

Investigating the Influence of Extrinsic and Intrinsic Motivation on Work Performance: Study of Bank Officers

Maryam Kalhoro¹, Ashique A. Jhatial², and Sameena Khokhar³

Abstract

This research investigated collective impact of intrinsic and extrinsic motivation on organizational commitment and work performance of bank officers in Pakistan. About 500 closed-ended questionnaires were distributed among the six targeted private commercial banks 250 returned and 223 were usable. Structural equation modeling using Smart PLS was employed to test conceptualized relationships. Findings reveal extrinsic and intrinsic motivations are positively and significantly and positively associated with employees' performance. Findings also suggest that extrinsic and intrinsic motivation shows positive linkage with organization commitment. It also reveals that private commercial banks should consider their employees as valuable asset in order to increase the organizational performance. Theoretical and policy implications discussed in the end of paper.

Keywords: Extrinsic Motivation; Intrinsic Motivation; Employees' Performance, Organization Commitment, Bank Officers

1. Introduction

Employee motivation is most important factor that drives higher employee performance (Chintallo and Mahadeo, 2013). Motivated employees not only perform very well but promote knowledge, determination and shape a roadmap for other employees at work (McCullagh and Wilson, 2005). Motivation is broadly defined as the characteristics that make employees act Gredler, Broussard and Garrison (2004). Motivation is a combination of need, force and incentive, however, command systems and financial incentives may decrease motivation (Luthans, 1992 and Jacobsen et al, 2013). Similarly, DeCenzo and Robbins (2003) and Bessel et al. (2002) stated that motivation is a technique by which managers generate optimistic working conditions and can achieve results in efficient and effective manner. According to Tahir et al, (2005) financial crisis directly impact on organizational performance. Because of the limited resources organizations suffer losses and could not reward employees i.e. intrinsic motivation.

Khan et al. (2013) found out that both extrinsic and intrinsic have equal importance for employee motivation. Tahir (2011) identified that extrinsic factors are fundamental factors whereas intrinsic factors are essential to provide inner motivation, and have positive relationship with employee performance. According to Chimanikire et al, (2007) described how difficult is maybe for firms to design motivation programs. It takes management to possess knowledge regarding the employee's basic needs, their talent and then empower them for high performance (Workineh and Shimels, 2010). In context of Pakistan, there is an acute shortage of empirical evidence how to motivate bank officers in cut-throat competitive environment and retain key talent at work. There is urgent need to provide empirical evidence which predicts employees' extrinsic and intrinsic motivation so that banks could avoid unnecessary attrition of talented workforce. This study, thus, contributes structural model which predicts factors of employee commitment and higher performance.

2. Literature Review and Hypotheses Development

Herzberg (1959) proposed that there are two factor theory embedded in job content i.e. pay, status and work conditions and job context i.e. achievement, increased responsibility and recognition that cause either employees' motivation or dissatisfaction. In following years, a large body of academic research shown that two factor theory which demonstrates extrinsic and intrinsic factors of motivation are relevant with employee satisfaction and performance. Sirota and colleagues (2005) conducted a large survey in many countries found out that companionship, equity and achievement are more effective and employees feel 'enthusiastic'. Similarly, Asim (2013) and Nida Zafar et al, (2014) identified that that pay and appreciation are not directly related with employee motivation. Motivated employees are efficient, self-sufficient and perform better than those who are not motivated (Barber and Bret, 2000; Grant, 2008; Kuvaas & Dysvik,

¹ Institute of Commerce, University of Sindh, Jamshoro. Email: koonjabbasi@gmail.com

² Institute of Commerce, University of Sindh, Jamshoro. Email: ajhatial@hotmail.com

³ Institute of English Language & Literature, University of Sindh, Jamshoro Email: Sameena_khokhar@yahoo.com

2009). Rehman et al, (2010) suggest that reward has positive relationship with employees work motivation. Thus it was hypothesized that:

H₁: Both extrinsic and intrinsic factors are positively related with each other.

2.1 Intrinsic Motivation and Employees' Performance

Maslow (1943) in his hierarchy theory of needs explained that psychological need works better as motivator to employees as compare to physiological needs. On the other, Herzberg (1959) suggested that money provide motivation to the employees but not for long term. Once money earned and spent on physiological need then psychological, social and esteem needs follow one after the other. McGregor (2002) placed appreciation and esteem in theory Y group where honor and appreciation are measured as strong motivating factors than the money which was placed in theory X. Güngör (2011) studied the employee performance in banking sector of Istanbul and identified that monetary reward management system cause higher performance. Adeoti et al, (2006) concluded that if banks try to maintain the balance between internal and external reward it will increases the performance. He further elaborates that intrinsic rewards such as appreciation, recognition, responsibility has positive and significant impact on employees' performance. The Hedonic value of incentives (non-cash rewards) stimulate reasonable reaction on motivation of employees other than the cash value incentives (Schwartz and Clore, 1988; Hsee, 1996; weber, Hsee and Welch, 2005). Weinberg and Gould (2003) pointed out three types of intrinsic motivations such as knowledge, accomplishment and stimulation. Clifford (1985) and Mehmod (2013) concluded that when employees are satisfied they take more interest and work hard which lead to high performance. Amabile et al., (1994) recalls that if the tasks are explicitly defined and employees intrinsically motivated then there are more chances that the completion of tasks will be possible. Thus with the consideration of above mentioned literature It is hypothesized that:

H₂: Intrinsic motivation is positively and significantly related with employee performance.

2.2 Extrinsic Motivation and Employees' Performance

Pay and financial rewards are basic source by which every level of need can be fulfilled (Smith, 1976). According to Katz and Sinclair (2005) financial reward has the power to attract, retain and motivate individuals and cause higher performance. As it is observed that more you provided to the employees according to their need, more you will get in return efficiently (Dell, 1988; McCormick and Tiffin, 1979). Likewise, Taylor (1911) defined the system of incentive plan to stimulate employees for high performance, commitment and satisfaction. Banjko (1996) explained that management uses money to provide reward to their employees and also uses to punish their employees. He further elaborated that employees with high performance are rewarded with bonuses, promotions and financial awards while others with low performance having fear of loss of job. According to Mullins (2005) and Armstrong (2006) extrinsic motivations are defined as tangible benefits such as salaries/ incentives, fringe benefits, security, promotional benefits and service contracts and working conditions are required to motivate their employees. Bishop (1987) suggested that salary, financial incentives and bonuses are the types of extrinsic rewards which are directly linked with efficiency of the employee. There should be a successful extrinsic reward system to get high performance and efficiency in organization (Carraher, 2006; Porter and Lawler, 1968). It is, thus, hypothesized that:

H₃: Extrinsic motivation is positively and significantly related with employee performance.

2.3 Intrinsic Motivation and Organization Commitment

Skinner (1953) proposed reinforcement theory arguing that result of any specific event or circumstance drives the behavior of human. Actually, reinforcement is a specific term shows conditioning in which consequences of any pleasant or unpleasant event modify the behavior of an individual. Deci and Ryan (1985) provide cognitive evaluation theory (CET) which explained the key factors i.e. intrinsic motivation; social occurrences and structures including rewards and optimistic responses contribute substantially to emotions of proficiency during any action and develops intrinsic motivation for that particular action because they create a feeling of satisfaction related to the elementary psychosomatic needs, desired for professional competency and increases organizational commitment within the employees. Thus it was hypothesized that:

H₄: Intrinsic motivation is positively associated with organizational commitment.

2.4 Extrinsic Motivation and Organization Commitment

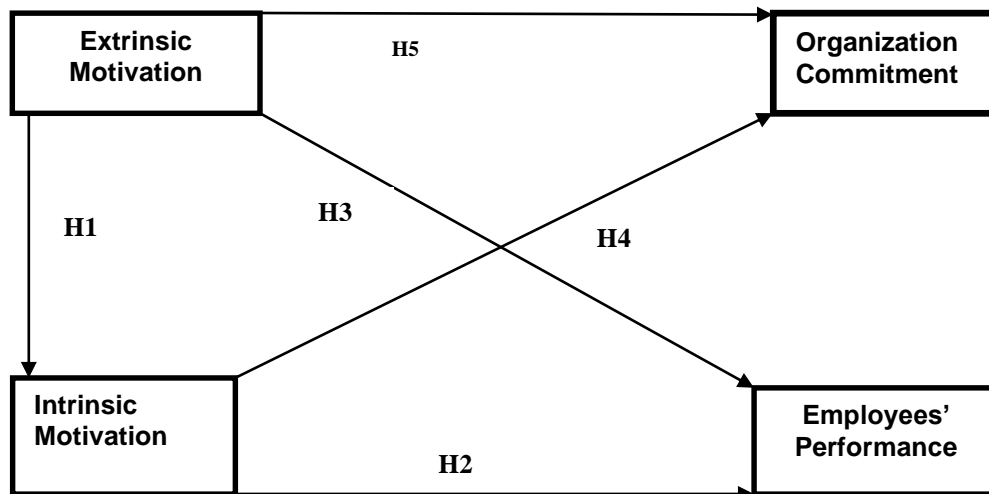
According to Dixit and Bhatti (2012) employers commitment is to motivate their employees by providing them confidence, enthusiastic behavior can increase the working environment in positive manner. They elaborated that employers are responsible to delegate and get work done from employees at high level. Mowday, Steers and Porter (1979) defined that the employee commitment has positive relation with expected results as motivation and attendance. Mathieu and Zajac (1990) further described that commitment is negatively related to outcome as absenteeism and turnover. Extant literature showed dramatic tendency for increased employee performance with organizational commitment (Buchahan, 1974). It is therefore, hypothesized that:

H₅: Extrinsic motivation is positively associated with organizational commitment.

2.5 Theoretical Framework

Figure1 shows conceptualized hypothetical relationships that extrinsic motivation derives intrinsic motivation and both factors are related with employees’ performance and organizational commitment.

Figure 1: Conceptual Framework Depicting Relationship among Study Variables



3. Research Method

This study is basically quantitative in nature. Primary data were collected with the help of closed-ended questionnaire. For this study, convenient sampling of non-probability technique was used. A total of 500 closed-ended questionnaires were distributed in private commercial banks e.g. JS Bank limited, Habib Bank Limited, Muslim Commercial Bank, Allied Bank Limited, Alfalah and United Bank Limited. About 250 questionnaires received back and only 223 were considered as complete and processed for data analysis.

The instrument was based on six constructs containing 35 items. Seven point Likert scale ranging from 1 show strongly agree and 7 shows strongly disagree was used. Questionnaire instrument based on intrinsic motivation, extrinsic motivation, employees’ performance, and organizational commitment was adopted from studies of Amabile et al. (1994), Deci and Ryan (1984), Beker (1994), Parasuraman and Wormly (1990) and Allen and Meyer (1990). During the pilot study Cronbach’s Alpha for reliability and internal consistency was measured e.g. Intrinsic Motivation 0.864, Extrinsic Motivation 0.733, Employees’ Performance 0.849, and Organizational Commitment 0.779. Data were analyzed in two phases: for demographic, descriptive and exploratory analysis SPSS (statistical packages for social sciences) version 22-0 was used and for covariance Smart PLS a technique of structural equation modeling (SEM) application was used for confirmatory analysis.

4. Results and Discussion

4.1 Demographic Details

Table 1 shows demographic details of respondents. Over 78 percent participants were male. This finding indicates that there is either limited employment of females in banks or females showed less interest in data collection. Marital status shows 57.4 percent respondents were single which reveals that young employees have more participation the research activity with majority of age group of 20-29. From education perspective, 67.7 percent respondents hold master degree. Middle level managers and first line managers make about 67 percent participation in the research.

Table No. 1: The Demographic Details of Participants

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	175	78.5
	Female	48	21.5
Marital Status	Married	128	57.4
	Single	95	42.6
Age group	20-29	109	48.9
	30-39	91	40.8
	40-49	21	9.4
	50 years or above	2	0.9
Education/ Degree	Bachelor degree	57	25.6
	Master degree	151	67.7
	MPhil degree	15	6.7
Experience	Less than 1 year	58	26.0
	2 to 10 years	124	55.6
	11 to 20 years	36	16.1
	21 to 30 years	5	2.2
Occupation	Top Level Management	48	21.5
	Middle Level Management	79	35.4
	First Line Management	69	30.9
	None Management Employee	25	11.2

4.2 Structural Model

A covariance approach was adopted to undertake more analysis through PLS SEM application. PLS SEM technique used to develop structural model in order to know the relationship among the latent variables and test the validity of the model (Anderson and Gerbing, 1982). Table 2 shows factor loading wherein all the items appear above the recommended value of 0.6. The loading value accepted on the value 0.6 and above (Chin, 1998). The items below the standard value 0.6 were deleted by the researcher during the model building. This indicates that all the items used are measuring the dimensions of constructs used in the study. In Factor loading which is also known as cross loading is an attempt to measure how closely factors relate with each other (Kothari, 2004). Hulland (1999) argued that factor loading value must be accepted at 0.4. Henseler et al, (2009) stated that manifest variables' loading values between 0.4 and 0.7 should be reviewed than eliminated. The cut off value is 0.5 (Memon et al, 2014). All highlighted diagonal values show that items are strongly loaded onto its own constructs than the others constructs.

As shown in table 2 four items (EmP1, EmP2, EmP3, EmP7) are strongly loaded in its own construct of (Employee Performance i.e. EmP). Similarly, four items of extrinsic motivation (Ex1, Ex2, Ex3, Ex4, Ex5) are strongly loaded in its own construct. Likewise, four items (IM1, IM2, IM3 and IM7) of intrinsic motivation are strongly loaded in its own construct than the others and five items OC1, OC2, OC3, OC5, OC6 are strongly loaded in its own construct of organizational construct.

Table No. 2: Factor Loadings

Factors	EmP	ExM	IM	OC
EmP1	0.85	0.51	0.43	0.36
EmP2	0.88	0.41	0.39	0.28
EmP3	0.82	0.39	0.37	0.24
EmP7	0.62	0.32	0.27	0.24
Ex1	0.40	0.77	0.37	0.28
Ex2	0.52	0.83	0.56	0.35
Ex3	0.24	0.67	0.37	0.33
Ex4	0.39	0.72	0.47	0.34
Ex5	0.35	0.74	0.47	0.34
IM1	0.41	0.54	0.81	0.38
IM2	0.32	0.54	0.85	0.36
IM3	0.29	0.37	0.65	0.19
IM7	0.39	0.44	0.76	0.41
OC1	0.21	0.20	0.15	0.61
OC2	0.32	0.39	0.47	0.77
OC3	0.08	0.22	0.18	0.73
OC4	0.31	0.27	0.21	0.67
OC5	0.12	0.23	0.21	0.63
OC6	0.31	0.35	0.38	0.66

Table 3 shows the convergent-discriminant validity in which all the highlighted diagonal values illustrates that items are strongly converged onto its own construct than the other and co-related values show the positive results (Bollen, 1989; DeVellis, 1991 and Nunnally, 1993).

Table No. 3: Convergent and Discriminant Validity

Factors	EmP	ExM	IM	OC
EmP	0.80			
ExM	0.52	0.75		
IM	0.46	0.62	0.77	
OC	0.36	0.44	0.45	0.68

Table 4 shows the Average variance extracted (AVE) , composite reliability and cronbach's Alpha values. Fornell and Larcker (1981) proposed that AVE is used to measure shared or common variance in a Latent Variable (LV) and the amount of variance that is captured by the LV in relation to the amount of variance because of its error measurement (Dillon and Goldstein 1984). AVE is considered as the measure of the error-free variance of a set of items. AVE value must be above value 0.5 which is good and acceptable (Fornell and Larcker, 1981). Table shows the strongest AVE value for EmP i.e. 0.63 and for OC, AVE value is reasonable i.e. 0.50 which is also acceptable according to Fornell and Larcker recommendations. Various research scholars such as Forman and Nyatanga (2001), Sekaran (2000) and Hair, Bushand Ortinau (2000) Cronbach's alpha is used to test the internal reliability of the diverse observed variables. The value must be equal or above 0.7. So the table shows that all the factors have positive Cronbach's Alpha reliability above the standard value 0.7. Cronbach's $\alpha = 0.80$ (EmP), $\alpha = 0.80$ (ExM), $\alpha = 0.77$ (IM), $\alpha = 0.78$ (OC), shows that all the variables are reliable.

In addition to AVE and Cronbach Alpha another measure which is most commonly applied to test usability of constructs for further analysis is composite reliability. It shows the internal consistency of the items of particular construct. According to Nunlly (1994) and Bagozzi and Yi, (1988) composite reliability

value is acceptable at 0.7 or above but if the research is exploratory than 0.6 is acceptable. So results shows that all the items are consistent with its construct. Cronbach's Alpha value is acceptable at 0.7 or above (Forman et al., 2000) so all items are reliable and can help test hypothetical model.

Table No. 4: AVE, Composite Reliability

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
EmP	0.80	0.83	0.87	0.63
ExM	0.80	0.82	0.86	0.56
IM	0.77	0.79	0.85	0.59
OC	0.78	0.81	0.84	0.50

4.3 Hypothesis Testing

According to Hair et al, (2010) in development and testing of structural model, bootstrap method was used in order to find t-statistics and standard deviation estimations in path-coefficient. Table 5 shows direct effects of path coefficients and T statistics measures. As Azar and shafiqi (2013); Keil et al, (2000); Hair et al, (2010) noted that coefficient results are significant to accept hypothesis if t-statistics is larger than 1.65.

H₁ was set to test the relationship of extrinsic motivation with intrinsic motivation. Table 5 shows $t=12.492^{**}$, $p=0.01$ which are above the standard value of 1.65. Results show positive and significant relationship between extrinsic and intrinsic motivation. H₂ was supposed test the relationship of intrinsic motivation with employees' performance. The t-statistic and p values ($t=4.223^{**}$, $p=0.01$) pretty above standard value reveal strong association between the two variables. Thus, results confirm positive and significant relationship of intrinsic motivation with employees' performance. H₃ was proposed to test the relationship of extrinsic motivation with employees' performance and results of t- statistic and p value $t=3.244^{**}$, $p=0.01$ which are above the standard value of 1.65 confirm positive and significant association between the two variables. H₄ proposed that intrinsic motivation is positively and significantly related with organizational commitment. Results in table 5 reveal positive and significant relationship with $t=3.562^{**}$, $p=0.01$ scores. H₅ was assumed to have positive and significant relationship between extrinsic motivation and organizational commitment. Table 5 present results $t=3.216^{**}$, $p=0.01$ which are above the standard value. Hence, all hypotheses from H₁ through H₅ accepted by confirming the positive and significant relationship between the variables conceptualized in the theoretical framework.

Table No. 5: Direct Effects Path co efficient for Commercial Banks Model

Hypotheses	Relationship	T Statistics	Results
H ₁	ExM -> IM	12.492	Supported
H ₂	IM -> EmP	1.893	Supported
H ₃	ExM -> EmP	3.244	Supported
H ₄	IM -> OC	3.562	Supported
H ₅	ExM -> OC	3.216	Supported

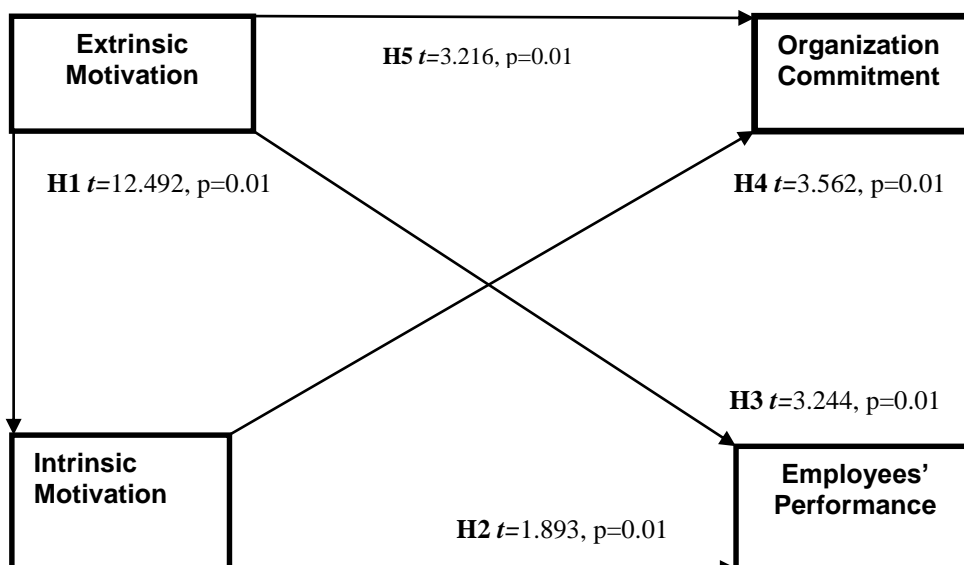
In previous table during the hypotheses testing it was concluded that all the hypotheses has the t-statistics value above the recommended value 0.65 (hair et al.,2006) so it is concluded that all the hypotheses developed for this study are accepted as shown in Figure 2 below.

5. Conclusions and Implications

This study attempted to contribute empirical evidence on one of the popular theoretical frameworks for employee motivation i.e. Herzberg's two-factor theory. We draw conclusions on empirical evidence of 223 from private commercial bankers in Pakistan. Findings of this study support the basic tenants Herzberg's theory that there are two factors i.e. intrinsic and extrinsic that cause internal and external motivation. Study also supports the notion that motivated manpower work harder and perform much better with explicit organizational commitment. However, findings of this study reveal that private commercial banks are only focusing to provide extrinsic motivation to the employees by ignored the importance of intrinsic motivation that might cause poor performance.

The value of reward in operational performance of employees cannot be ignored when it comes to be rewarded for task accomplishment. According to the findings of this study, it can be easily observed that extrinsic as well as intrinsic motivation are equally important and employers need to design reward schemes matching the magnitude of the task and hard work of employees put in place. From the results it is also observed that both factors has their own value and by providing employees with extrinsic motivation (salary, policies, condition, job security) as well as intrinsic motivation (achievement, appreciations, good behavior, friendly environment) employers can motivate their employees for higher performance and drive organizational commitment which might reduce expenditures on unnecessary attrition. Findings of this study suggest that well-motivated employees are more committed, efficient and effective for organization. Consequently if motivation is being ignored by employers, employees might show annoyance through poor performance, demotivation, non-commitment, turnover and absenteeism. As a result, it is therefore crucial for private banks to keep employees happy by extrinsic and intrinsic motivation.

Figure 2 Structural Model



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