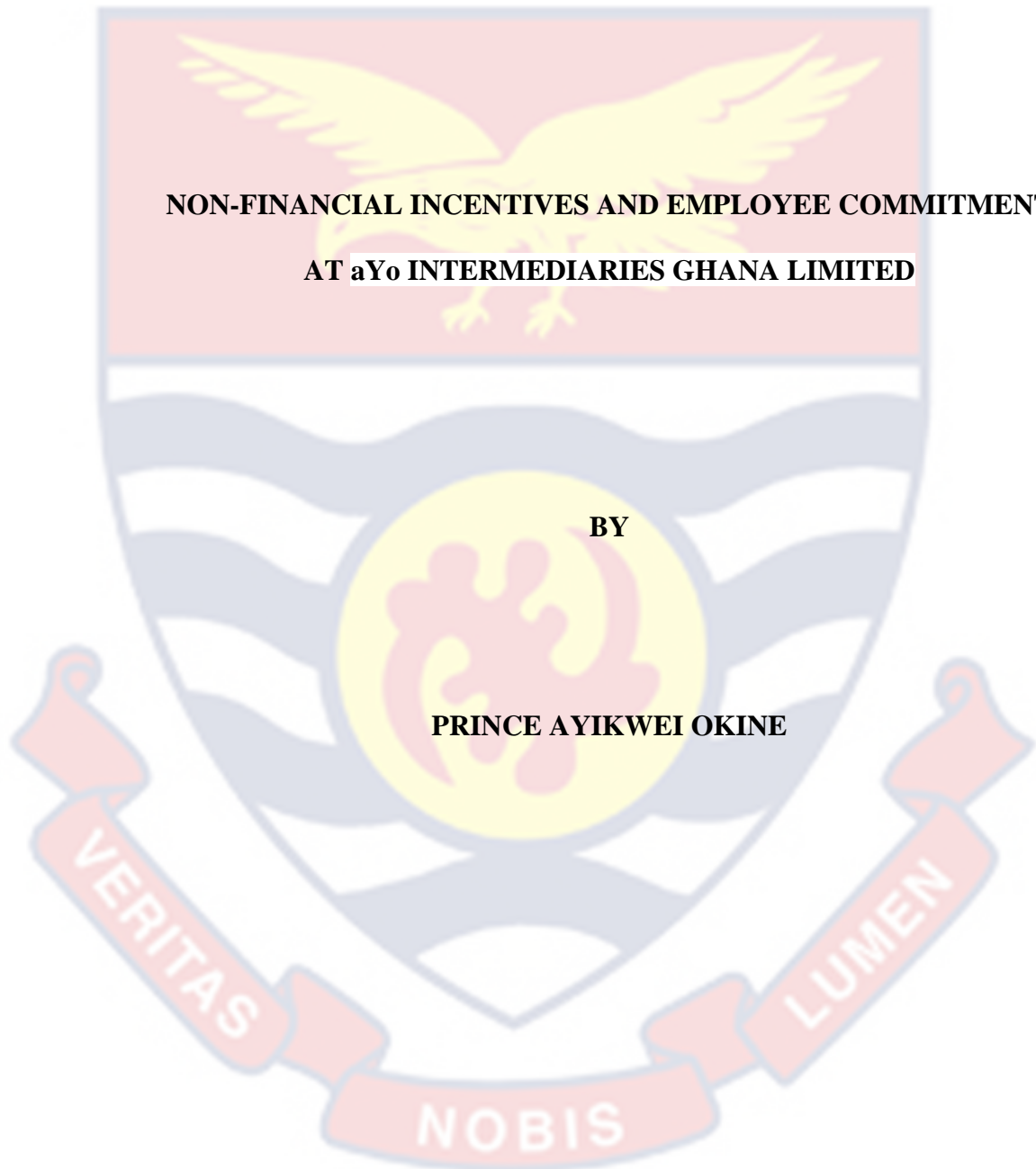


UNIVERSITY OF CAPE COAST



**NON-FINANCIAL INCENTIVES AND EMPLOYEE COMMITMENT  
AT aYo INTERMEDIARIES GHANA LIMITED**

**BY**

**PRINCE AYIKWEI OKINE**

**2023**

UNIVERSITY OF CAPE COAST

NON-FINANCIAL INCENTIVES AND EMPLOYEE COMMITMENT AT

AYO INTERMEDIARIES GHANA LIMITED

BY

PRINCE AYIKWEI OKINE

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Legal Studies, University of Cape Coast, in partial fulfillment of the

requirements for the award of Master of Business Administration degree in

Management

APRIL 2023

## DECLARATION

### Candidate's Declaration

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this University or elsewhere.

Candidate's Signature..... Date.....

Name: Prince Ayikwei Okine

### Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

Supervisor's Signature.....Date.....

Name: Dr. Aborampah Amoah-Mensah

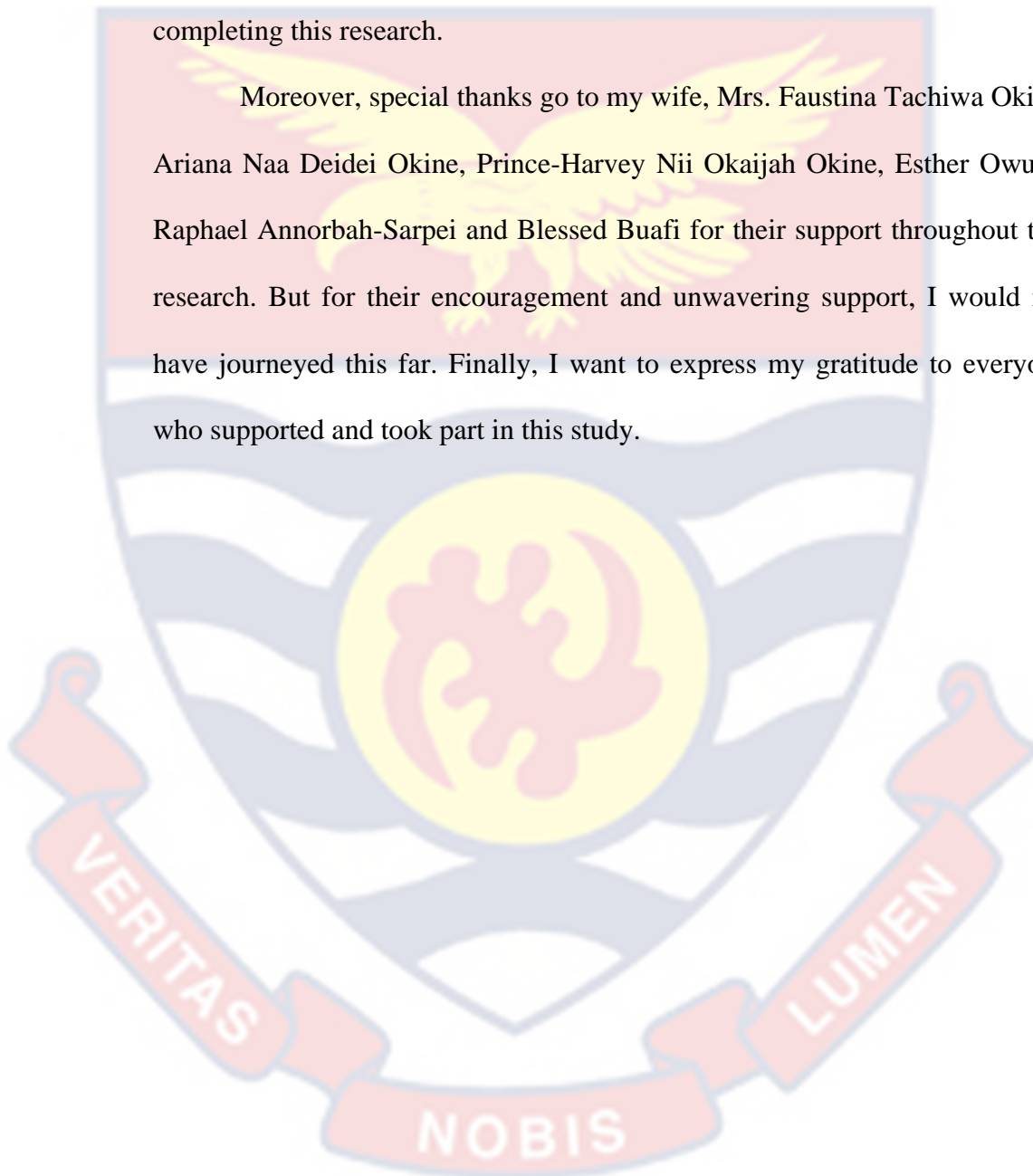
## ABSTRACT

The study aimed at analyzing non-financial incentives and employee commitment at aYo Intermediary Ghana Limited (A subsidiary of MTN). The specific objectives were to find out how non-financial incentives factors affect affective commitment, examine the effects of non-financial incentives on continuance commitment and assess the consequence of non-financial incentives on normative commitment. Due to the study's quantitative nature, a descriptive survey research design was chosen. The target population of the study was the employees of aYo Intermediary Ghana Limited numbering 280. The 162 participants in the study were chosen using a simple random selection procedure. In order to gather data, a well-structured questionnaire was developed to retrieve primary data through self-administration. Data was analysed through the computation of frequency counts, percentages and multiple linear regression. The findings of the study showed a statistically significant effect of non-financial incentives on affective, continuance, and normative commitments. It is therefore recommended to management that, promotion and career advancement, training and development, and job security should be given special attention and consideration among the non-financial incentive packages, because when these independent factors are pooled, the three incentives exhibited a positive effect in the dependent variable.

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**DEDICATION**

To my family



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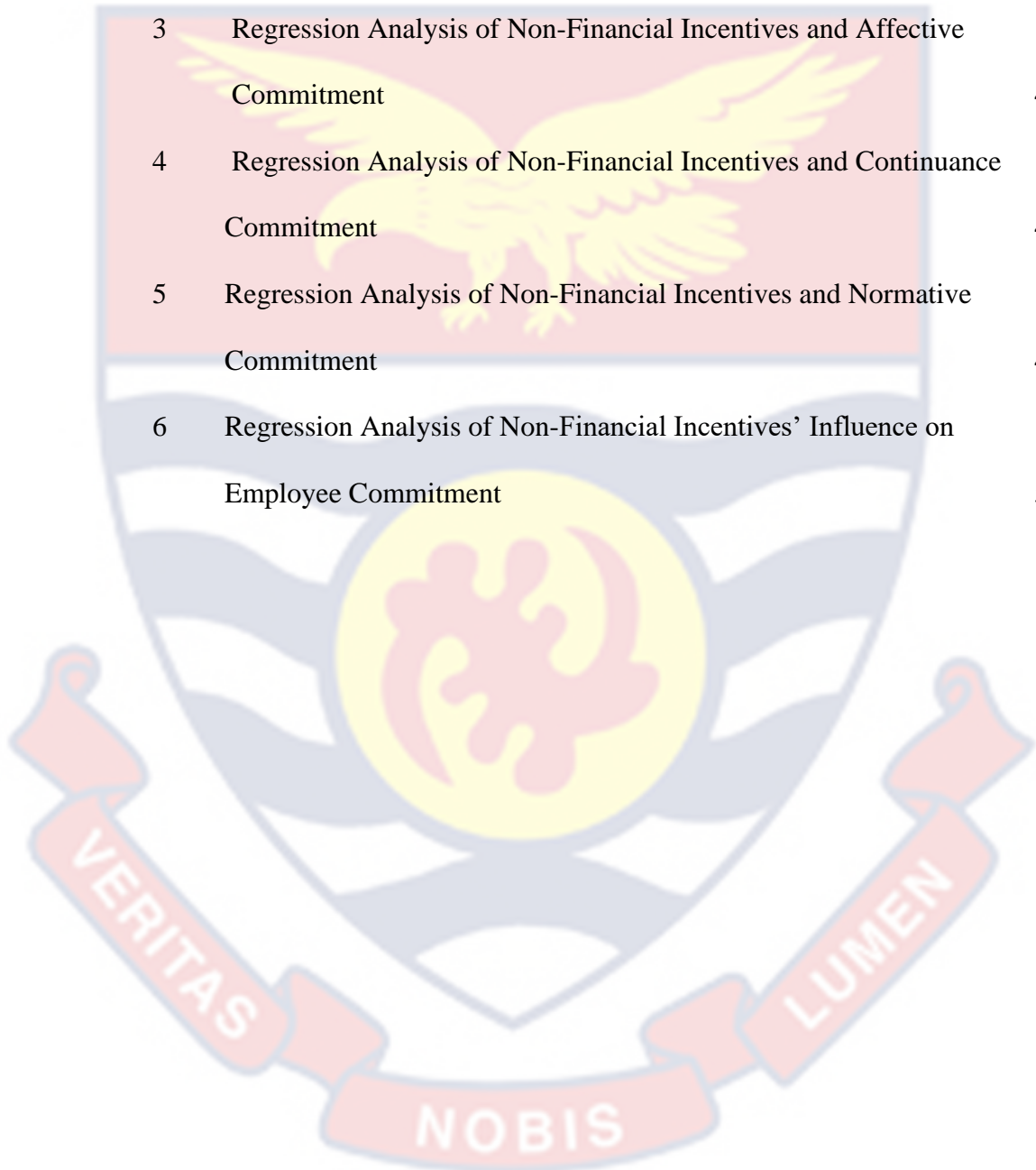
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## CHAPTER ONE

### INTRODUCTION

#### Introduction

Several companies regard their employees as key players in achieving corporate brand value and competitive advantage (Herrera, 2015). The general proposition of organisational theorists acknowledges human resources as key assets and components of every organisation. By extrapolation, the success and achievements of an organisation will be dependent on the careful stimulation and deployment of its human resource base. This makes motivation or incentives very important in stimulating the human resource of the organization.

Incentives represent any stimuli with a potential drive to do something or behave in a certain way. Incentives are things or benefits provided to employees in addition to their pay. An incentive can also refer to anything that recognizes an employee for a job well done or an achievement (Cadsby, Song & Tapon, 2010). It is normal for people to behave without a cause, so knowing that there will be a reward for anything they do is enough to be motivated (Locke & Schattke, 2019). Incentive services are becoming increasingly crucial in today's dynamic and competitive market. Incentives enable businesses to hire and retain staff while also increasing company output and image. Devising feasible and practical means of encouraging people to put up more effort than necessary, has been a worry among employers and business researchers (Cadsby, Song & Tapon, 2010).

## Background to the Study

The importance of providing incentives to employees at the workplace is evident at every level in the organisation. It is required of managers to be conscious of motivating factors that enable subordinates to perform up to expected standards in the organization. Incentives could come in the form of financial or non-financial packages (Locke & Schattke, 2019). When most people or companies think of incentives, they think of financial advantages, which result in significantly greater compensation for employees (Liao et al., 2007). There may however be an overstatement of how much money influences how employees view their jobs and potential future career opportunities. Eighty-nine percent of employers assume their employees quit in order to make more money (Connelly, Ones & Hulsheger, 2007), however research based on exit-interviews conducted by Showkat (2017) showed that, just twelve percent (12%) do. Widespread economic recessions and protracted financial crises experienced globally in large and small organisations has led to cutting cost through reduction of employees, salaries bonuses and other financial related activities (Luthans, 2000). This makes non-financial incentives a very important aspect in ensuring high retention rate and productivity.

Mokhniuk and Yushchyshyna (2018) explained that non-financial incentives are those that stimulate or urge employees to improve or expand their effort without obtaining a financial reward. An organisation's requirement, whether public or private requires motivated personnel to complete their responsibilities effectively and efficiently. According to Osabiya (2015), employees who are given incentives work hard and are

creative to attain corporate objectives. Liao et al. (2007) place a strong emphasis on factors that will affect employees' motivation and performance from viewpoints that enhance organisational success. They are the most important contributors to an organisation's success. According to a recent study by Owenvbiugie and Ekhaise (2020) on the usage of incentives, 84 percent of firms are now spending money on non-financial rewards including goods, gift cards, reward points, vacations, etc (Whedbee, 2008).

Empirical studies (Osabiya, 2015; Rahi, 2017; Shoss, 2017) suggest that workers care about non-financial aspects of work in the field of economics (promotion, recognition, autonomy, career advancement and fringe benefits). Organisations that seek to give meaningful non-financial incentives are more likely to attract devoted personnel. This is because, according to Trépanier, Fernet and Austin (2015) basic demands for fulfilment are closely related to employee dedication. When provided with focused and fulfilling work, employees become more invested and realize their worth to the company. Employee unhappiness is frequently caused by changes in job policies (Clarke & Chen, 2007). Employees are rarely consulted when such changes are made, and their rights, wants, and expectations are frequently ignored. Frustration and disappointment result from such situations, which have an impact on employees' commitment and productivity. Employees develop a positive attitude and dedication when they can engage in decisions affecting their work environment, resulting in increased satisfaction and productivity (Aktar & Pangil, 2017).

In organisational and industrial psychology, the topic employee commitment has gained a lot of attention (Connelly, Ones & Hülshager,

2017). One significant component that determines an organisation's success or failure is employee commitment (Lazear, 2018). Workers who become passionate and devoted often perform on a high and the company gain from the high level of service they deliver. These successful results are a result of the conviction that investing in people is a valuable asset and ensuring their happiness at work would result in improved advantages for the entire company (Black & Venture, 2017).

Mabaso and Dlamini (2018) indicate that businesses and employees are both mutual beneficiaries of employee commitment. Work commitment suggests a good relationship with the firm and gives individual workers' lives more meaning, even though dedicated individuals are more likely to improve their service, decrease attrition, and reduce absenteeism for employers (Wong et al., 2019). Employee commitment has been connected to employee creativity, innovation, effectiveness, and efficiency (Soomro & Shah, 2019).

Employees' voluntary disposition to be accountable and take care of job responsibilities is referred to as employee commitment. The personal, group and organisational factors influence commitment and involvement (Cesário & Chambel, 2017). The concept of commitment an essential concern that management must address to ensure that the organisation's ultimate goal is met or realised. As a result, commitment has become a paradigm and basis for evaluating employee performance. Most managers feel that their employees' devotion will have a big impact on the business (Balta, 2018).



## Statement of the Problem

When it comes to productivity and motivation to work, most firms pay little attention to non-financial incentives. However, several observations contradict the viewpoint that compensation is the most significant aspect in employee commitment and motivation to work. Arnolds et al. (2007) assert that organisations face a serious problem with employee motivation. Their research revealed that while billions of dollars are spent a year on programs and incentives to enhance employee motivation, increased levels of commitment and drive are not necessarily the result. This is because management and employees have differing ideas about the organisation aims and objectives, and how they should be achieved. Taking into account the current circumstances, management and employees place varying amounts of significance on the various motivating incentives. Despite the use of several motivational packages, Weiner (2018) acknowledged that many organisations are experiencing motivational crisis. Specifically, huge sums of money have been spent by organisations on training courses and programs yet many managers continue to struggle with increasing employee enthusiasm. This is because there is a disconnection between incentive given and the incentives that employee's actually desire. One difficult task commonly faced by managers is the challenge of designing a suitable incentive system or package. "Scientists pay to be scientists," as Giarratana, Mariani and Weller (2018) demonstrate. Scientists are driven by a desire to participate to their field, the joy of doing their study, and the use of their expertise in addressing intellectual obstacles.

From the researcher's own experience as an employee at the aYo Intermediaries Ghana Limited, the researcher observed that, there was a high rate of employee turnover in the company. Discussions with colleague workers revealed that, most of the employees were dissatisfied with rampant dismissal of employees anytime the organization undertook what it termed as "structural organization". This made employees feel insecure with the perception that they can be kicked out of the organization should they be affected with the time to time "structural organization". Coupled with the fact that the company did not give opportunities to its employees to undergo regular training from time to time in order to develop their capacity on the job, most of the employees felt that their routine was too monotonous, having to repeat the same thing over and over again without the opportunity to develop themselves. These issues led to the high rate of job attrition and employee turnover in the organization. These gave the researcher the motivation to undertake this study in order to find out non-financial incentives and employee commitment at aYo Intermediaries Ghana Limited.

On the literature gap, Qader (2021) did an analysis of the strategic significance of non-financial incentives. Nambi (2018) investigated the association between reward management practices and focused on teachers' job commitment, discovered situations where teachers are properly compensated with non-financial incentives such as recognition and responsibilities, their employee engagement tends to increase more than when teachers are only rewarded financially. Siwela and Van der Bank (2021) investigated the bearing of organisational rewards on employee commitment and discovered that individuals in traditional occupations showed more

affective commitment when their independence and contentment with the supervisor's monitoring were minimal. However, apart from Qader's (2021) study which focused on non-financial incentives, the other studies (Nambi, 2018; Van der Bank, 2021) rather focused on financial incentives. Yet, these studies were conducted in Europe and for that matter, outside the shores of Ghana. Thus, there is a dearth in literature so far as non-financial incentives and employee commitment in Ghana, so far as the Greater Accra Region is concerned. Hence, this study sought to bridge this gap by examining non-financial incentives and employee commitment in aYo Intermediaries Ghana Limited.

### **Purpose of the Study**

The aim of the study was to examine non-financial incentives and employee commitment at aYo Intermediaries Ghana Limited.

### **Objectives of the Study**

The following objectives were addressed in order to reach the study's primary goal:

1. Assess how non-financial incentives factors affect affective commitment.
2. Examine the effects of non-financial incentives on continuance commitment.
3. Assess the consequence of non-financial incentives on normative commitment.

## Hypotheses

Based on the literature reviewed on non-financial incentives and employee commitment, this research proposed four hypotheses. Thus, the following hypotheses were tested:

1. **H<sub>1</sub>**: Non-financial incentives have a significant effect on Affective Commitment at aYo Intermediaries Ghana Limited.
2. **H<sub>1</sub>**: Non-Financial Incentives have a significant effect on Continuance Commitment at aYo Intermediaries Ghana Limited.
3. **H<sub>1</sub>**: Non-Financial Incentives have a significant effect on normative commitment at aYo Intermediaries Ghana Limited.
4. **H<sub>1</sub>**: Non-Financial Incentives have a significant influence on Employee Commitment at aYo Intermediaries Ghana Limited.

## Significance of the Study

Widespread debates between incentives both financial and non-financial are trying to establish and ascertain which of the two is more important and which can be utilized in the organizational setting to enhance employee commitment and motivation. This paper seeks to shed light on the analysis of non-financial incentives, establish relationships, and impact on employee commitment among employees of aYo Intermediaries Ghana Limited. This will enable the management of aYo Intermediaries Ghana Limited to identify and stimulate the appropriate non-financial incentives that are valued by their employees to achieve desired employee commitment.

This study will highlight and enable researchers to understand the importance of non-financial incentives concerning employee commitment. Financial incentives are often given more attention and consideration as compared to non-financial incentives; hence, less empirical evidence exists on the latter idea.

Specifically, this study will guide managers or compensation specialists to develop appropriate compensation packages that include the desired trade-off between financial and non-financial incentives. This study will also enhance managers' decision-making process about what type of non-financial incentives should be provided to organizations, for employees to stay committed.

#### **Delimitation of the Study**

Different categories of non-financial incentives are used to stimulate employees in most organisations. In this study, promotion & career advancement, training and development, praise and recognition, job security, and autonomy & flexible work hours, are the selected non-financial incentives, while employee commitment level will focus on three main areas namely affective, continuance and normative commitment among workers of aYo Intermediaries Ghana Limited.

#### **Limitations of the Study**

Every study is bound to be faced with some restrictions which are inevitable and this study was not an exception. For instance, some of the respondents were unwilling to divulge certain pieces of information due to the fear. However, the researcher assured the respondents that their identity would be concealed and that the study would not mention their names in any part of

the study but rather, the information they gave was what would be needed. Also, the questionnaire adopted for the study and some challenges emanated from this source. This is because, some of the items were not responded to by the respondents. However, the researcher checked for completeness upon receiving each questionnaire from the respondents.

### **Definition of Terms**

In order to comprehend the context to which they are being used, several essential terminologies utilized in this study need to be defined and clarified.

**Non-financial Incentives:** These are the benefits that are not included in an employee's monthly wage or salary.

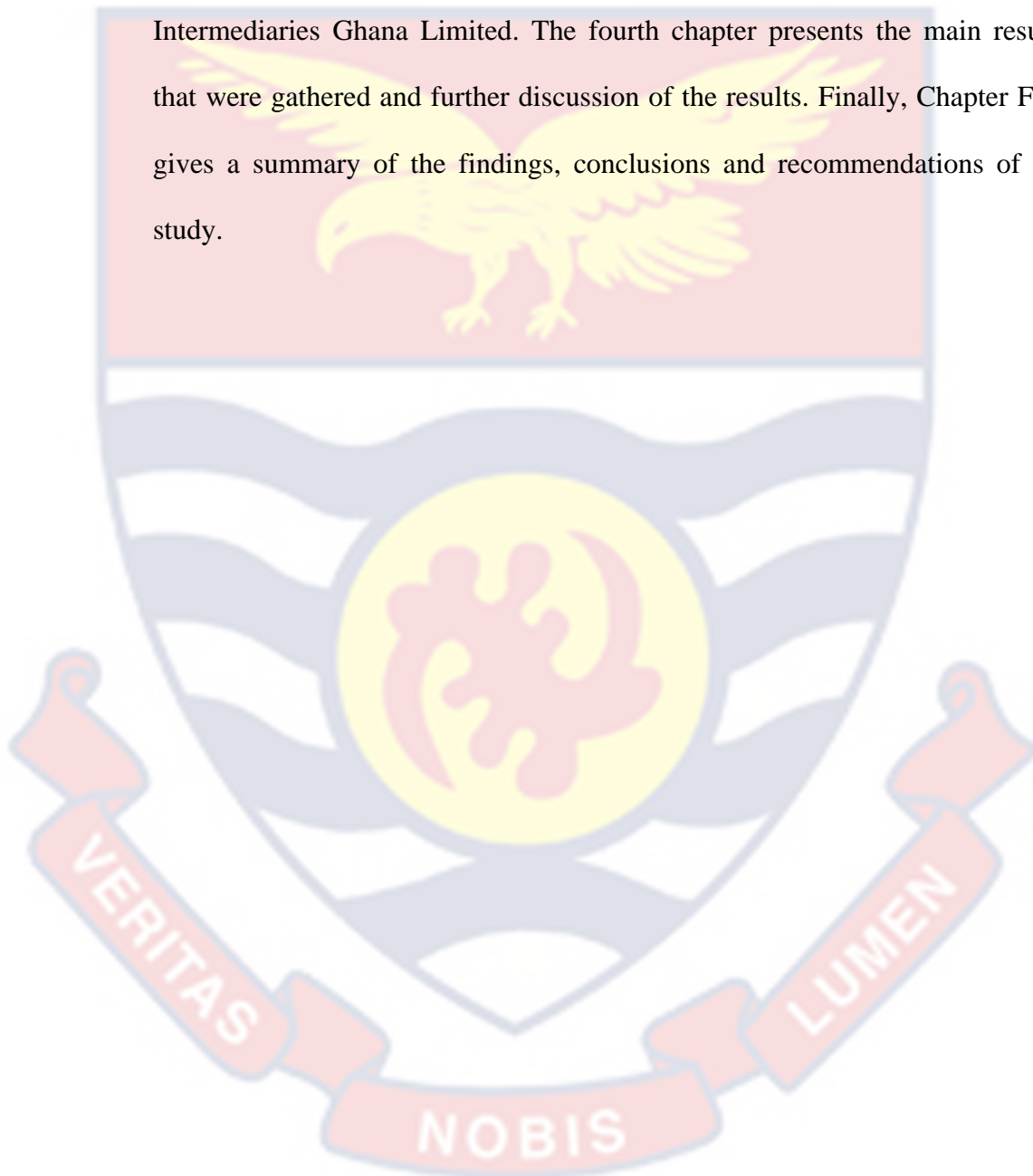
**Employee commitment:** The psychological bond between a person and a company is called employee commitment. In general, lower levels of desire to quit the company are closely connected with employee commitment and work satisfaction.

**Motivational Packages:** Motivational packages are items used by organisations to inspire or stimulate their employees such as recognition, training and development, effective communication and bonuses.

### **Organisation of the Study**

This study is in five chapters. Chapter One presents the background of the study, problem statement, objective, research questions, hypothesis to be tested and significance of the study, delimitation of the study, definition of key terms, and study organisation. Chapter Two deals with an overview of non-financial incentives within the fast-growing micro-insurance company.

Additionally, chapter two reviews related literature that is both theoretical and empirical evidence on the effect of non-monetary incentives on the commitment level of employees. Chapter Three deals with the methodology that the researcher will follow in acquiring data from employees at aYo Intermediaries Ghana Limited. The fourth chapter presents the main results that were gathered and further discussion of the results. Finally, Chapter Five gives a summary of the findings, conclusions and recommendations of the study.



## CHAPTER TWO

### LITERATURE REVIEW

#### Introduction

This chapter presents a review of existing literature sources that have bearing on Non-financial Incentives and Employee Commitment in many organisations. Specifically, the study seeks to elaborate on theories that underpin Non-financial Incentives and Employee Commitment, and review related empirical studies detailing the connection between Non-financial Incentives instituted in organisations and Employees' Commitment portrayed in organisations. Moreover, the chapter presents an overview of Non-financial Incentives, Employee Commitment from a broader perspective, dimensions of employee commitment, the linking between non-financial incentives and employee commitment and sample empirical studies on non-financial incentives and employee commitment. The paper also shows why this study was necessary and reveals the gap in the literature.

#### Theoretical Review

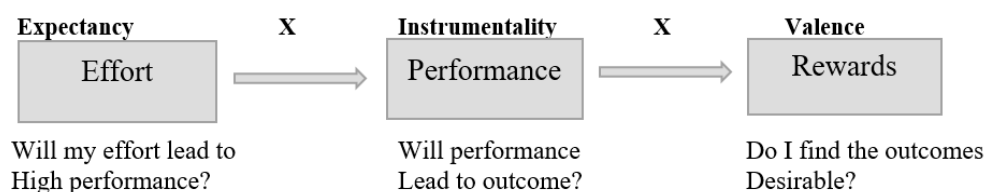
##### Expectancy Theory

The expectancy theory was introduced as one of the theories of motivation by Victor Vroom in 1964. Motivation is seen as a force that energizes, directs and sustains behaviour (Nteere, 2012). Vroom's expectancy theory, unlike the other theories, makes no precise endorsements about how to inspire staff. The process of cognitive factors offered by Vroom's theory, in contrast, represents individual variability in job motivation. The expectancy theory has potentially significant managerial ramifications for employee motivation. By changing the person's effort-to-performance expectation,



performance-to-reward expectancy, and reward valences, it finds several significant things that may be done to inspire employees.

Three elements, valence, instrumentality, and expectancy are said to be the main drivers of human behaviour (Vroom, 1964). Vroom is of the view that, how motivation affects productivity depends on the worker's degree of aptitude, and the relationship between aptitude and performance is dependent on the worker's motivation which must be highly desired actions in employees' work. Ability and drive have an interactive effect on performance rather than being additive. This theory describes the association that exists between motivation and employee performance. An individual's performance and commitment are dependent on increased motivation, possessing requisite skills and competencies, as well as having an advantageous position and knowledge of that particular role (Beltrán-Martín & Bou-Llusar, 2018). According to expectancy theory, employees are motivated by how closely a result will match their expectations. In other words, an employee's level of commitment influences their perceptions of the value they place on any rewards associated with their actions (Valence), the likelihood that their efforts will yield positive results (Expectancy), and the likelihood that these positive results will lead to rewards (Instrumentality) (Nteere, 2012).



*Figure 1: Expectancy Theory*

**Source:** Adapted from Vroom (1964)

According to the expectation theory, workers would tend to be encouraged and be more committed when they perceive a meaningful connection between their production and the rewards paid to them (Altinay et al., 2019). Bakker and Albrecht (2018) opined that, the strength and desirableness of a person's prediction of a performance result are related to expectation theory. This theory holds that one's ability to motivate themselves and whether the reward reacts to their intended outcomes are determined by how appealing the expected reward is for a certain input. The work of Thibault-Landry et al. (2017), postulated three interactions that guides a person's behaviour: effort, rewards and personal goals. The expectancy theory explains that the extent of a person's involvement depends on how appealing the incentives are, and how likely they are to be granted (Akgunduz, Adan Gök, & Alkan, 2020). Employees are more inclined to exert greater effort and devotion at work if they think they will receive worthwhile rewards from the employer.

In many cases, an employee's performance at work is used to evaluate them. An employee will make every effort to give their best effort if they think that doing so will bring about desirable performance that management acknowledges. As a result, people begin to believe that exerting a lot of effort will pay off in terms of a performance that is noticed and valued. To explain why incentives are suitable for a certain activity, the idea of instrumentality is applied. If the outcome (rewards) aligns with the person's ambitions, a positive attitude toward those outcomes will develop. Akgunduz, Adan Gök, and Alkan (2020) assert that a person perceives an outcome as having a positive valence when they want it or when the reward is in line with their objectives.

From the perspectives of Ali and Anwar (2021), the expectation theory offers a plausible explanation for why employees lack motivation. Employees may think that, for several reasons, the company is not rewarding their great performance. An employee may believe that their efforts would go unappreciated if performance evaluation systems are designed to take into account things like tenure which form part of the non-performance-related factors. Additionally, employees might have the feeling that they are not given fair evaluations because their employer hates them. The ability to perform at a high level and receive rewards may be perceived as a skill set that employees lack. The most pessimistic perspective is that exceptional achievement will never be appreciated at work.

Based on the tenets of expectancy theory, employee commitment is likely to be on the increase if employees place much value on the non-financial incentive packages employed by the organisation and also believe that their commitment will lead to those incentives.

### **Overview of Non-Financial Incentives**

Money cannot buy pleasure, nor can it buy commitment and fidelity; yet every employee does love receiving more money. In contrast to what money is incapable of achieving, non-financial incentives motivate and engage workers (Perera, 2017). Non-financial advantages, such as increased responsibility, promotions, public adulation, and acknowledgement in public, influence individuals more effectively than cash incentives (Musaaazi, 2002). In contrast, Neochoritis (2019) adds indirect monetary benefits resulting from labour, including autonomy and accomplishment, in his definition of non-financial incentives. Such non-financial benefits are thought to influence work

commitment either adversely or positively, depending on how they are perceived. According to Dicko (2020), non-financial benefits frequently draw knowledgeable and highly talented persons who are dedicated to achieving organizational goals. Armstrong(2008) argues that when discussing the significance of non-financial benefits in boosting employee dedication and success. Incentives go beyond simply giving individuals cash benefits.

Non-financial incentives or rewards might make workers feel more comfortable at work. Negotiating a settlement that addresses a variety of issues, encourages them to put in the extra effort. According to Fan, Zheng, Liu and Li (2016), the creation of a pleasant, stimulating, and empowered work environment where employees can use their skills to complete vital tasks for which they are recognized is a more efficient strategy to boost motivation, dedication, and performance. Perera (2017) defined three sorts of non-financial rewards: the want for power, the desire for affiliation, and the need for accomplishment. If an organisation wants its employees to be committed to their jobs, it must give them power through promotions and accept them through recognition. According to Ndegwa and Minja (2018), employees become demoralized when there is a lack of appropriate reward strategies that take into account their needs and goals, which leads to poor job commitment.

According to Ahuja (2002), organisations must have comprehensive promotional strategies in place to maintain the focus of workers' efforts on the job. Popli and Rizvi (2015) explored the role of non-financial rewards (incentives) on organisational units' outcomes and employees' commitment among Virginia Polytechnic Institute support personnel and discovered a strong connection between non-financial incentives and employee

commitment to the organisation. Employees' organisational support rose when they were given non-financial rewards such as housing, vacation, flexible time, telecommuting, possibilities for education and growth, acknowledgement of achievements, obligations to complete additional tasks, and real praise. In examining the association between non-financial incentives and goal-level commitment, Redmond and Sharafizad (2020) discovered that non-monetary awards have a direct relationship with employee goal-level commitment. In comparison to their less dedicated coworkers, employees were more dedicated to their occupations when they got compliments, recognition, and work promotions. Employees, according to Cassar and Meier (2018) require other incentives in addition to money to stay dedicated to their jobs.

The decision to labor or commit to anything can be heavily influenced by money, but other rewards are sometimes more significant when it comes to motivating individuals at the office. The kinds of incentives that are not paid benefits are known as non-financial incentives. The incentives are complementary components that an organization uses to motivate employees who do not receive direct financial pay. Non-financial incentives encompass varied critical areas that are discussed but not limited to these points.

### **Promotions and Opportunity for Career Advancement**

The upward trend of a person's professional path is called career progression. The position should be specified without creating unrealistic expectations for career development and progress (Kathure, 2014). Any organization may experience a high turnover rate due to a lack of opportunities for growth or progress. Employees harbour feelings of resentment and

unhappiness until they finally resign. If there are impressions of unfairness and dishonesty in an organisation's promotion initiatives, it affects the commitment of employees and the organization suffers (Mosadeghrad et al., 2008). Employees who are promoted have more prospects for social advancement, more responsibility, and personal development. According to research, individuals who see that choices about promotions are handled fairly and reasonably are more likely to feel committed to their jobs.

### **Praise and Recognition**

Neeway (2021) defines employee recognition as an educated, timely, and official appreciation of an employee's conduct and effort that actively promotes corporate objectives and values beyond customary expectations. Here, the employer recognizes the employee's actual achievement and effort in meeting the defined goal, which can be emotional, physical, or both. Nelson (1995 as cited in Luthans, 2000), posits that recognition motivates employees when the organization's corporate objectives and strategic goals are completely supported by the recognition programs that have been developed and put into place. Cohen (2003) reported that using recognition as a reward may affect employees' motivation and increase their productivity.

Employees are recognized in diverse ways at different organisations, including the distribution of certificates of recognition, gift cards, thank you cards, shopping vouchers, dinners, respect and trophies where it is due (Nolan, 2012). Institutions have adopted recognition programs like employee of the week, month and years schemes as well as long-term recognition.

### **Job security**

Job security refers to the assurance of a steady income from a permanent employee, temporary job, or self-employment. Job security, according to Appelbaum (2017), is generated from the degree of supply of qualified intellectual resources on the one hand, and the functions of the labour demand generate on the other. Job stability, according to Dekker (2008), refers to protection from unwarranted and unfair rejections. Job security is one of the crucial elements that fosters employees' loyalty to the organization. Employee commitment level to their work is increased when their position is stable in the workplace (Wang et al., 2018). Employees who are experiencing job insecurity feel threatened by the stability and continuation of their employment (Shoss, 2017). Neway (2021) noted in their study that job stability is crucial not only for providing economic security but also for the non-financial benefits it gives, such as a sense of social engagement and psychological impacts on the employees' respect and confidence.

### **Training and Development**

Training helps employees perform their jobs more efficiently while also increasing their skills and personal development (Kabir, 2011). Employee dedication and performance are directly impacted by training and development, and this affects the effectiveness of the organization (Apospori et al., 2008). It aids in the successful and efficient operation of organisations (Abubakar, Elrehail, Alatailat & Elçi, 2019). Organisations should invest in training programs to enable their staff to attain organisational objectives.

Training and development programs influence the organisation's effectiveness and efficiency (Cole, 2005).

Henry (2019) posit that workplace socialization is related to employee training because it helps employees stay with the company via commitment, gives them tools to deal with work-related stress, and promotes a caring culture. Employees may envision a future at work because of training & development, and they also get the support they need to overcome the problems they confront on the job.

### **Autonomy & Flexible Work Hours**

Flexible working is a style of employment that allows people to modify the amount, time, or location of their job, usually to the benefit of both the worker and the company. The term also refers to the capacity to choose the hours and locations at which one works. Employees may maintain a healthy work-life balance by using telecommuting choices like making them work from home once a week or choosing their work hours. Flexible employees report progressive levels of job satisfaction, dedication, and the propensity to increase discretionary effort than those who do not operate this way (Showkat, 2017).

### **Employee Commitment**

Predominantly in the field of organizational and industrial psychology, the idea of employee commitment has attracted attention (Cohen, 2003). One crucial component that determines whether an organisation succeeds or fails is employee dedication (commitment). Service excellence offered by dedicated and devoted personnel helps the organisation to achieve their set targets and



goals. These favourable results are born out of the belief that people are assets and that investing in them and ensuring their happiness at work would boost advantages for the entire organization (Dollard & Bakker, 2010).

Employee commitment means the tendency of an employee's voluntary inclination to be responsible and take charge of job requirements. Commitment and involvement depend on personal, group and organisational factors (Hodgkinson & Ford, 2009). The concept of commitment is one of the fundamental issues managements have to deal with in ensuring the larger objective of the organisation is achieved or realized. Commitment, therefore, has become one of the models and premises upon which employee performances are evaluated or appraised. Most managers believe that their staff's commitment would greatly affect the organisation (Robbins, 1998).

Clarke and Chen (2007) are of the view that if workers are committed to their work, both employers and employees benefit as a result of that. Work commitment for an individual employee denotes a direct relationship with the organisation and gives life a greater meaning; however, committed workers are more likely to improve their service, continue working in the organization, and lower absence rates for recruiters (Chon, Sung, & Yu, 1999). Workers' commitment is connected to employee productivity, creativity, and innovation (Lashley & Lee-Ross, 2003).

### **Dimensions of Employee commitment**

According to Meyer and Allen (1997), there are three different ways to look at commitment: as affective, continuance, and normative. These commitments are briefly explained below;

*Affective Commitment* demonstrates a dedication based on the emotional bonds that a person forges with an organization, typically via rewarding work experiences. High affective commitment workers usually exhibit positive attitudes at work, deliver excellent work results, and wish to remain with the organization. *Normative commitment* is a commitment that is founded on a sense of duty toward the organization, such as one based on the norms of reciprocity. The term “*continuance commitment*” implies commitment based on the anticipated financial and social penalties of quitting the organization. Employees that are less committed have a negative attitude about the company and are more likely to leave (Rad & Yarmohammadian 2006).

### **Non-Financial Incentives and Employee commitment**

There is a developing commitment gap in most businesses. That is a discrepancy between what managers expect and what employees are willing to do. The most typical cause is a management failure in one sense or the other. Well-achieved employees might become inspired to excel in any part of the organization. According to Liu and Atuahene-Gima (2018), increased business competitiveness necessitates firms offering the highest quality products or services at the lowest possible price. This necessitates firms cultivating and utilizing all of their employees' abilities and commitment. Making employees do their best and aiming to enhance their satisfaction on the job necessitates collaboration and teamwork, as well as giving individuals more input in workplace decisions that affect them. Executives will need to abandon strict control in favour of more employee empowerment to improve business success. Genuine commitment necessitates not only acknowledgement and

comprehension of the organisation's expectations, but also an emotional and behavioural response from employees.

Non-financial benefits significantly predict affective commitment more than financial rewards (Kerdasi& Azam, 2020). All Rewards are the aggregate term for all the material, intangible, and mental advantages that an organization provides to its employees (Bartol& Locke, 2000). According to Mahmud, Ding and Ali (2021), employees who believed their boss was supportive were more emotionally involved in their work, had emotional fulfilment and were more inclined to respond by growing trust and imitating their supervisor's actions (2021). Employees feel emotionally satisfied when their superiors are dedicated to them and act in ways that advance organizational goals.

Luthan and others (2006) recognized that there was a positive relationship between non-financial incentives and employee commitment. Non-financial incentives, like increased vacation time, development opportunities, recognition of achievements and family benefits, and increased employee commitment, as it increases an employee's sensitivity of his or her company as a "supportive and caring" firm. Employees can function more efficiently if they are given as many rewards as feasible. This concept is backed up by Bani-Melhem, Zeffane and Albaity (2018), who argue that if employees will wish to embrace or accept such principles if they can see that their organization appreciates and promotes particular service behaviours, and they will be capable of showing positive behaviour depending on those perceptions as well as the rewards that are to be given to them. Employees'

views toward their coworkers are influenced by their opinions of their reward climate (Ahmad, Jasimuddin & Kee, 2018).

When important advantages are equal, Jean, Ngui and Robert (2017) claim that it is the immaterial (non-financial) rewards that determine why an employee would pick one organisation over another. This is an example of how companies can use appealing rewards to stand out from the crowd. Employees' commitment increases when given non-financial rewards like housing, flexible time, vacation, and telecommuting, as well as opportunities for training and development. Similarly, in investigating the relationship between non-financial rewards and goal-level commitment, Kerdasi and Azam (2020) discovered that non-monetary awards positively correlate with employee goal-level commitment. Workers who were commended, recognized, and elevated on the job were more devoted to their work than their non-committed colleagues.

If management offers an opportunity for employees to meet their physiological and psychological demands, they will be happier. Employees are dedicated to helping the business accomplish its goals and will work with management voluntarily. To assist in achieving firm success, workers will make every effort to be as effective as possible by developing their skills and knowledge. Non-financial incentives enhance production while also lowering the rate of labour turnover and absenteeism among the staff to the barest minimum (Lazear, 2018). To some extent, it is true that when personnel feel motivated, they are expected to boost production.

## Empirical Review

Non-financial incentives have been linked to employee happiness, which leads to commitment, according to several studies. This is backed by Sungu, Weng and Xu's (2019) assertion that individuals are more inclined to reciprocate by establishing a greater attachment to that organisation when their needs are catered for. The research on non-financial benefits and their effect on teacher dedication in Britain done by Henry (2019) demonstrated that working is not always for financial gain. To find out if they could continue to work even if it was not necessarily monetarily, a sizable group of men and women were surveyed. Men and women in the survey—both 69% and 65%—said they would keep working even if it were no longer necessary from a financial standpoint. Non-financial incentives and commitment were shown to be related to the study.

Similarly, when teachers are given non-financial rewards through actions such as acknowledgement and increased responsibilities, their employee engagement increases more compared to when they are only rewarded through financial incentives. Kathombe (2018) examined reward management practices and job commitment of senior high school teachers and found that non-financial awards boost employee satisfaction. Joseph (2020) explored whether the establishment of non-financial incentives for health workers leads to employee satisfaction. According to Yao, Qiu and Wei (2019), significant promotion methods often used in corporations boost employee satisfaction.

Alkhatari et al. (2018) assessed the impact of promotions and promotional perspectives on job satisfaction. The results show that getting

promoted within the last two years boosts a worker's chance of being very happy. Furthermore, it has been demonstrated that a promotion's effect on job satisfaction is unrelated to any rise in pay. According to the findings, managers can use promotions as a method of increasing employee satisfaction.

Suttikun, Chang and Bicksler (2018) opine that job enrichment is a modification to a job that increases its impact, allows people to have better tasks, and offers feedback in the workplace.

Qader (2021) found that non-financial incentives are an effective tool for increasing employee satisfaction. Matharaarachchi (2021) engagement in a study on non-financial incentives and employee job satisfaction, finding that a successful incentive package can have a significant influence on an employee's performance. They explained that non-financial incentives inspire employees, resulting in job contentment. Al-dalahmeh, Khalaf and Obeidat (2018) investigated the job satisfaction of older employees. He discovered that older workers are happier with their pay than younger workers. Wargo-Sugleris et al., (2018), stated that job satisfaction increases with age, with younger workers showing lower satisfaction levels than older workers.

Studies by Owenvbiugie and Ekhaise (2020), indicate that organisations whose employees exhibit higher degrees of commitment, also have keen interests and enthusiasm, which improves their efficiency while also contributing to a reduction in absenteeism. This means that personnel with a high level of dedication are more likely to put up greater effort and invest their resources in the company (Aktar & Pangil, 2017). Feelings of identification, attachment, and citizenship action are some of the other beneficial benefits of commitment, all of which tend to promote organisational

efficiency and effectiveness (Ribeiro, Yücel& Gomes, 2018). According to empirical research, a lack of commitment might diminish organisational performance (Luz, de Paula & de Oliveira, 2018). Furthermore, a dedicated employee recognizes the value and significance of aligning personal and organisational objectives. Regarding personal goals, the individual considers his or her own and the organisation. Commitment has been identified as a crucial element in predicting organisational performance (Cesário & Chambel, 2017) and effectiveness in a variety of research conducted in various work situations (Eliyana, A., & Ma'arif, S. (2019).

Abm et al. (2019) assessed how compensation relates to reward practices in Wakiso District and discovered that teachers' level of dedication to their jobs was stronger when they receive non-monetary benefits like recognition and responsibility than when they are only rewarded with economic reward. Breugh, Ritz and Alfes (2018) examined the influence of organisational rewards on employee commitment and discovered that individuals with a high level of traditionalism showed high affective commitment when their level of autonomy and contentment with monitoring was poor. Employees with lower degrees of traditionalism had complex levels of emotional commitment to the organisation when autonomy and contentment with supervision were high.

Additionally, Chukwuemeka (2020) looked into the connection between rewards for elementary school teachers and their dedication to their work and found that while there was no statistically significant association among financial awards and job commitment, there was a very strong positive association between the variables. In some other study, Peluso, Innocenti and

Pilati (2017) looked at the connection between non-financial motivations and employee goal-level commitment. His findings revealed that non-financial incentives have a positive relationship with employee goal-level commitment. Employees who were commended, acknowledged and received job promotions were more devoted to their work than their colleagues who were not commended or recognized. Effective use of reward management is one of the major tactics that may provide the most remarkable benefits.

### **Conceptual Framework**

Theories are created to clarify, forecast, and understand events as well as to challenge and broaden our understanding of them while, in many instances, working within the constraints of fundamental presuppositions (Weiner, 2018). A conceptual (theoretical) framework is a flexible analytical device that may be used in several contexts. Conceptual differences and arrangement are accomplished with it. It simplifies topics and suggests connections between them in a study. In a controlled experiment, an independent variable is changed or altered to examine how it impacts the dependent variable (Helmenstine, 2018). The variable under test and measured during a scientific investigation is known as the dependent variable. The dependent variable is driven by the independent variable, which depends on the latter for existence. While the investigator alters the independent variable, the impact on the dependent variables is tracked and documented.



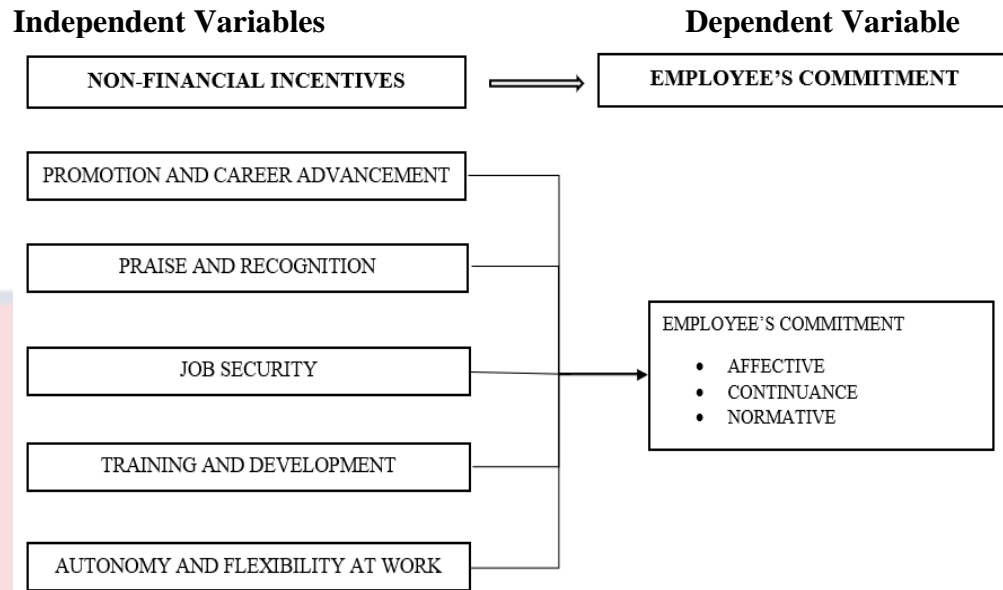


Figure 2: Conceptual Framework

Source: Adapted from Vroom (1964)

About Figure 2, employee commitment (affective, continuance and normative) is acknowledged as the dependent variable that can only be achieved in the presence of these non-financial incentives also acknowledged as independent variables (promotion & career advancement, training & development, job security, praise & recognition, and autonomy & flexible work hours).

### Chapter Summary

Based on the reviewed empirical, theoretical and conceptual perspectives, non-financial incentives could catalyze enhancing employee commitment in the fast-consuming industry. This notwithstanding, studies on non-financial incentives and employee commitment are under-researched and lack extensive literature. To fill these gaps, this current study distinguishes itself by examining the connection between non-financial incentives and employee commitment at aYo Intermediaries Ghana Limited.

## CHAPTER THREE

### METHODOLOGY

#### Introduction

This chapter explains the process used to collect, analyze, and evaluate the data as well as the source of the data used. First, the study's guiding research paradigm is described. This is immediately followed by research design. The next sections discuss the study's population, the sampling techniques, sources of data, research instrument, data analysis and ethical considerations adhered to in the study.

#### Study Area

aYo Intermediaries Ghana Limited is a subsidiary of a multinational company, aYo Holdings (a subsidiary of MTN Group which provides micro insurance to all MTN subscribers. Established here in Ghana March, 2017 with less than 30 employees, the company has seen an immense growth with its current company size of about 800 employees with their headquarters in Accra serving in various capacities as management, human resource department, telesales, customer experience, claim officers, sales and distributions, quality assurance, IT department and accounts office. Our service is underwritten by Metropolitan Insurance Ghana Limited in accordance with the laws of Ghana. aYo insurance provides MTN subscribers with hospital and life insurance cover through airtime deduction or transfer-based deductions and also through Momo transfers. With over 7 million happily insured Ghanaians, aYo insurance provides the most affordable insurance cover which delivers a fast, convenient and easy to use mobile insurance for all Ghanaians which can be easily accessed using any mobile phone. At aYo, we seek to make

insurance relevant, accessible, and easy to use for all Ghanaians. aYo Intermediaries Ghana Limited was chosen for the study due to the perceived lack of training and development, job security and lack of capacity for career development which may advertently affect the commitment of employees.

### **Research Design**

A strategy or plan for carrying out scientific study that will help answer research questions with supporting data is called a research design. It serves as the overall plan and strategy for gathering, analyzing, and measuring data (Labaree, 2013). Labaree (2013) opine that a research design is the arrangement of conditions for the collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy and procedure.

Within a qualitative, quantitative, or mixed methodologies approach, research designs provide precise guidance for processes in research (Cohen, Manion & Morrison, 2017). A method for performing scientific research, called research design aids in answering research questions from evidence. It is the overall strategy and the blueprint for collecting, measuring and analyzing the data (Labaree, 2013). Examples of research designs include surveys, narrative research, phenomenology, grounded theory, ethnography, and case studies (Cohen et al., 2017). The decision to use a particular research design is influenced by three conditions: the type of research question posed, the extent of control the researcher has over actual behavioural events and the focus on contemporary as opposed to historical events (Yin, 2003).

The study seeks to analyse the effect of non-financial incentives and employee commitment within a firm that provides mobile micro-insurance in

the telecommunication space, therefore quantitative descriptive research design was chosen for the gathering essential information for this study. To better comprehend the social environment and to study occurrences or events that have an impact on individuals, researchers often adopt a quantitative method. A quantitative method was chosen because it generates objective facts that can be expressed, examined and understood using statistical tools. The adoption of the quantitative research strategy gives the researcher complete control over the study process as well as allows for the generalization of findings at a comparatively lower cost (Gummesson, 2000). By creating numerical values or data that the researcher may later translate into useful statistics, the quantitative technique is utilized to quantify the issues.

### **Population**

Population refers to any component that satisfies the requirements for study inclusion (Gummesson, 2000). Oso and Onen's (2008) definition of a study's population refers to "the total number of subjects of interest to the researcher". The study's population consisted of all employees at aYo Intermediaries Ghana Limited. There were 273 employees at the aYo Intermediaries Ghana Limited head office in Accra (HR, aYo Intermediaries Ghana Limited, 2022). The reason for the choice of the employees at aYo Intermediaries Ghana Limited was based primarily on easy and timely access to data. Employees at aYo Intermediaries Ghana are recognized as part of the rich human resource in Ghana which needs beyond financial incentives to strengthen employees' commitment level. This affirms the need to have scientific research in such a critical area of the Ghanaian economy.

### Sample and Sampling Technique

Sampling is the method a researcher uses to choose a representative group of participants (sample) of participants for a study from the population of interest (Cooper & Schindler, 2003). The sample size for this study comprised 162 employees at aYo Intermediaries Ghana Limited. Krejcie and Morgan's (1970) formula was used to determine the study's sample size table for calculating sample size for a limited population. As already indicated, the population, thus, several employees of aYo Intermediaries Ghana Limited at the Accra Digital Centre were 280. To Krejcie and Morgan's (1970) table, with a population of 273 employees, the corresponding sample size is 162 (Appendix A). Therefore, 162 employees were sampled from the aYo Intermediaries Ghana Limited to further enrich the generalizability of the study's findings.

The 162 respondents were involved in the research through simple random sampling technique. This type of sampling technique provides each of the respondents with an equal chance of being selected (Saunders, Lewis & Thornhill, 2012). In the context of this study, each of the employees had an equal chance of being selected because each of them could provide the information needed for the study in terms of non-financial incentives and its influence on their commitment at aYo Intermediaries Ghana Limited. Each respondent had the chance to pick from a box containing a piece of paper with the inscription "Yes" or "No". Those that chose "Yes" had the opportunity to partake in the study. The sampling technique accorded every member in the accessible population a fair chance of being selected. Simple random sampling offers ease of use and accurate representation of a larger population (Creswell,

2014). It suffices to say that the sampling technique was appropriate due to the population's similitude in terms of their characteristics. The technique also enabled us arrive at an elaborate view of the employees regarding the study.

### **Data Collection Instrument**

The use of questionnaires in this study was the principal source of quantitative data. Saunders et al. (2016) indicated that the data collection technique usually associated with the quantitative survey strategy is a questionnaire. A well-organized questionnaire was created to reflect the variables to collect data from respondents. Creswell (2014) posits questionnaires as the common type of instrument used in studies that adopt descriptive survey design. The questionnaires were close-ended and self-administered.

There was no need to create a special set of questions for each respondent as each questionnaire sample comprises the same questions concerning non-financial incentives and employee commitment. Another justification for using this research instrument for the study is that, data collected through questionnaires may be analysed quantitatively utilizing inferential and descriptive statistics (Easterby-Smith et al., 2012). Singh (2007) posits that structured surveys save time and money since they are quicker to administer, easier to analyze, and more efficient. Questionnaires were also preferred because they are more conversant to respondents, information is collected in a standardized way and are usually straightforward to analyse.

The questionnaire was developed for the staff to elicit responses on the variables of interest of the study. The two (2) variables under study are non-

financial incentives and employee commitment. The questionnaire had two separate sections (Sections A and B). Section A gathered data on the demographic data of respondents. Section B was made up of items that elicited responses on non-financial against the affective, continuance and normative commitment measures employed at aYo Intermediaries Ghana Limited. All the items in section B were measured on a five-point Likert scale: “1 = Strongly Disagree (SD), 2 = Disagree (D), 3 = Undecided (U), 4= Agree (A) and 5 = Strongly Agree (SA)”, with one (1) showing the weakest agreement to the topics, and five (5) showing the most agreement to the issues.

### **Data Validity and Reliability**

#### **Validity**

Both construct validity and content validity of the questionnaire were assessed. In assessing the construct validity of the questionnaire, items were developed from the reviewed literature. A large sample which is representative of the population was used in the current study. Objectives of the study were clearly spelt out to enable credible results. Also, the researcher designed a questionnaire with items that are clear and use the language that are understood by all the participants. The questionnaires were given to colleague students pursuing the same programme to comment on the questionnaire.

In assessing the content validity, the questionnaire was given to the research supervisor to check for errors and vagueness. The supervisor made comments regarding the ability of the questionnaire to measure what it is designed to measure which are the barriers to effective integration of computer technology into classroom instructions. Comments from the colleagues and the supervisor helped in granting the face and content validities of the

questionnaire. Their comments helped the researcher to bring the questionnaires to standard.

## **Reliability**

### *Pilot Testing of the Instrument*

Before the study was carried out, the items on the questionnaire were tested to avoid ambiguity and for reliability. This was done through a pilot testing that was carried out prior to the actual collection of the data. The questionnaires were administered in the Republic Bank, Swedru Branch. This area was chosen for the pilot testing because the bank shares similar characteristics in terms of the organisational culture and management practices in terms of non-financial incentives with regards to job security as well as training and development as compared with what pertains in the aYo Intermediaries Ghana Limited. The workers also share similar characteristics in terms of their level of satisfaction being exposed to similar organisational culture and management practices regarding non-financial incentives. The data gathered was analysed and the Cronbach's alpha established. The value of Cronbach's alpha of 0.876 was obtained.

According to De Vellis (1991), such a reliability coefficient is said to be respectable. Therefore, the instrument was considered reliable and appropriate to collect the relevant data to answer the questions posed. Also Fraenkel and Wallen (2000) posited that "For research purposes a useful rule of thumb is that reliability should be at .70 and preferably higher". With this, the instrument could be said to be of good quality capable of collecting useful data for the study. The queries that came out of the item analyses were catered for. The reliability of the instruments were determined using Statistical



Product for Service Solutions (SPSS). All these actions were taken to ensure that the instruments were capable of collecting quality and useful data for the study. Reliability was ensured using a Cronbach Alpha threshold value of 0.876 shown in Table 1.

**Table 1: Reliability Results**

Reliability Statistics	
Cronbach's Alpha	N of Items
0.876	34

Source: Field Survey, OKINE (2022)

### Data Collection Procedures

The researcher sought permission from the leadership of aYo Intermediaries Ghana Limited. The staff were given prior information about the purpose of the study via a memo. The researcher got an appropriate time after an arrangement with both the leadership and employees at aYo Intermediaries Ghana Limited. The drafted questionnaires were self-administered with the help of a research assistant to the respondents who were willing to fill out the questionnaires. The researcher collected all the completed questionnaires upon the elapse of an agreed day within a week. The researcher went over the primary data gathered to make sure they were accurate, well-answered, complete, and consistent as possible.

### Measurement of Variables

*Dependent variable:* Employee Commitment serves as the study's dependent or outcome variable. The Likert scale's five points would be used to measure this ordinal variable. For analysis, the variable was transformed into

an interval/ratio scale by calculating composite scores with help of the Statistical Package for Social Sciences (SPSS).

*Independent/predictor variable:* This variable would be non-financial incentives. It would also be an ordinal variable measured on the five-point Likert scale. For analysis, the variable would be transformed into an interval/ratio scale by calculating composite scores using SPSS. The subscales for non-financial incentives would include promotion & career advancement, praise & recognition, job security, training & development and autonomy & flexible work hours.

The correlation coefficient was used to measure the degree and the strength of the linear relationship between the variables of interest. The independent variables would be regressed on the dependent variable. The strength of the association between dependent and independent variables is evaluated using the regression coefficient model (Saunders et al., 2016). The model for the regression is depicted as:

$$EC = \beta_0 + \beta_1PC + \beta_2TD + \beta_3PR + \beta_4JS + \beta_5AF + \varepsilon$$

Where Employee Commitment (EC) is the dependent variable;  $\beta_0$  is the intercept;  $\beta_1$ ,  $\beta_2$ ,  $\beta_3$ ,  $\beta_4$ , and  $\beta_5$  are the coefficients of the predictor variables PC, TD, PR, JS and AF are predictors and are defined as Promotion & Career Advancement (PC), Training & Development (TD), Praise & Recognition (PR), Job Security (JS), Autonomy & Flexible Work Hours (AF) and  $\varepsilon$  is the error term respectively.

## Data Processing and Analysis

Data analysis is a way of categorizing and arranging information that is systematic and mostly taxonomic. (Vonesh, Greene & Schluchter, 2006). The data processing for this study involved cleaning the primary data and importing it into Microsoft Excel and Statistical Package for Social Sciences (SPSS) for further analysis. The demographic data were presented in tables and analyzed using frequency counts and percentages. To assess the data gathered on the research hypotheses, multiple linear regression was computed.

The hypothesis was tested at a 0.05 significant level, implying a confidence level of 95%. A p-value less than 0.05 ( $p \leq 0.05$ ) is statistically significant. Given that there is less than a 5% chance that the null hypothesis is true, this suggests strong evidence against it. Therefore, if the alternative hypothesis is accepted, the p-value must be less than 0.05, and vice versa when the null hypothesis is rejected.

## Ethical Considerations

Ethics refers to “ethos” or “way of life”, “social norms for conduct that distinguishes between acceptable and unacceptable behavior” (Shah, 2011, p.205; Akaranga & Ongong’ a, 2013, p.8). To ensure the study was not marred with ethical issues, the following concerns were followed and strictly adhered to.

*Informed consent:* One of the most important ethical concerns while conducting research is informed permission. According to Armiger (1997), it denotes that a person provides his consent voluntarily, intelligently, visibly,

and knowingly with full information about what it means for them to take part and that they give consent before they enter the research.

*Intellectual ownership and Plagiarism:* Plagiarism is a synonym for literary theft. Whedbee (2008) provided a three-point description of what constitutes plagiarism, describing three basic types of plagiarism: paraphrasing without proper citation, copying sections of a larger work, and plagiarism of an entire work. The core work was carried out by the researcher based on original ideas with zero tolerance for Plagiarism.

*Confidentiality:* Maintaining confidentiality implies the freedom to choose whom to reveal and withhold any information from (Levine, 1976). Beyond simple devotion, the researcher must uphold secrecy.

### **Chapter Summary**

Chapter Three discussed the methodology for this study. The chapter explained what research paradigm was and the three main types in social sciences. The study ascribed to the positivist paradigm and the quantitative research approach employing a questionnaire as the tool for gathering data.

Additionally covered were sampling methods, population, sample size, data sources, and data analysis. Finally, ethical considerations for the study were presented. The next chapter presents the findings and discussions of the study.

## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### Introduction

This chapter involves the results presentation, analysis and interpretation of the study, which aimed at analyzing non-financial incentives and employee commitment at aYo intermediaries Ghana Limited. To help clarify and provide greater significance to the study findings, tables and charts have been used to present data that has been gathered from the field. The responses from 162 employees at aYo intermediaries Ghana Limited have been described in the following sections.

#### Demographic Information of Respondents

This section provides a summary of the respondents' demographic information. The demographic variables of interest, i.e., age, gender, marital status, educational status and work experience were descriptively measured and presented. The findings are presented in Table 2.

**Table 2: Demographic Statistics of Respondents**

Variable	Sub-scale	Freq.	%
Age	36 - 40	13	8.0
	21 - 25	16	9.9
	31 - 35	25	15.4
	26 - 30	108	66.7
Gender	Male	57	35.2
	Female	105	64.8
Marital Status	Married	36	22.2
	Single	126	77.8
Educational Status	Senior High	11	6.8
	HND	4	2.5
	Bachelor's degree	141	87.0
	Master's Degree	6	3.7
Work Experience	1 - 5 years	87	53.7
	6 - 10 years	68	42.0
	11 - 15 years	7	4.3

Source: Field Survey, OKINE (2022)

Results about respondents' ages are provided in Table 2, which demonstrate that the majority of respondents (108) representing 66.7% were between the ages of 26-30 years, 25 respondents representing 15.4% were between the ages of 31-35 years, respondents (108) representing 66.7% were between the ages of 26-30 years, while the least respondents (13) constituting 8.0% were between the ages of 36-40 years. The findings revealed that most (105) of the respondents were females constituting 64.8% whilst a minority (57) of the respondents representing 35.2% were males.

The findings of the study revealed that most (141),87.0% of all respondents, or, of the respondents, have earned a bachelor's degree,11 respondents constituting 6.8% are Senior High School leavers, 6 respondents representing 3.7% had acquired Master's Degree and only 4 of the respondents representing 2.5% were Higher National Diploma (HND) holders.

Lastly, the length of time the respondents have been employed at aYo Intermediaries Ghana Limited. The study revealed that the majority (87) of respondents representing 53.7% have worked between 1-5years, 68 of the respondents representing 42.0% have worked for 6-10 years, and 7 of the respondents representing 4.3% have worked for 11-15 years.

### **Presentation and Discussion of Main Results**

This section of the report presents the results that were gathered to achieve the study's objectives. The results were further followed by using extant literature to support the discussions on the findings from the study. Moreover, the results were presented as well as the discussions were done based on the research hypotheses that were formulated.

### Results from Research Hypotheses

The hypotheses testing results have been presented in this section (Table 3-6). Preliminary investigations were performed on the data to ensure that the assumptions of normality, linearity and homoscedasticity were not violated. Four hypotheses were proposed and tested at the 0.05 alpha level. They are:

#### Hypothesis One

*H<sub>1</sub>: There is a significant relationship between Non-financial Incentives and Affective Commitment at aYo Intermediaries Ghana Limited.*

This research hypothesis sought to ascertain whether there was a statistically significant effect of Non-Financial Incentives and Affective Commitment. The data were analysed using multiple linear regression. The regression results have been presented in **Table 3**.

**Table 3: Regression Analysis of Non-Financial Incentives and Affective Commitment**

Variables	Unstandardized Coefficients		Standardized Coefficients $\beta$	t-value	p-value
	B	Std. Error			
(Constant)	-1.021	0.248		-4.115	.000
PC	0.341	0.055	0.356	6.259	.000
TD	0.349	0.075	0.307	4.635	.000
PR	0.236	0.065	0.203	3.652	.000
JS	0.165	0.054	0.179	3.068	.003
AF	0.208	0.048	0.241	4.333	.000
R-Value	.866 <sup>a</sup>		F value	93.417	
R Square Value	.750		P value	.000 <sup>b</sup>	
Adjusted R Square	.742				

a. Predictor: (Constant), PC, TD, PR, JS, AF

b. Dependent Variable: Affective Commitment

Source: Field survey, OKINE (2022)

\*Significant @  $P < 0.05$

Multiple linear regression analysis was performed to estimate the influence of the predictors (Promotion and Career (PC) Development, Training and Development (TD), Praise and Recognition (PR), Job Security (JS), and Autonomy and flexible (AF) Work Hours) on the criterion variable (Affective Commitment). Findings obtained from the study revealed a strong positive relationship between the predictive variables (Non-Financial Incentives) and Affective Commitment ( $R = 0.866$ ). This implies that the Non-Financial Incentives mechanism and Affective Commitment both move in the same direction. Any increase in one variable will lead to a corresponding increase in the other variable because of their association. The model as a whole was significant to predict Affective Commitment: From Table 3, the  $R^2$  value for the overall model was 0.750 with an adjusted  $R^2$  of 0.742, indicating the predictive capacity of the model of 74.2% of the variance in the dependent variable (affective commitment) can be accounted for by the five (5) independent variables (promotion & career development, training & development, praise & recognition, job security, and autonomy & flexible work hours) collectively in the model  $F(5,156) = 93.417, p < 0.000$  as shown in Table 3. This means that the 74.2% positive variance in Affective Commitment was caused by the scientific interaction of the predictors and not by chance. However, a 25.8% variance in employee affective commitment is caused by factors that are not considered in this study.

In the final model, the unique individual contributions of the predictors shows that promotion and career advancement ( $\beta = 0.356, t = 6.259, p < 0.000$ ), training and development ( $\beta = 0.307, t = 4.635, p < 0.000$ ), praise and recognition ( $\beta = 0.203, t = 3.652, p < 0.000$ ), job security ( $\beta = 0.179, t = 3.068, p < 0.003$ ), and



autonomy and flexible work hours ( $\beta=0.241$ ,  $t=4.333$ ,  $p<0.000$ ) variables were statistically significant and positively predicts the tendency for employee voluntary inclination to be responsible and take charge of job requirements. This suggests that promotion and career advancement, training and development, praise and recognition, job security and autonomy and flexible work hours influence Affective Commitment at aYo Intermediaries Ghana Limited.

Based on these results, the following observed regression equation can be reported;  $AF = -1.021 + 0.349TD + 0.341PC + 0.236PR + 0.208AF + 0.165JS$

The values for the slope and the intercept in the observed regression model is -1.021. Implying, in the absence of non-financial incentive programs in aYo Intermediaries Ghana Limited, Affective Commitment will be -1.021. However, when non-financial incentives are rolled up for employees, Promotion & Career Advancement increase Affective Commitment by 34.1%, Training & Development increase Affective Commitment by 34.9%, Praise & Recognition increase Affective Commitment by 23.6%, Job Security would increase Affective Commitment by 16.5% while Autonomy & Flexible Work Hours also increases Affective Commitment by 20.8%. In simple terms, a unit increase in Promotion & Career Advancement will lead to a 34.1% growth in Affective Commitment, a unit increase in Training & Development will result in corresponding 34.9% growth in Affective Commitment, a unit increase in Praise & Recognition will result in 23.6% growth in Affective Commitment, a unit increase in Job Security grows Affective Commitment by 16.5% and a unit increase in Autonomy & Flexible Work Hours will also grow Affective

Commitment by 20.8%. The results in Table 3 show all the five (5) predictor variables, significantly predicts the criterion variable. The overall predictors jointly predict the Affective Commitment at aYo Intermediaries Ltd [F (5,156) = 93.417,  $p = .000$ ]. Thus, Affective Commitment is significantly influenced by Non-Financial incentives at aYo Intermediaries Ghana Limited; consequently, the null hypothesis is disproved, and the alternative hypothesis is accepted.

### Hypothesis Two

*H<sub>2</sub>: There is a significant relationship between Non-Financial Incentives have and Continuance Commitment at aYo Intermediaries Ghana Limited.*

This research hypothesis sought to ascertain whether there was a significant relationship exist between Non-Financial Incentives on employees' Continuance Commitment at aYo Intermediaries Ltd. In order to examine the data, multiple linear regression was used. The regression results have been presented in **Table 4**.

**Table 4: Regression Analysis of Non-Financial Incentives and Continuance Commitment**

Variables	Unstandardized Coefficients		Standardized Coefficients	t-value	p-value
	B	Std. Error			
(Constant)	0.782	0.276	B	2.833	.005
PC	-0.017	0.061	-0.018	-0.275	.783
TD	-0.121	0.084	-0.112	-1.442	.151
PR	0.280	0.072	0.254	3.898	.000
JS	0.403	0.060	0.460	6.732	.000
AF	0.235	0.054	0.286	4.393	.000
R-Value	.811 <sup>a</sup>		F value	59.996	
R Square Value	.658		P value	.000 <sup>b</sup>	
Adjusted R Square	.647				

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a. Predictor: (Constant), PC, TD, PR, JS, AF

b. Dependent Variable: Continuance Commitment

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Source: Field survey, OKINE (2022)

\*Significant @  $P < 0.05$

A multiple linear regression analysis was performed to estimate the influence of the predictors (promotion & career development, training & development, praise & recognition, job security, and autonomy & flexible work hours) on the criterion variable (Continuance Commitment). Findings obtained from the study revealed a strong positive relationship between the Non-financial Incentives and Continuance Commitment ( $R = 0.725$ ). This implies that the Non-Financial Incentives mechanism and Continuance Commitment both move in the same direction. Any increase in one variable will lead to a corresponding increase in the other variable because of their association. The model as a whole was significant to predict Continuance Commitment. From Table 4, the  $R^2$  value for the overall model was 0.658 with an adjusted  $R^2$  of 0.647, indicating the predictive capacity of the model of 64.7% of the variance in the dependent variable (Continuance Commitment) can be accounted for by the five (5) independent variables (promotion & career development, training & development, praise & recognition, job security, and autonomy & flexible work hours). Collectively in the model  $F(5,156) = 59.996$ ,  $p < 0.000$  as shown in Table 4. This means that the 64.7% positive variance in continuance commitment was caused by the scientific interaction of the predictors and not by chance. However, a 35.3% variance in employee commitment is caused by factors that are not considered in this study.

In the final model, the unique individual contributions of the predictors shows that Praise and Recognition ( $\beta=0.254$ ,  $t=3.898$ ,  $p<0.000$ ), Job Security ( $\beta=0.460$ ,  $t=6.732$ ,  $p<0.000$ ), and Autonomy & Flexible Work Hours ( $\beta=0.286$ ,  $t=4.393$ ,  $p<0.000$ ) variables were statistically significant and positively predicts the tendency for employee voluntary inclination to be responsible and take charge of job requirements. This suggests that Praise & Recognition, Job Security and Autonomy & Flexible Work Hours influence Continuance Commitment at aYo Intermediaries Ghana Limited.

Based on these results, the following observed regression equation can be reported;  $CC = 0.782 + 0.403JS + 0.280PR + 0.235AF$ .

The values for the slope and the intercept in the observed regression model is 0.782. Thus, in the absence of non-financial incentive programs in aYo Intermediaries Ghana Limited, Continuance Commitment will be 0.782. However, when Non-Financial Incentives are rolled up for employees, Praise & Recognition increase Continuance Commitment by 28.0%, Job Security would increase Continuance Commitment by 40.3% and Autonomy & Flexible Work hours also increases Continuance Commitment by 23.5%. In simple terms, a unit increase in Praise & Recognition increase will lead to a 28.0% growth in Continuance Commitment, a unit increase in Job Security will result in corresponding 40.3% growth in Continuance Commitment, and a unit increase in Autonomy & Flexible Work hours grows Continuance Commitment by 23.5%. Even though only three of the predictors significantly predict the criterion variable, the results in Table 4 show that overall, the predictors jointly predict the Continuance Commitment at aYo Intermediaries Ltd [ $F(5,156) = 59.996$ ,  $p = .000$ ]. Thus, Continuance Commitment is

significantly influenced by non-financial incentives at aYo Intermediaries Ghana Limited; consequently, the null hypothesis is disproved, and the alternative hypothesis is accepted.

### Hypothesis Three

*H<sub>3</sub>: There is a significant relationship between Non-Financial Incentives and Normative Commitment at aYo Intermediaries Ghana Limited.*

This research hypothesis sought to ascertain whether there was a statistically significant effect of Non-Financial Incentives on employees' Normative Commitment at aYo Intermediaries Ltd. The data were analyzed using multiple linear regression. The regression results have been presented in Table 5.

**Table 5: Regression Analysis of Non-Financial Incentives and Normative Commitment**

Variables	Unstandardized Coefficients		Standardized Coefficients B	t-value	p-value
	B	Std. Error			
(Constant)	0.238	0.222		1.075	.284
PC	0.275	0.049	0.371	5.652	.000
TD	0.372	0.067	0.422	5.526	.000
PR	0.084	0.058	0.093	1.451	.149
JS	0.032	0.048	0.045	0.674	.501
AF	0.156	0.043	0.233	3.637	.000
R-Value		.817 <sup>a</sup>	F value		62.657
R Square Value		.668	P value		.000 <sup>b</sup>
Adjusted R Square		.657			

a. Predictor: (Constant), PC, TD, PR, JS, AF

b. Dependent Variable: Normative Commitment

Source: Field survey, OKINE (2022)

\*Significant @ P<0.05

Multiple linear regression analysis was performed to estimate the influence of the predictors (promotion & career development, training &

development, praise & recognition, job security, and autonomy & flexible work hours) on the criterion variable (Normative Commitment). Findings obtained from the study revealed a strong positive relationship between the predictive variables (Non-Financial Incentives) and Normative Commitment ( $R = 0.817$ ). This implies that the non-financial incentives mechanism and continuance commitment both move in the same direction. Any increase in one variable will lead to a corresponding increase in the other variable because of their association. The model as a whole was significant to predict normative commitment: From Table 5, the  $R^2$  value for the overall model was 0.668 with an adjusted  $R^2$  of 0.657, indicating the predictive capacity of the model of 65.7% of the variance in the dependent variable (normative commitment) can be accounted for by the five (5) independent variables (promotion & career development, training & development, praise & recognition, job security, and autonomy & flexible work hours) collectively in the model  $F(5,156) = 62.657$ ,  $p < 0.000$  as shown in Table 5. This means that the 65.7% positive variance in normative commitment was caused by the scientific interaction of the predictors and not by chance. However, a 34.3% variance in Normative Commitment is caused by factors that are not considered in this study.

In the final model, looking at the unique individual contributions of the predictors shows that Promotion and Career Advancement ( $\beta = 0.371$ ,  $t = 5.652$ ,  $p < 0.000$ ), Training and Development ( $\beta = 0.422$ ,  $t = 5.526$ ,  $p < 0.000$ ), and Autonomy and Flexible Work hours ( $\beta = 0.233$ ,  $t = 3.637$ ,  $p < 0.000$ ) variables were statistically significant and positively predicts the tendency for employee voluntary inclination to be responsible and take charge of job requirements. This suggests that Promotion and Career Advancement, Training and

Development and Autonomy and Flexible Work hours influence continuance commitment at aYo Intermediaries Ghana Limited.

Based on these results, the following observed regression equation can be reported;  $NC = 0.238 + 0.372TD + 0.275PC + 0.156AF$

The values for the slope and the intercept in the observed regression model is 0.238. Thus, in the absence of Non-Financial Incentive programs in aYo Intermediaries Ghana Limited, Normative Commitment will be 0.238. However, when Non-financial Incentives are rolled up for employees, promotion and career advancement increase Normative Commitment by 27.5%, Training and Development increase Normative Commitment by 37.2% and Autonomy and Flexible Work hours would increase Normative Commitment by 15.6%. In simple terms, a unit increase in Promotion and Career Advancement will lead to a 27.5% growth in Normative Commitment, a unit increase in Training and Development will result in corresponding 37.2% growth in Normative Commitment, and a unit increase in Autonomy and Flexible Work hours grows Normative Commitment by 15.6%. Even though only three of the predictors significantly predict the criterion variable, the results in Table 5 show that the overall predictors jointly predict the Normative Commitment at aYo Intermediaries Ltd [ $F(5,156) = 62.657, p = .000$ ]. Thus, normative commitment is significantly influenced by non-financial incentives at aYo Intermediaries Ghana Limited; consequently, the null hypothesis is disproved, and the alternative hypothesis is accepted

### Hypothesis Four

*H<sub>4</sub>: Non-Financial Incentives have significant influence on Employee Commitment at aYo Intermediaries Ghana Limited.*

The final research hypothesis sought to establish how Non-Financial Incentives affect Employee Commitment at aYo Intermediaries Ltd. The data were analysed using multiple linear regression. The regression results have been presented in Table 6.

**Table 6: Regression Analysis of Non-Financial Incentives' Influence on Employee Commitment**

Variables	Unstandardized Coefficients		Standardized Coefficients	t-value	p-value
	B	Std. Error	B		
(Constant)	1.498	0.252		5.934	.000
PC	0.192	0.056	0.271	3.454	.001
TD	0.388	0.077	0.462	5.063	.000
PR	-0.055	0.066	-0.064	-0.829	.408
JS	0.138	0.055	0.203	2.519	0.013
AF	-0.038	0.049	-0.059	-0.767	0.444
R-Value	.725 <sup>a</sup>		F value	34.590	
R Square Value	.526		P value	.000 <sup>b</sup>	
Adjusted R Square	.511				

a. Predictor: (Constant), PC, TD, PR, JS, AF

b. Dependent Variable: Employee Commitment

Source: Field survey, OKINE (2022)

\*Significant @ P<0.05

A multiple linear regression analysis was performed to estimate the influence of the predictors (promotion & career development, training & development, praise & recognition, job security, and autonomy & flexible work hours) on the criterion variable (employee commitment). Findings obtained from the study revealed a fairly strong positive relationship between the predictive variables (non-financial incentives) and dependent variable



(employee commitment) ( $R = 0.725$ ). This implies that the non-financial incentives mechanism and employee commitment both move in the same direction. Any increase in one variable will lead to a corresponding increase in the other variable because of their association. The model as a whole was significant to predict employee commitment. From Table 6, the  $R^2$  value for the overall model was 0.526 with an adjusted  $R^2$  of 0.511, indicating the predictive capacity of the model of 51.1% of the variance in the dependent variable (employee commitment) can be accounted for by the five (5) independent variables (promotion and career development, training and development, praise and recognition, job security, and autonomy and flexible work hours) collectively in the model  $F(5,156) = 34.590$ ,  $p < 0.000$  as shown in Table 6. This means that the 51.1% positive variance in employee commitment was caused by the scientific interaction of the predictors and not by chance. However, a 48.9% variance in employee commitment is caused by factors that are not considered in this study.

In the final model, looking at the unique individual contributions of the predictors shows that promotion & career advancement ( $\beta = 0.271$ ,  $t = 3.454$ ,  $p < 0.001$ ), training & development ( $\beta = 0.462$ ,  $t = 5.063$ ,  $p < 0.000$ ), and job security ( $\beta = 0.203$ ,  $t = 2.519$ ,  $p < 0.013$ ) variables were statistically significant and positively predicts the tendency for employee voluntary inclination to be responsible and take charge of job requirements. This suggests that Promotion & Career Advancement, Training & Development and Job Security influence Employee Commitment at aYo Intermediaries Ghana Limited.

Based on these results, the following observed regression equation can be reported;  $EC = 1.498 + 0.388TD + 0.192PC + 0.138JS$ .

The values for the slope and the intercept in the observed regression model, in the absence of non-financial incentive programs in aYo Intermediaries Ghana Limited, employee commitment will be 1.498. However, when non-financial incentives are rolled up for employees, promotion and career advancement increase employee commitment by 19.2%, training and development increase employee commitment by 38.8% and job security would increase employee commitment by 13.8%. In simple terms, a unit increase in promotion and career advancement will lead to a 19.2% growth in employee commitment, a unit increase in training and development will result in corresponding 38.8% growth in employee commitment, and a unit increase in job security grows employee commitment by 13.8%. Even though only three of the predictors significantly predict the criterion variable, the results in Table 6 show that the overall predictors jointly predict the employee commitment at aYo Intermediaries Ltd [ $F(5,156) = 34.59, p = .000$ ]. Thus, employee commitment is significantly influenced by non-financial incentives at aYo Intermediaries Ghana Limited; consequently, the null hypothesis is rejected.

### **Discussions**

The present study aimed to analyse Non-Financial Incentives and Employee Commitment at aYo Intermediaries Ghana Limited. Results indicated sufficient evidence with relevance to hypothesis of the study that there is a connection between Non-Financial Incentives (Promotion & Career Advancement (PC), Praise & Recognition (PR), Job Security (JS), Training & Development (TD) and Autonomy & Flexible Work Hours (AF)) and

Employee Commitment. It revealed further that all independent factors influenced Employee Commitment.

Training and Development was reported to be having the most significant impact on Affective Commitment of employees. This means that in order for employees to exhibit high emotional attachment to the organisation, management should reinforce Training & Development programs that are currently being offered to the workers in the company. The findings indicate that working is not always for financial gain, hence employees will be emotionally committed to their tasks if steps are taken to enhance their present human capacity and skills. The present study's findings are corroborated by Henry's (2019) findings which revealed that when workers are given non-financial rewards through actions such as acknowledgement and increased responsibilities, their engagement increases more vis-à-vis when they are only rewarded through financial incentives.

Among the Non-financial Incentives, Job Security was the highest significant predictor of Continuance Commitment. This means that management of aYo Intermediaries Limited should pay more attention to ensuring the Job Security of employees. By so doing, employees will be willing to continue working for the same organisation. The workers need to know that their employment with the company is secured, and they would be more willing to commit to the company. The present study's findings lend support to that of Furåker and Berglund's (2014) who reported that perceived risk of losing one's job is associated with lower value commitment and less willingness to stay with the organisation, while the opposite pattern appears for satisfaction with Job Security. The conclusions of the present study,

however, are in line with those of certain academics (Alkhateri et al., 2018; Yao et al., 2019) who discovered that significant promotion methods often used in corporations boost employee satisfaction. That is, the results show that getting promoted within the last two years boosts a worker's chance of being very happy.

Training and Development of staff in the organisation predicted the Normative Commitment more than all the other Non-financial Incentives. This was followed by Promotion & Career Advancement which was the next highest predictor of the workers' Normative Commitment in the organisation. It is therefore imperative that management pays more attention to enhancing the skills and potentials of its workers while also ensuring that deserving employees are promoted. The findings are consistent with what was reported earlier by Peluso et al. (2017) and Henry (2019) who found that Non-financial Incentives have a positive relationship with employee goal-level commitment. Employees who were commended, acknowledged and received job promotions were more devoted to their work than their colleagues who were not commended or recognized.

The present study's results support the findings of some other scholars (Abm et al., 2019; Henry, 2019; Mokhniuk & Yushchyshyna, 2018; Sungu et al., 2019) who discovered a link between Non-financial Incentives and Employee Commitment. Non-financial awards boost employee satisfaction and thus revealed that non-financial rewards relate with employee satisfaction. Abm et al. (2019) further reiterated that when teachers got non-financial rewards, such as acknowledgement and responsibility, their level of dedication to their jobs was higher.

Significant promotion strategies mostly in businesses help to boost employee satisfaction. That is, Non-financial Incentives serves as effective tool for increasing workers' level of satisfaction. The presents study's findings are consistent with the findings of earlier authors (Matharaarachchi, 2021; Yao et al., 2019) who discovered that a successful non-incentive package can have a significant impact on an employee's performance.



## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### Introduction

This chapter concluded the study by summarizing key research findings based on the specific research objectives and hypothesis, and also offers recommendations concerning non-financial incentives and employee commitment at aYo Intermediaries Ghana Limited.

#### Summary of the Study

The study aimed at analyzing non-financial incentives and employee commitment at aYo Intermediary Ghana Limited (A subsidiary of MTN). The specific objectives were to find out how non-financial incentives factors affect affective commitment, examine the effects of non-financial incentives on continuance commitment and assess the consequence of non-financial incentives on normative commitment. The study utilized the descriptive survey design within a quantitative approach to investigate non-financial incentives and affective commitment, examine the relationship between non-financial incentives and continuance commitment, analyse non-financial rewards and normative commitment and determine if the various non-financial incentives could influence employee commitment at the aYo Intermediaries Ghana Ltd. The research's target population was all employees at aYo Intermediaries Ghana Limited. The study randomly sampled 162 respondents for the study. Structured questionnaires were used to collect the primary data through self-administration. The sum of 200 questionnaires were administered, and 162 questionnaires were retrieved and analysed, making a return rate of 81%. Pearson correlation coefficient was used to analyze the results obtained

on research hypotheses one to three. The results obtained from the fourth research hypothesis were analyzed using multiple linear regression.

### **Key Findings**

The findings of the study conducted showed statistically significant effect of Non-financial Incentives employed at aYo Intermediaries Ghana Limited on affective commitment, continuance commitment and normative commitment. In general, effective implementation of non-financial Incentives will lead to significant increment in Employees' Commitment and the reverse is also true.

The result of ANOVA also confirms that the model was significant for employee commitment. Finally, the result of the regression analysis indicates that the non-financial incentives packages employed in the study bring a variation in the dependent variable (employee commitment) of aYo Intermediaries Ghana Limited. That is, every unit change in the promotion and career advancement, training and development and job security will lead to a change in employee commitment respectively. Thus, the study found that non-financial incentives significantly influence employee commitment at aYo Intermediaries Ghana Ltd.

### **Conclusions**

From the results obtained from the study, it is apparent that non-financial incentives have a positive significant on employee commitment. Despite the fact that employees work for money, they want recognition of their work, trainings, promotions, job security and also work in freedom in order to give and utilize their ability 100 percent to the organisation. So, it is

imperative that organisations provide more significant non-financial incentives to their employees.

Having assessed the non-financial incentives and employee commitment at aYo intermediaries Ghana limited, the study concludes that non-financial incentives have significant influence on employee commitment at aYo Intermediaries Ghana Limited. Thus, non-financial incentives are seen as a valuable source for instigating employee commitment towards the achievement of organisational goals.

### **Recommendations**

The result of this study is suitable for any organization seeking to instigate and sustain employee commitment without the use of traditional financial incentive packages, especially in the wake of the current global economic and financial crisis. Based on the conclusion, recommendations are made as follows:

Firstly, in the wake of global financial and economic crises having debilitating effects on most businesses, organizations are advised to put more effort into designing suitable and efficient non-financial incentive packages or schemes as studies support and establish a strong positive relationship between non-financial incentives and employee commitment to ease the organisation's financial burden.

Secondly, management should review the non-financial incentive packages regularly to ensure that relevant incentives which are consistent with employees' needs and aspirations are provided to them. This will instigate and sustain employee commitment.



Finally, it is recommended that promotion and career advancement, training and development, and job security be given special attention and consideration among the non-financial incentive packages, as the three abovementioned incentives showed positive change on the dependent variable when the independent variables are combined.

### **Suggestions for Further Studies**

This study focused on only the employees of aYo Intermediaries Ghana Limited, so there is a need for future studies to consider employees from other companies in Ghana. The current study's findings were based on the analysis of data from 162 respondents in aYo Intermediaries Ltd. Since this research was limited to only 162 respondents, there is a need for further research that considers a larger sample in different regions to obtain findings on the situations common to these companies. This will help provide broader insights into the subject matter.

Finally, future research can also assess the views of human resource persons, administrators and supervisors on non-financial incentives paid to employees and these non-financial incentives affect the employees' commitment to the organization.

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## APPENDIX A

*Table for Determining Sample Size of a Known Population*

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

*Note: N is Population Size; S is Sample Size* *Source: Krejcie & Morgan, 1970*



## APPENDIX B

**UNIVERSITY OF CAPE COAST**  
**SCHOOL OF BUSINESS**  
**RESEARCH QUESTIONNAIRE**

**PRINCE AYIKWEI OKINE** is an MBA student at the University of Cape Coast. The questionnaire has been designed to solicit information from respondents to help conduct a research study on **Non-Financial Incentives and Employees' Commitment**. If you could just complete this questionnaire, it would be highly appreciated. The study is purely for academic purposes and nothing else. Be assured that your response will not in any way be linked to your identity. Please mark the appropriate box or write the proper answer to the questions below. It is entirely up to you whether or not you choose to participate in this study. However, you are encouraged to be as honest as possible.

**Instruction: Please tick your answer to the following questions below:**

**SECTION A: Demographic Factors**

1. Age .....
2. Gender
  - a. Male
  - b. Female
3. Marital status .....
4. Educational level
  - a. High Sch
  - b. Bachelor's Degree
  - c. HND
  - d. Master's Degree
5. Years of work experience.....

## SECTION B: Perceived Non-financial incentives and Employee Commitment.

The term "affective commitment" refers to the emotional bonds that an employee forms with a company, usually as a result of having rewarding work experiences.

6. How do these non-financial incentives in your opinion appeal to your affective commitment?

Indicate your responses by ticking (1) Strongly Disagree to (5) Strongly Agree

Variables	1	2	3	4	5
Promotion and Career Advancement					
Training and Development					
Praise and Recognition					
Job Security					
Autonomy and Flexible Work Hours					

Continuance commitment is operationally defined as perceived costs, both economic and social, of leaving the organisation.

7. How do these non-financial incentives in your opinion appeal to your continuance commitment?

Indicate your responses by ticking (1) Strongly Disagree to (5) Strongly Agree

Variables	1	2	3	4	5
Promotion and Career Advancement					
Training and Development					
Praise and Recognition					
Job Security					
Autonomy and Flexible Work Hours					

Normative commitment is operationally defined as perceived obligation and responsibility towards the organisation.

8. How do these non-financial incentives in your opinion appeal to your normative commitment?

Indicate your responses by ticking (1) Strongly Disagree to (5) Strongly Agree

Variables	1	2	3	4	5
Promotion and Career Advancement					
Training and Development					
Praise and Recognition					
Job Security					
Autonomy and Flexible Work Hours					

Employee commitment means the tendency for employee's voluntary inclination to be responsible and take charge of job requirements.

9. How will you relate these non-financial incentives to your employee commitment?

Indicate your responses by ticking (1) Strongly Disagree to (5) Strongly Agree

Variables	1	2	3	4	5
Promotion and Career Advancement					
Training and Development					
Praise and Recognition					
Job Security					
Autonomy and Flexible Work Hours					

**THANK YOU!!!**