Guaranty Trust Bank, Kano Metropolis, this paper offers contextual data which depicts the realities of employee motivation in the competitive banking environment of Nigeria. It is hoped that the results will become a benchmark of further empirical research and comparative studies in Nigeria and other developing economies (Aslam et al., 2014; Baraka et al., 2025).

1.4 Research Objectives

The broad objective of this study is to examine the role of non-financial rewards in enhancing employee motivation at Guaranty Trust Bank, Kano Metropolis. The specific objectives of the study are to:

1. Examine the effect of recognition and appreciation on employee motivation at Guaranty Trust Bank, Kano Metropolis.
2. Assess the influence of career development opportunities on employee motivation at Guaranty Trust Bank, Kano Metropolis.
3. Evaluate the impact of the work environment on employee motivation at Guaranty Trust Bank, Kano Metropolis.
4. Determine the effect of job autonomy and empowerment on employee motivation at Guaranty Trust Bank, Kano Metropolis.
5. Examine the influence of work–life balance initiatives on employee motivation at Guaranty Trust Bank, Kano Metropolis.

1.5 Research Questions

In line with the stated objectives, the study seeks to provide answers to the following research questions:

1. How does recognition and appreciation affect employee motivation at Guaranty Trust Bank, Kano Metropolis?
2. What influence do career development opportunities have on employee motivation at Guaranty Trust Bank, Kano Metropolis?
3. How does the work environment impact employee motivation at Guaranty Trust Bank, Kano Metropolis?
4. To what extent does job autonomy and empowerment enhance employee motivation at Guaranty Trust Bank, Kano Metropolis?
5. How do work–life balance initiatives influence employee motivation at Guaranty Trust Bank, Kano Metropolis?

2.0 Literature Review

The literature review discusses the available academic literature concerning the non-financial rewards and motivation of employees with a focus of conceptual clarifications and major dimensions of non-financial rewards. This section also provides a

theoretical and empirical ground on the role of non-financial rewards as important motivational instruments in organisations, especially the banking industry.

2.1 Conceptual Review

2.1.1 Non-Financial Rewards

Concept of Non-Financial Rewards

Non-financial rewards are incentives offered by organisations which are not monetary in nature, but are given to provide more motivation, satisfaction and commitment to the employees. These rewards are aimed at satisfying the employees on the psychological, social, and developmental requirements but not direct monetary rewards. Robbins and Judge (2019) add to the non-financial rewards list such items as recognition, career growth opportunities, supportive working environments, autonomy, and meaningful work, which play a vital role in motivating employees and their work positive attitudes. Non-financial rewards are not only limited to the physical good but also include organisational policies that promote psychological comfort, individual development, and a sense of belonging among employees. Empirical studies have indicated that non-monetary motivation is imperative in determining employee work performance especially within organisations that are knowledge-based and service-based (Zhang, 2019). Non-financial rewards are becoming more regarded in modern human resource management as strategic ways of maintaining motivation, commitment, and performance in competitive settings (Mohammed, 2024). There is an obvious difference between financial and non-financial rewards. The main ways by which financial rewards satisfy the economic needs of the employees are by paying them salaries, bonuses, and allowances, whereas the main ways through which the non-financial rewards fulfil employees intrinsic motivational drives are recognition, autonomy, growth, and work meaning (Deci et al., 1999; Gagné and Deci, 2005). Research has indicated that overuse of financial remunerations can lead to short term motivation, and non-financial incentives lead to long term motivation and organisational performance (Aslam et al., 2014; Đula

Ercegović, 2025).

Dimensions of Non-Financial Rewards

a. Recognition and Appreciation

Recognition and appreciation is an important aspect of non-financial rewards and is the act of rewarding the employees due to their efforts, contributions, and attainments with regards to the organisational objectives. The recognition can be in different forms such as verbal praise, commendations, awards and favourable feedback. Robbins and Judge (2019) explain that recognition offers satisfaction of the employees in their esteem needs and strengthens the desirable behaviours, thus increasing motivation. The importance of praises, recognition, and feedback as motivation factors has been extensively recorded in the literature of organisational behaviour. According to Grant (2008), recognition increases the importance of tasks to the employees and results in increased motivation and job engagement. On the same note, Podsakoff et al. (2000) highlight that recognition promotes discretionary actions like organisational citizenship actions, which are needed in service quality and organisational performance. Experimental data also suggest that recognition leads to psychological wellness, less burnout and better job satisfaction in the employee (Wright and Cropanzano, 2000; Baruch-Feldman et al., 2002). In service organisations as in the case of banks, recognition and appreciation is especially essential because of the interpersonal and customer oriented nature of work. The research results in African and Nigerian organisations show that once the employees feel appreciated and valued, their motivation increases, they become more commitment and have better performance outcomes (Ozigbo & Patrick, 2025; Baraka et al., 2025).

b. Career Development Opportunities

Another significant aspect of non-financial rewarding dimension is career development opportunities, which include training, promotion, skill development, mentoring, and succession planning. These opportunities are indicators that the organisation has put money in employees and their

long term development and professionalism. Mohammed (2024) states that career development contributes to the feeling of competence and future security among the employees, which subsequently improves motivation and attachment to the organisation. There is a strong literature on the correlation between employee motivation and growth opportunities. Learning and growth opportunities have been discovered to enhance job satisfaction, commitment, and motivation through matching individual career objectives with organisational goals (Yousef, 2000; Gagné and Deci, 2005). Research on strategic human resource management also postulates that career development practises mediate to improve organisational performance by having motivated and engaged employees (Aliyu et al., 2024). Access to career development is a significant aspect in developing economies like Nigeria, where the external employment opportunities are scarce in addition to the fact that there is a lot of competition in terms of progressing. Empirical research can show that workers that feel there are definite career progression are more motivated and less prone to disengagement in their working roles (Zhang, 2019; Ozigbo & Patrick, 2025). Therefore, career development prospects are an important non-monetary incentive in maintaining motivation among employees in the banking industry.

c. Work Environment

Work environment is an important aspect of non-financial rewards and it involves both physical and psychological working conditions which shape the attitudes and motivations of the employees. Physical work environment should be conducive with sufficient workspace, safety, equipment and ergonomic design whereas the psychological work environment is associated with the stress level, job security, managerial assistance, and organisational culture (Bratton and Gold, 2017; Mohammed, 2024). The working environment is crucial in maintaining motivation and well-being in service-based organisations where employees are involved in cognitively challenging and customer-facing work, like banks. The motivational experiences of

employees also depend on interpersonal relationship and organisational climate. Good working relationships amongst colleagues and being supervised in a good way contributes to trust, cooperation and sense of belonging that motivates and engage (Singh and Loncar, 2010). Good communication, transparency and participation of employees in running of an organisation will promote a healthy organisational climate that fosters motivation and commitment (Schweiger and DeNisi, 1991). Evidence on the topic suggests that good work places are closely linked with job satisfaction, psychological health and better performance outcomes (Wright and Cropanzano, 2000; Kumar and Sivakumar, 2025). The banking sector especially in Nigeria with its tough performance goals and technological strains, makes the need to have favourable work environments even more crucial. Research indicates that properly organised workplace conditions aid employees in work-related stress management and keep them motivated in the face of challenges in operating the business (Aliyu, 2024; Maharvi and Ahmad, 2022). Therefore, workplace is a crucial non-financial reward and it has a direct effect on motivation of employees in banks.

d. Job Autonomy and Empowerment

The job autonomy and job empowerment are levels at which employees are given discretion, control and input in work decisions. Autonomy enables the employees to have control on how the tasks are to be executed whereas empowerment accentuates on responsibility, trust, and access to the pertinent information. Deci and Ryan (2000) state that autonomy is a basic psychological need that contributes to intrinsic motivation when fulfilled. Employees who are empowered are more motivated, engaged and committed since they are likely to view their work as meaningful and they feel that they have been trusted by management (Meyer et al., 2004; Singh and Loncar, 2010). The involvement in decision making also enhances the sense of ownership and accountability among the employees and this behaves positively in motivating and putting

in discretionary effort. The organisational contexts where the presence of the empowerment element is promoted also make the employees more open to providing ideas and accommodating the change and thus improving the overall effectiveness of the organisation (Senge, 1990). Job autonomy and empowerment are especially applicable to the banking industry where employees can have complicated customer needs and operational choices. The empirical evidence indicates that empowering an employee of a bank can enhance motivation and quality of service provision as it allows making decisions more quickly and having a higher job satisfaction (Ijaz and Khan, 2013; Mohammed and Sundararajan, 2024). As a result, job autonomy and empowerment become non-financial rewards that substantiate intrinsic motivation.

e. Work Life Balance Initiatives

Work life balance initiatives are non-monetary rewards meant to ensure employees are able to manage their work life, personal life as well as family life. These initiatives are flexible work arrangements, leave policy, workable workloads and supervisory practises. Work-life balance in the highly stressful industries like banking is also being identified as a major factor in employee motivation and health (Bratton and Gold, 2017). It is a known fact that work-life balance programmes can reduce stress and increase motivation. Those employees with the perception that the organisation supports workers in work-life balance have reduced stress, increased job satisfaction and motivation (Sonnetag, 2003). These programmes help in long-term working engagement as employees have sufficient time to rest, hence improving the level of energy and performance (Singh and Loncar, 2010). Efforts at work-life balance are also relevant in the banking industry in developing economies, such as Nigeria, because of protracted working hours and the stress of performance. Research shows that supportive work life balance practises are a great way to boost employee motivation and retention because they create a sense of care and organisational support

(Maharvi and Ahmad, 2022; Kumar and Sivakumar, 2025). Therefore, work life balance programmes can be used as a significant non-financial perk in motivating employees of the bank.

2.1.2 Employee Motivation

Employee motivation can be considered as the internal and external stimuli that trigger, guide, and maintain the behaviours of the employees regarding their work in an organisation with the aim of achieving organisational objectives. It is an indicator of the extent to which employees are enthusiastic, dedicated, and putting in as much effort into their work positions as possible (Robbins and Judge, 2019). Motivation is a core construct of the organisational behaviour in the sense that it directly impacts the performance, satisfaction and retention. Motivation is divided into extrinsic and intrinsic motivation. Intrinsic motivation is the product of internal contentment with the job itself, including pleasure, self-development and a feeling of accomplishment whereas extrinsic motivation is affected by reward that are external to the job like an income and a promotion (Deci and Ryan, 2000). It has been found that intrinsic motivation can be more sustainable and highly connected with the positive work results, especially when non-financial rewards are provided (Ijaz and Khan, 2013; Maharvi and Ahmad, 2022). Motivation is particularly significant in any banking and service organisations where employee conduct directly impacts the service quality and customer satisfaction. Employees, who are motivated, are more active, flexible, and devoted, which allows organisations to stay competitive in changing settings (Mohammed, 2024; Mohammed and Sundararajan, 2024). Motivation has been found to be one of the determinants of operational effectiveness and service quality in the case of Nigerian banks (Aliyu et al., 2022). The consequences of the motivated employees are the increased organisational commitment, better performance, and the decreased turnover intentions. Research indicates that motivated workers are more loyal, engaging in discretionary work and resilient and this leads to organisational sustainability (Meyer et al., 2004; Maharvi and Ahmad, 2022). As such,

employee motivation is a key dependent variable in the study of the efficacy of the non-financial rewards in the banking industry.

2.2 Theoretical Framework

The theoretical framework offers the perceptual prism in which the connexion between non-financial incentives and employee motivation is discussed in the present study. It defines the reasons and how non-financial rewards affect the level of motivation among employees in an organisational context especially in the banking industry. This research paper is grounded mainly on Self-Determination Theory, Two-Factor Theory of Herzberg and Organisational Commitment Theory, which when combined provide a strong explanation of motivation other than money in employees.

Self-Determination Theory (SDT)

The Self-Determination Theory was created by Deci and Ryan (2000) and it states that the human motivation is based on the satisfaction of three intrinsic psychological needs that include autonomy, competence, and relatedness. This theory states that the higher intrinsic motivation is, the more organisations offer work conditions that can satisfy the said needs. These psychological needs are directly correlated with non-financial rewards that include job autonomy, empowerment, career growth opportunities and recognition and supportive work environments. For example, the autonomy-supportive practises will increase the feeling of control in employees who work, whereas recognition and positive interpersonal relationships, on the other hand, promote relatedness. Applied to the banking industry, where stress and performance requirements are absent, SDT clarifies the reason why non-financial incentives have the capacity to maintain motivation despite making financial incentives competitive. The empirical research confirms that the intrinsic motivation that is developed based on non-financial incentives promotes a better degree of commitment, engagement, and performance (Deci and Ryan, 2000; Ijaz and Khan, 2013). Therefore, SDT offers a good theoretical background to study

employee motivation as a result of non-financial reward practises.

Herzberg's Two-Factor Theory

Herzberg, F. (1966) developed Herzberg Two-Factor Theory that differentiates between hygiene factors (salary, job security and working conditions) and motivators (recognition, achievement, responsibility and personal growth). Although hygiene factors discourage dissatisfaction, they may not be a motivational boost. The increasing job satisfaction and motivation is carried out by motivators which are to a large extent, non-financial (Herzberg, F., Mausner, B., and Snyderman, B. 1959). The theory is specifically applicable to the current study because it states why even the financial-driven banks can experience a low staff motivation rate. Non-financial incentives like recognition, career growth, empowerment and meaningful work serve as incentives that provoke increased rates of enthusiasm and commitment in employees (Robbins and Judge, 2019; Bratton and Gold, 2017). This theory by Herzberg, therefore, helps support the argument that the supply of sustainable employee motivation in banks involves a balanced reward system that is not limited to pay.

Organisational commitment Theory

The Organisation commitment theory that was furthered by Meyer, Becker, and Vandenberghe (2004) focuses on the psychological attachment that the employees have towards their organisation. According to the theory, employees who are motivated can show high level of affective commitment which entails emotional attachment, loyalty and readiness to give additional efforts. Supportive work environments, work life balance programmes, empowerment and career development as non-financial rewards are important in promoting positive perceptions among the employees and enhancing organisational commitment. The fully engaged employees, in turn, show better motivation, performance, and the intention to leave the company (Yousef, 2000; Maharvi and Ahmad, 2022). In the Nigerian banking industry that has a problem of

retaining its employees, this theory is a good insight on how non-financial rewards contribute to motivation by promoting commitment-building mechanisms.

All of these theories describe how non-financial rewards affect employee motivation. Self-Determination Theory emphasises the inner motivational processes, the Two-Factor Theory by Herzberg distinguishes between the motivators related to satisfaction and dissatisfaction, and the Organisational Commitment Theory is connecting the motivation with the long-term employee attachment and performance. Through the combination of these theoretical views, the research will form a broad framework of analysing the effectiveness of non-financial rewards in motivating employees in Guaranty Trust Bank, Kano Metropolis.

2.3 Connexions among Theories, Independent Variable and Dependent Variable

This part describes the theoretical correlations between a non-financial reward (independent variable) and the motivation of the employees (dependent variable) based on the supporting theories presented in the previous sections. The combination of Self-Determination Theory, Herzberg Two-Factor Theory, and Organisation commitment Theory offers a consistent answer to how non-financial incentives are able to attract more motivation in employees within a particular organisation especially in the banking industry.

Non-Financial Rewards and Intrinsic Motivational Needs

Self-Determination Theory underscores the fact that the motivation of employees is enhanced when organisations are able to meet the intrinsic

psychological needs of employees; that is, their autonomy, competence, and relatedness (Deci & Ryan, 2000). These needs are directly met through non-financial rewards like recognition, conducive work conditions, job autonomy and career development opportunities. Rewards and appreciation raises the sense of relatedness and value in employees whereas training and career development opportunities raise the sense of competence. On the same note, job autonomy and empowerment satisfy the desire to have autonomy, by allowing employees to feel that they own anything they work on. With the satisfaction of these intrinsic needs, employees tend to exhibit sustained motivation, involvement and organisation loyalty.

Role of Recognition, Autonomy, and Development in Enhancing Motivation

The Two-Factor Theory developed by Herzberg offers more information about the role of non-financial rewards in motivating employees because the recognition, responsibility and growth opportunities are categorised as the major motivators. Non-financial rewards arouse job satisfaction and intrinsic motivation unlike the financial rewards, which are viewed as hygiene factors. Recognition is the acknowledgement of the contribution of the employees, autonomy is the ability to make decisions by the employees and the opportunities provided to the employees in the form of career development denote the long term commitment to the growth of the employee. All of these contribute to positive working attitudes and motivation, as well as discretionary effort, among the employees (Robbins and Judge, 2019; Bratton and Gold, 2017). Non-financial rewards are essential in the banking industry where performance pressure is a major concern as they help in maintaining employee morale even when the non-financial rewards are not present.

Theoretical Model of the Relationship between Non-Financial Rewards and Employee Motivation

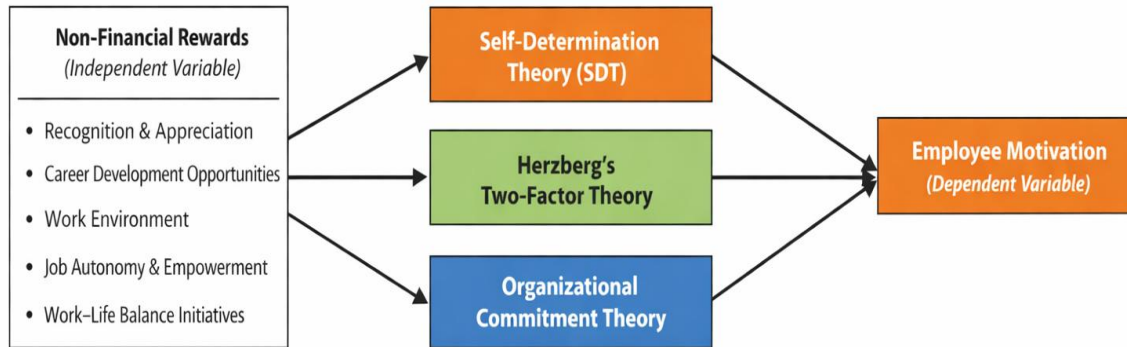


Figure 1: Theoretical Model of the Relationship between Non-Financial Rewards and Employee Motivation

The diagram reflects the theoretical correlation between non-financial rewards and motivation of the employees. It demonstrates that the use of the non-financial rewards, operationalized through recognition and appreciation, career development opportunities, the workplace, job autonomy and empowerment, and work-life balance programmes are major contributors to employee motivations. Such relationships are theoretically justified by Self-Determination Theory, which focuses on the satisfaction of autonomy, competence, and relatedness; Two-Factor Theory, which is proposed by Herzberg as the motivation factor focused on intrinsic factors; and Organisational commitment theory, which connects the supportive reward behaviours to the heightened employee attachment and the readiness to work hard. Together, the model illustrates that appropriately designed non-financial rewards can be used to increase intrinsic motivation and commitment which increases overall employee motivation in the banking environment.

2.4 Empirical Review

Experimental studies have always revealed that non-financial rewards are fundamental factors to employee motivation and associated work performance in various organisational/national settings. These empirical findings are based on classical motivation theories. The expectancy theory developed by Vroom (1964) reiterates that

employees are motivated when they see an apparent connexion between effort, performance and preferred consequences, most of which are non-financial in character e.g. recognition, development and work of significance. This is supported by empirical studies that have shown that intrinsic rewards in most cases are more effective in maintaining an individual motivated compared to monetary rewards, especially in service oriented organisations.

Research carried out in the developing and emerging economies radically supports motivational importance of non-financial rewards. Referring to the Nigerian data, Alase and Akinbo (2021) determined that non-financial incentives have a significant positive impact on employee motivation and job performance and identified recognition, autonomy, and supportive supervision as their driving factors. In the same way, Alabi et al. (2022) revealed that recognition, career development prospects, and favourable working conditions had positive effects on the performance of employees in money deposit banks in Lagos State, but motivation was a very critical intervening variable. These results apply especially to the Nigeria banking industry, whose competitive compensation systems are accompanied by motivational issues that are constant. The relevance of the non-financial rewards is further supported by empirical evidence on the banking and financial services sector. According to

Ozigbo and Patrick (2025), non-financial incentives were found to be very substantial in enhancing the performance of the employees of the Guaranty Trust Holding Company Plc, which implied that intrinsic rewards are still effective even in a highly-structured and performance-driven banking organisation. In line with this sectoral fact, Muhammed and Sundararajan (2024) revealed that strategic talent management practises, including training, career development and employee empowerment, have positive impacts on organisational performance by increasing employee motivation in digitalising organisations.

It has also been noted by various studies that job autonomy, participation, and favourable work environments are all factors that motivate employees. Wagner (1994) demonstrated empirically that employee involvement in the decision-making process enhances both performance and job satisfaction and Zimmerman (2008) observed that job autonomy has a great positive effect on motivation, commitment, and work performance. Warr (2002) also determined that psychological well-being at work which is developed when the environment is conducive and the work meaningful is closely related to the high motivation and performance. These results are especially relevant to the banking organisations when there is a high-level of work pressure and performance expectations. Employee motivation has also been empirically associated with the organisational support and human resource development practises. Boudrias et al. (2017) discovered that perceived organisational support boosts intrinsic motivation by strengthening the feeling of worth and belonging of employees. The same thought was reiterated by Werner and DeSimone (2012), who stated that motivation and engagement are enhanced by the constant learning, training, and development programmes. According to the literature on global Hr strategies, efficient talent management systems also enhance employee commitment and motivation in various organisational settings (Shanmugam et al., 2024; Aliyu and Shanmugam, 2023).

Although available empirical evidence is quite strong, there are gaps. Nigerian research usually concentrates on the overall organisational or big

business cities like Lagos and less on the specific locations such as Kano Metropolis. Besides, not many research studies have specifically addressed Guaranty Trust Bank on a branch or city level. This is the contextual and organisational gap that explains why the current research is necessary, as it attempts to offer empirical data on the effects of non-financial rewards on employee motivation in Guaranty Trust Bank, Kano Metropolis, thus providing context-related data to the banking and human resource management research in Nigeria.

2.5 Research Gap

Although the literature on employee motivation and reward systems is vast, there still are some significant gaps that represent the justification of the current research. Theoretically, much of the available literature pays close attention to individual elements of motivation or one non-financial reward, like empowerment or autonomy, without taking a multi-dimensional approach to non-financial rewards. Although work motivation theories and job design recognise the synergistic effect of recognition, autonomy, meaningful work, and growth opportunities on motivation (Hackman and Oldham, 1976; Steers and Porter, 1991; Grant and Parker, 2009), empirical research tends to overlook the connexion between these dimensions into a single paradigm. This disjointed strategy undermines a comprehensive knowledge of the joint effectiveness of a variety of non-financial rewards to motivate employees. Considering the contextual perspective, it appears that lack of empirical research that covers actor specific organisation and geographic contexts in Nigeria is eminent, especially in the north like Kano Metropolis. Despite the fact that research in Nigeria and other third world economies has studied motivation and organisational behaviour in a broader scope (Kuvaas, 2006; Steinberg, 1991), not many have focused on the case of Guaranty Trust Bank. Current studies in banking in Nigeria are largely concentrated on main business economies such as Lagos and left a gap in context with little studies on the functionality of non-financial rewards in other socio-cultural and economic settings. The difference is enormous, considering that contextual elements may influence

the expectations of employees, their view of empowerment, and motivation outcomes (Spreitzer, 1995; Vansteenkiste et al., 2005).

Conceptually, a large part of the literature still prioritises the financial reward as the main type of motivation, and very little empirical research has focused on the other types of reward, intrinsic and developmental. This hegemony prevails over the increasing evidence to support the idea that empowerment, work design and human focused HR practises are more effective in maintaining motivation and commitment (Ulrich et al., 2012; Grant and Parker, 2009). Consequently, most models, which put more emphasis on non-financial rewards as the main motivational tools, are not empirically tested, particularly in highly competitive and regulated industries like banking. There are also gaps within the banking industry in Nigeria which are empirically based in terms of the integration of the modern HR practises and motivation results. Although other research papers regarding empowerment, entrepreneurship and sustainable development have emphasised matters relating to human capital development and intrinsic motivation (Mohammed & Kumar, 2022; Shanmugam and

Aliyu, 2022), it has not been extended to banking institutions. Thus, scanty empirical research is available that connects non-financial reward systems structured in a manner to employee motivation in the Nigerian banks and specifically at the organisational-unit level.

Against these conceptual, contextual, methodological, and empirical gaps, the current research aims to make contributions to the literature and to present a thorough analysis of the non-financial rewards and employee motivation in Guaranty Trust Bank, Kano Metropolis, thus contributing to the motivation theory and providing context-specific information related to HR practise in the Nigerian banking setting.

2.6 Conceptual Framework of the Study

The theoretical model includes the explanation of the influence of non-financial rewards as a multi-dimensional independent variable on employee motivation as a unidimensional dependent variable. It highlights that other non-monetary practises in the organisation are crucial in improving the motivational levels of employees.

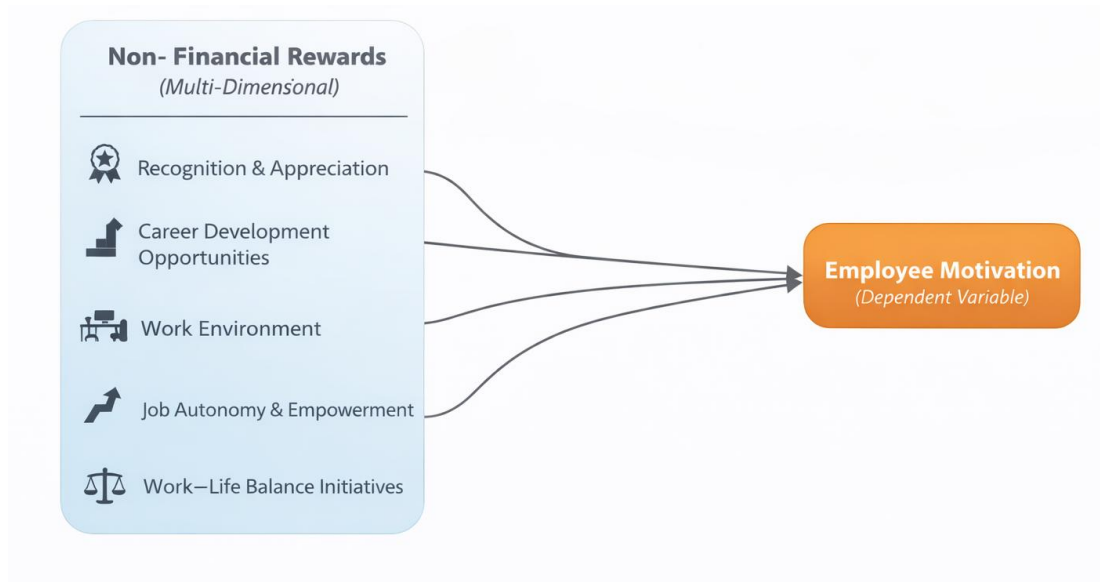


Figure 2: Conceptual Framework Showing the Relationship Between Non-Financial Rewards and Employee Motivation

The conceptual framework reflects the direct conceptualization of the relationship between non-financial rewards and employee motivation by underlining the fact that employee motivation depends on various non-monetary factors in the organisation. The non-financial rewards in the model are declared a multi-dimensional independent variable including recognition and appreciation, career development opportunities, work environment, job autonomy and empowerment, and work-life balance initiatives. All these dimensions alone and in combination are aimed at increasing the intrinsic motivation towards employees by making them feel appreciated, improved (grown), independent, and healthy at the workplace. The dependent variable is employee motivation, which is a unidimensional variable and defines the general psychological drive and willingness of the employees to put effort towards achieving organisational objectives. The directional arrows on the framework mean that the non-financial rewards have a positive and direct impact on the motivation of employees and that better results in the dimensions of rewards are likely to increase the level of motivation of employees within the banking industry.

3.0 Research Methodology

The paper follows the conceptual research design, where the entire research has been based on a systematic and critical review of the available literature instead of primary or secondary empirical data gathering. The theoretical basis of the methodological approach is theory-building in which the existing scholarly literature, models, and previous empirical results are integrated to form a consistent comprehension on the connexion between non-financial rewards and employee motivation. This is fitting since the research is exploratory and explanatory and aims to promote conceptual understands as opposed to statistical testing of hypotheses.

The paper utilises scholarly publications, peer-reviewed journal articles and reputable academic publications in the areas of human resource

management, organisational behaviour, and motivation studies. The relevant literature was determined with the help of the strict screening of the sources that discuss non-financial rewards, intrinsic motivation, and employee behaviour, especially in service-oriented and banking organisations. The focus was made on the research in developing countries such as Nigeria to achieve situational relevance and practicality of the conceptual arguments being developed.

In this conceptual paper, data analysis is qualitative and integrative, taking into consideration thematic analysis and logical synthesis of the available knowledge. The ideas and associations formed in the literature are arranged into a managed conceptual structure that clarifies the manner in which various aspects of non-financial rewards affect employee motivation. The result of this methodological procedure is the creation of an effective conceptual framework that presents a base to future empirical research and make useful contributions to policy creation and management practise in the banking industry.

4.0 Findings of the Study

According to the comprehensive synthesis of the previous empirical and theoretical studies of non-financial rewards and employee motivation, the study releases the following five significant findings each of which is related to the specified research objectives.

1. Appreciation and recognition plays a major role in employee motivation because an intrinsic motivation, psychological well being and involvement are boosted with continuous appreciation of employee input. Research indicates that praise and feedback along with recognition builds a feeling of importance and belongingness, which has a positive impact on work attitudes and commitment (Nelson, 2005; Ryan and Deci, 2000; Luthans, 2008; Boudrias et al., 2017).
2. The opportunities provided by career development have a positive effect on motivation

of employees, especially, training and further development of skills and promotion opportunities. When employees see that they have a good growth opportunity, their motivation, loyalty, and affective commitment levels to the organisation will increase (Werner and DeSimone, 2012; Saks, 2006; Muhammed and Sundararajan, 2024).

3. The work environment is also vital in inspiring employees because favourable workplace conditions, positive interpersonal relations, and favourable physical environments increase job satisfaction and psychological well-being. It is shown by empirical studies related to the banking and service institutions that positive work environments are closely linked to the increased level of motivation and performance (Schaufeli et al., 2002; Warr, 2002; Ohanyere and Eboh, 2024).
4. Employee motivation is greatly enhanced with job autonomy and empowerment because employees feel more responsible and own some tasks in the work environment with participation in the decision-making process and discretion. It has been shown that autonomy enhances the intrinsic motivation, engagement, and good work outcomes in complex organisational environments (Ng and Feldman, 2015; Zimmerman, 2008; Wagner, 1994).
5. The initiatives of work life balance are key motivating factors that drive long term motivation of employees especially in rigorous banking settings. The work arrangements and supportive leave policies can be used to reduce stress and burnout, thus enhancing motivation and engagement, as well as the effectiveness of the work in general (Saks, 2006; Ryan and Deci, 2000; Luthans, 2008).

5.0 Recommendations of the Study

5.1 Recommendations for Practice

1. The management must also institutionalise strong recognition and appreciation schemes, such as formal rewards scheme, timely feedback and publicity of employee performance to

increase intrinsic motivation and engagement (Nelson, 2005; Luthans, 2008; Ryan and Deci, 2000).

2. Guaranty Trust Bank needs to make continuous investments in the career development of employees, by instituting regular training opportunities, mentoring and clear promotion policies since career development has been observed to enhance motivation and long term commitment (Werner and DeSimone, 2012; Saks, 2006; Muhammed and Sundararajan, 2024).
3. The bank can enhance working conditions by creating a supportive leadership, a favourable organisational culture, and good working relationships among employees and offering them a comfortable physical working environment to maintain their motivation and well-being (Schaufeli et al., 2002; Warr, 2002; Ohanyere and Eboh, 2024).
4. The policies of job autonomy and empowerment are to be enhanced, and the employees should be given more opportunities to participate in decision-making and control the tasks implementation as the sense of empowerment has been associated with increased motivation, responsibility, and performance (Ng and Feldman, 2015; Zimmerman, 2008; Wagner, 1994).
5. Work-life balance programmes must be established as a matter of record such as flexible working hours and conducive leave policies to mitigate stress and burnout and maintain morale in the stressing banking industry (Ryan and Deci, 2000; Saks, 2006; Luthans, 2008).

5.2 Recommendations for Further Research

The scope of future research ought to be expanded to other banks or regions in order to help enhance the generalizability of the results to the overall Nigerian banking sector. The researchers are also advised to engage in comparative research on financial rewards and non-financial rewards to ascertain the degree of effectiveness with regard to the ability to motivate employees. Moreover, it is suggested that

longitudinal research studies will be used to study the effect of non-financial rewards on employee motivation in the long term, which will bring more information on causal associations and long-term results.

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