



Employee Motivation and Performance of Bank of Kigali Rwanda

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Abstract: The study aimed to examine how employee motivation influences the performance of Bank of Kigali Rwanda. To achieve this purpose, attention was given to four specific dimensions of motivation: employee job autonomy, employee compensation, employee growth prospects, and employee recognition and welfare, with each dimension assessed in relation to organizational performance. The study was guided by Herzberg's Two-Factor Theory, Maslow's Hierarchy of Needs Theory, and McGregor's Theory X and Theory Y. A descriptive and correlational research design was applied to 129 employees at Bank of Kigali Headquarters, and all 129 respondents participated, yielding a 100% response rate. Quantitative data were analysed using descriptive statistics, Pearson correlation and multiple regression. Employee job autonomy had a significant positive effect on performance ($B = 0.185$, $\beta = 0.216$, $p = 0.016$), employee growth prospects produced the strongest significant effect ($B = 0.444$, $\beta = 0.407$, $p = 0.000$), and employee recognition and welfare was also significant ($B = 0.548$, $\beta = 0.299$, $p = 0.001$). Employee compensation was positive but marginal at the 5% level ($B = 0.192$, $\beta = 0.171$, $p = 0.051$). The model explained 31.9% of the variation in Bank of Kigali performance ($R^2 = 0.319$). The study concluded that autonomy, growth opportunities, and recognition and welfare were important motivational drivers of performance and recommended strengthening delegated decision-making, competitive compensation practices, structured career development, and formal recognition and employee welfare programs.

Keywords: Employee Motivation, Job Autonomy, Employee Compensation, Growth Prospects, Employee Recognition and Welfare, Organizational Performance.

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1. Introduction

Employee motivation is a central human-resource concern in banking because institutional performance depends heavily on the effort, commitment, adaptability and service behaviour of employees. In a financial institution, employees interact directly with customers, process transactions, manage credit information, support digital services and contribute to the execution of strategic decisions. Their level of motivation can therefore affect both the quality of day-to-day operations and the broader ability of a bank to meet its organizational objectives. Bank performance is commonly reflected through financial and non-financial

outcomes, including operational efficiency, customer satisfaction, service quality, employee retention and the quality of the loan portfolio (Safiuddin et al., 2023). In a rapidly changing banking environment, motivated employees are also better positioned to respond to technological change, changing customer expectations and increasing competitive pressures. Barbu et al. (2025) similarly emphasize that workplace conditions and employee experiences shape how staff engage with technology and perform their assigned roles. Employee motivation is consequently not limited to financial rewards; it also involves the work environment, opportunities for development, recognition, responsibility and the degree of discretion employees receive when carrying out their duties.

Within Bank of Kigali Rwanda, employee motivation is particularly important because the institution operates in a competitive and increasingly digital financial environment in which service quality, efficiency and workforce stability are important to sustained performance. The wider dissertation reported that the bank had adopted several practices intended to strengthen staff motivation, including promotions, awards, recognition, training and development. These measures were intended to improve employee commitment, strengthen skills and support effective execution of institutional responsibilities. Mutamba (2022), in examining motivation and performance among Rwandan private commercial banks, also highlighted the relevance of motivational practices within Bank of Kigali. The practical concern, however, is whether motivational initiatives are sufficiently strong and appropriately structured to retain employees and translate their effort into improved institutional outcomes. Motivation therefore requires attention not only as an employee-relations issue but also as a performance-management concern because weak motivation may be reflected in reduced commitment, absenteeism, employee turnover, low morale and inconsistent service delivery.

The problem addressed in the study was reinforced by employee movement reported within the institution. According to the Bank of Kigali human-resource information cited in the dissertation, employee exits continued despite the motivational measures already in place. Between 2022 and 2025, three senior regular employees in the procurement department left their positions and joined other private enterprises. Nine employees working at cell level also left for reasons that were not clearly established, while another seven employees working in business employment, investment promotion, finance and local revenue voluntarily left their positions to work for other government agencies. These departures created concern regarding the ability of existing motivational practices to sustain employee commitment and retention. The issue was therefore not simply whether Bank of Kigali had motivational programmes, but whether the different dimensions of motivation were producing the expected organizational benefits. Continued employee exits can affect institutional knowledge, continuity of work, staffing stability and the cost of replacing and integrating new personnel, making employee motivation relevant to both human-resource management and organizational performance.

The study examined employee motivation through four dimensions that were directly linked to the research objectives. Employee job autonomy concerned the freedom and discretion given to employees to make work-related decisions, organize aspects of their tasks and select appropriate methods for executing responsibilities. Within a banking environment, such autonomy can strengthen ownership, accountability and

responsiveness when employees are required to solve routine operational or customer problems. Employee compensation covered salary, monetary incentives, benefits and other financial rewards provided in exchange for employee contribution. Compensation was relevant because employees may compare the rewards they receive with their responsibilities, performance and opportunities available elsewhere in the labour market. Employee growth prospects focused on promotion, professional development, training and opportunities for career advancement. These opportunities are particularly important in a sector where employees must continuously strengthen their knowledge of digital banking, credit management, financial services and changing customer requirements. Employee recognition and welfare reflected acknowledgement of employee contribution, supportive working conditions, employee well-being and other practices that can strengthen a sense of belonging and institutional commitment.

Against this background, the study assessed the effect of employee motivation on the performance of Bank of Kigali Rwanda during the period covered by the research. Specifically, it determined the effect of employee job autonomy, assessed the effect of employee compensation, analysed the effect of employee growth prospects, and evaluated the effect of employee recognition and welfare on organizational performance. By examining these motivational practices together, the study sought to establish which dimensions had statistically significant effects and to provide evidence that could guide management in strengthening employee motivation and sustaining institutional performance. The focus remained on Bank of Kigali because the organization provided a relevant setting for evaluating how motivational practices operate within a major Rwandan financial institution facing continuing demands for efficiency, service quality, employee retention and adaptation to a changing banking environment.

Previous evidence has generally linked employee motivation with organizational performance, although the strength and importance of particular motivational factors vary across institutional settings. The dissertation noted that motivated staff can support better customer service, transaction accuracy, adaptability and organizational commitment, while insufficient motivational mechanisms can contribute to low morale and reduced productivity. Mutamba (2022) emphasized the importance of motivation in the performance of Rwandan private commercial banks, while Safiuddin et al. (2023) identified workforce-related and operational factors as important components of banking performance. At the same time, the study recognized that earlier research produced context-dependent findings and often examined different institutions, time periods or combinations of motivational variables. This created a need for evidence focused specifically on Bank of Kigali

Rwanda and on the four dimensions selected for the present inquiry.

These four dimensions were considered against the performance of Bank of Kigali because each represents a different pathway through which employee motivation may affect organizational results. Job autonomy can influence the speed and quality of decision-making; compensation can affect morale, commitment and willingness to remain with the institution; growth opportunities can strengthen employee competence and future leadership capacity; while recognition and welfare can reinforce employee attachment to the organization and encourage sustained effort. The dissertation further linked employee performance with outcomes such as productivity, service delivery, institutional efficiency and retention. The study therefore treated employee motivation as a multidimensional management issue rather than a single reward mechanism. This approach was important because one motivational factor may be effective while another may have a weaker independent contribution, and examining the variables together makes it possible to determine their relative effects on performance.

1.1 General Objective

The general objective of the study was to assess the effect of employee motivation on the performance of Bank of Kigali Rwanda.

1.2 Specific Objectives

1. To determine the effect of employee job autonomy on the performance of Bank of Kigali Rwanda.
2. To assess the effect of employee compensation on the performance of Bank of Kigali Rwanda.
3. To analyse the effect of employee growth prospects on the performance of Bank of Kigali Rwanda.
4. To evaluate the effect of employee recognition and welfare on the performance of Bank of Kigali Rwanda.

2. Literature Review

Relevant theoretical and empirical literature was reviewed to establish the scholarly foundation for examining employee motivation and the performance of Bank of Kigali Rwanda.

2.1 Theoretical Review

The theoretical review draws on three complementary perspectives explaining how workplace conditions,

human needs, managerial assumptions and motivational practices influence employee behaviour and organizational performance.

2.1.1 Herzberg's Two-Factor Theory

Herzberg's Two-Factor Theory distinguishes between hygiene factors and motivating factors. Hygiene factors include salary, working conditions, job security and interpersonal relations; when these are inadequate, they can generate dissatisfaction. Motivating factors such as achievement, recognition, responsibility, advancement and meaningful work are associated with stronger satisfaction and performance (Alshammari et al., 2024; Malik & Murtaza, 2022). Within Bank of Kigali, the theory is relevant because compensation and welfare address important hygiene conditions, while autonomy, recognition and growth opportunities represent motivational conditions capable of strengthening employee engagement and contribution. The dissertation applied this perspective to explain why financial rewards alone may not be sufficient when employees lack responsibility, recognition or opportunities for advancement (Robbins & Judge, 2023; Armstrong & Taylor, 2023).

2.1.2 Maslow's Hierarchy of Needs Theory

Maslow's Hierarchy of Needs Theory explains motivation through a progression of physiological, safety, belonging, esteem and self-actualization needs. The theory proposes that employees seek to satisfy lower-level needs before progressively pursuing higher-order psychological and growth needs (Maslow, 1943, 1954). In the study context, salary and welfare arrangements relate to economic security and basic well-being; supportive relationships and recognition address belonging and esteem; while professional development, autonomy and career progression correspond with higher-order growth and self-fulfilment (Ubius et al., 2021; Kour et al., 2023). The theory therefore helps explain why Bank of Kigali employees may respond to a combination of financial security, social appreciation, responsibility and advancement rather than to a single motivational practice.

2.1.3 McGregor's Theory X and Theory Y

McGregor's Theory X and Theory Y present contrasting managerial assumptions about employees. Theory X assumes that workers tend to avoid responsibility, lack ambition and require close supervision, whereas Theory Y assumes that employees can be self-directed, responsible and willing to contribute when appropriate working conditions are provided (Altman, 2020). The theory is relevant to job autonomy and recognition because managerial trust, delegation and participation can encourage employees to take ownership of decisions and service outcomes. In the Bank of Kigali setting, the

study used this perspective to understand how leadership approaches can either restrict or strengthen employee motivation and performance by shaping the level of employee responsibility, independence and involvement in organizational activities.

2.2 Empirical Review

Empirical evidence was examined according to the four study objectives, with particular attention to study context, design, sample, analytical procedures, findings and practical conclusions relevant to employee motivation and organizational performance.

2.2.1 Employee Job Autonomy and Organizational Performance

Judi et al. (2025) analysed the relationship between professional autonomy and job performance among nurses in four teaching hospitals in Urmia, Iran, while also examining the mediating roles of job satisfaction and organizational commitment. The descriptive-correlational study was conducted from October 2022 to June 2023 and involved 420 nurses selected through quota sampling. Data were collected using established measures of professional autonomy, organizational commitment, job satisfaction and job performance and were analysed using SPSS Version 23 and SmartPLS Version 3. Professional autonomy exerted a strong positive direct effect on job performance ($\beta = 0.708$, $t = 9.867$, $p < 0.001$), a strong positive effect on job satisfaction ($\beta = 0.854$, $t = 39.736$, $p < 0.001$), and a smaller positive effect on organizational commitment ($\beta = 0.199$, $t = 3.150$, $p = 0.000$). The study further established indirect performance effects through job satisfaction and organizational commitment and recommended stronger autonomy, employee participation in decisions, supportive working conditions, educational opportunities, workload management and stress-reduction measures.

Sørli et al. (2022) investigated the interaction between person-organization fit, daily job autonomy and job performance among 43 Norwegian naval cadets. Measures of objective person-organization fit were obtained before a training mission aboard a sailing ship, after which daily self-reported autonomy and peer-rated task and contextual performance were recorded for 30 consecutive days. Multilevel modelling showed that the relationship between daily autonomy and next-day task performance was stronger among individuals with high person-organization fit. The same interaction was observed for contextual performance, including effects that remained noticeable several days later. The study therefore demonstrated that autonomy can strengthen performance, but also indicated that its effect is reinforced when employees perceive stronger alignment between their values and those of the organization.

2.2.2 Employee Compensation and Organizational Performance

Katabalo and Mwita (2024) analysed the role of compensation in job satisfaction, employee performance and organizational performance in a Tanzanian public organization. The study was grounded in social-exchange theory and applied a quantitative descriptive design using questionnaires. Rather than drawing a sample, the researchers targeted all 107 employees, from whom 85 usable responses were obtained, producing an 82.5% response rate. Descriptive analysis involved frequencies, means and standard deviations, while inferential analysis used correlation and regression. Compensation significantly influenced job satisfaction ($\beta = 0.790$, $p = 0.000$), employee performance ($\beta = 0.429$, $p = 0.000$), and organizational performance ($\beta = 0.551$, $p = 0.000$). The researchers consequently recommended that organizations design and maintain effective compensation policies, strategies and practices capable of creating a supportive environment for improved employee and organizational performance.

Ampong (2024) examined the extent to which compensation and employee welfare influenced organizational performance at Sahel Sahara Bank Ghana Limited. The study adopted a descriptive approach that combined quantitative and qualitative data and used a correlational design. The population consisted of 30 respondents, and stratified random sampling was applied to support representation across the organization. Data were obtained from both primary and secondary sources, with questionnaires forming the principal primary-data instrument. The findings indicated that an effective compensation and employee-welfare system was a central component of policies governing the acquisition and utilization of human resources and that these arrangements influenced organizational performance. The study recommended positive performance incentives and equitable distribution of welfare and compensation packages so that employees perceive the reward system as fair and supportive.

2.2.3 Employee Growth Prospects and Organizational Performance

Mansor et al. (2023) examined the relationship between employee engagement and organizational performance in a private company in Johor. Stratified sampling was used to ensure representation from different groups and organizational levels, resulting in 103 respondents. The researchers analysed the data in SPSS using mean analysis and Pearson correlation to determine the relationship between the independent and dependent variables. The study established a statistically significant relationship between employee engagement and organizational performance. Although the authors acknowledged that the use of closed-ended questionnaires limited the breadth of information

captured, the findings indicated that practices which strengthen employee involvement and commitment can contribute to improved organizational outcomes. The study recommended further research within clearly defined organizational settings to deepen understanding of employee engagement and performance relationships.

Hosen et al. (2024) examined training and development, career development and organizational commitment as predictors of work performance. The study identified career development as an important mechanism through which organizations can strengthen employee capability and improve work outcomes, particularly when development initiatives are linked with organizational commitment. The evidence suggests that systematic training and advancement opportunities improve employees' ability to perform complex tasks and support continued professional progression. Complementing this evidence, Sultana (2025) examined factors associated with bank employees' performance and emphasized professional growth opportunities as an important performance determinant in the banking environment. Together, these studies indicate that clear promotion pathways, continuous skill development and visible opportunities for career advancement can strengthen both employee capability and organizational performance.

2.2.4 Employee Recognition and Welfare and Organizational Performance

Muema (2022) examined the effects of employee welfare programmes on organizational performance in Makueni County Public Service, with particular attention to retirement benefits, medical cover and allowances. The study involved 376 participants and used semi-structured questionnaires to obtain information on the welfare practices experienced by employees and the resulting organizational outcomes. A strong positive relationship was identified between welfare programmes and organizational performance, with the study reporting that these programmes explained 45.3% of the variation in performance. The findings further associated welfare arrangements with improved employee satisfaction and overall organizational performance. The study recommended equitable medical-cover provision, timely payment of allowances, greater employee awareness of retirement benefits, and continuous improvement of welfare packages through employee participation.

Akintoye and Ofobruku (2022) analysed staff welfare packages and organizational performance and concluded that welfare arrangements enhance employee motivation, which can in turn increase productivity. Their work emphasized that welfare should not be treated merely as an entitlement but as an organizational mechanism capable of shaping employee attitudes and performance. The authors highlighted the importance of providing meaningful welfare packages, ensuring equity

in their distribution, and helping employees understand the welfare rights and benefits available to them. They also noted the scarcity of empirical literature on employee welfare and organizational performance and recommended further empirical investigation. This gap reinforces the importance of examining recognition and welfare within specific institutional settings such as Bank of Kigali.

3. Methodology

The methodology applied procedures that enabled the study to examine employee motivation and Bank of Kigali performance through quantitative evidence aligned with the four research objectives.

3.1 Research Design

A descriptive and correlational research design was employed. The descriptive component established respondents' assessments of employee job autonomy, compensation, growth prospects, recognition and welfare, and organizational performance, while the correlational component examined the direction, strength and statistical significance of relationships among the study variables.

3.2 Study Population and Sampling

The study focused on employees at Bank of Kigali Headquarters. A total of 129 employees were selected for participation across the relevant organizational functions. The study obtained responses from all 129 selected employees, providing complete quantitative coverage of the targeted respondents used in the analysis.

3.3 Data Collection Instrument

Quantitative data were collected using a structured questionnaire organized according to the four dimensions of employee motivation and the performance indicators of Bank of Kigali. The instrument used a five-point Likert scale to obtain standardized responses suitable for descriptive and inferential statistical analysis. Interview material from the wider dissertation was excluded from the manuscript.

3.4 Pilot Study, Validity and Reliability

The questionnaire was pilot-tested with 13 heads of department to assess its clarity, relevance, consistency, and suitability before the main data collection. Feedback from the pilot helped identify ambiguous wording, leading questions, and redundant items, which were revised before finalizing the instrument.

Validity was assessed by four research experts who reviewed the questionnaire items against the study objectives. The Content Validity Index was 0.862, exceeding the acceptable threshold of 0.60, confirming that the instrument was valid.

Reliability was tested using Cronbach's Alpha. The coefficients were 0.73 for employee job autonomy, 0.91 for employee compensation, 0.78 for employee growth prospects, 0.89 for employee recognition and welfare, and 0.77 for performance of Bank of Kigali Rwanda. All coefficients exceeded 0.70, confirming satisfactory internal consistency and reliability of the questionnaire.

3.5 Data Analysis

Data were analyzed using Statistical Package for the Social Sciences (SPSS) Version 26. Means and standard deviations summarized responses, Pearson correlation assessed relationships, and multiple regression determined the effects of employee motivation variables on Bank of Kigali performance. Statistical significance was evaluated at the 5% level, while tolerance and VIF assessed multicollinearity. Qualitative responses were analyzed thematically according to the study objectives.

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \epsilon$$

Where: Y = performance; X1 = job autonomy; X2 = compensation; X3 = growth prospects; X4 = recognition and welfare.

3.6 Ethical Considerations

Participation was voluntary and respondents were informed that the information collected was intended for academic purposes. Confidentiality was maintained, identifying information was not required in the questionnaire, and the study followed the relevant institutional authorization procedures.

4. Results and Discussions

Findings from the quantitative data are presented and interpreted according to the study objectives before being discussed against the theoretical and empirical literature.

4.1 Response Rate

Response rate analysis establishes the proportion of selected participants who completed and returned usable questionnaires for the study.

Table 1: Response Rate

Sampled	Responded	Response Rate (%)
129	129	100%

Source: Primary data (2026)

Table 1 shows that all 129 sampled employees responded to the questionnaire, producing a response rate of 100%. The complete participation meant that the quantitative analysis used responses from the entire targeted sample, eliminating non-response loss within the selected group and providing a sufficient basis for the descriptive and inferential analyses presented in the manuscript.

4.2 Inferential Statistics

Inferential analysis examined the statistical relationships between the four employee motivation variables and

organizational performance and then established their independent contributions through multiple regression.

4.3.1 Correlation Analysis

Pearson correlation analysis examines the strength and direction of association between employee motivation dimensions and the performance of Bank of Kigali Rwanda.

Table 2: Correlations

		Performance of Bank of Kigali Rwanda	Employee job autonomy	Employee compensation	Employee growth prospects	Employee recognition and welfare
Performance of Bank of Kigali Rwanda	Pearson	1				
	Correlation					
	Sig. (2-tailed)					
Employee job autonomy	N	129				
	Pearson	.247*	1			
	Correlation					
Employee compensation	Sig. (2-tailed)	.013				
	N	129	129			
	Pearson	.210*	.192	1		
Employee growth prospects	Correlation					
	Sig. (2-tailed)	.036	.056			
	N	129	129	129		
Employee recognition and welfare	Pearson	.396**	.110	-.031	1	
	Correlation					
	Sig. (2-tailed)	.000	.276	.763		
	N	129	129	129	129	
	Pearson	.229*	-.157	.032	-.129	1
	Correlation					
	Sig. (2-tailed)	.022	.118	.751	.322	
	N	129	129	129	129	129

*. Correlation is significant at the .05 level (2-tailed).

**. Correlation is significant at the .01 level (2-tailed).

Source: Primary data (2026)

Table 2 explains the Pearson correlation analysis based on a sample size of 129 employees at the Bank of Kigali Rwanda reveals positive, statistically significant relationships between all studied motivational factors and organizational performance. Specifically, employee growth prospects exhibit the strongest positive correlation with performance ($r = 0.396$, $p < 0.01$), suggesting it is the most critical driver among the variables analyzed. Job autonomy ($r = 0.247$, $p < 0.05$), employee recognition and welfare ($r = 0.229$, $p < 0.05$), and employee compensation ($r = 0.210$, $p < 0.05$) also show statistically significant positive associations with performance, indicating that each of these dimensions

contributes uniquely to the bank's operational success. These results collectively demonstrate that investments in career development, workplace freedom, recognition, and competitive pay are empirically linked to enhanced institutional performance at the Bank of Kigali.

4.3.2 Regression Analysis

Multiple regression analysis determines how employee job autonomy, compensation, growth prospects, and recognition and welfare contribute individually and jointly to the performance of Bank of Kigali Rwanda.

Table 3: Model Summary

Model	R	R-Square	Adjusted R-Square	Std. Error of the Estimate	Durbin-Watson
1	.565 ^a	.319	.290	.339	1.940

a. Predictors: (Constant), Employee recognition and welfare, Employee compensation, Employee growth prospects, Employee job autonomy

b. Dependent Variable: Performance of Bank of Kigali Rwanda

Source: Primary data (2026)

Table 3 explains the regression model summary where there is a moderate positive relationship between the collective motivational predictors employee recognition

and welfare, employee compensation, employee growth prospects, and employee job autonomy and the performance of the Bank of Kigali Rwanda, as evidenced

by a multiple correlation coefficient (R) of 0.565. The R-square value of 0.319 demonstrates that these four independent variables collectively explain approximately 31.9% of the variance in the bank's performance, while the adjusted R-square of 0.290 accounts for the model's complexity. Additionally, the

Durbin-Watson statistic of 1.940 falls within the typically acceptable range of 1.5 to 2.5, suggesting that the residuals are independent and that there is no significant autocorrelation in the model, thereby enhancing the reliability of these findings.

Table 4: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.099	4	1.275	11.109	.000 ^b
	Residual	10.901	124	.115		
	Total	16.000	128			

a. Dependent Variable: Performance of Bank of Kigali Rwanda

b. Predictors: (Constant), Employee recognition and welfare, Employee compensation, Employee growth prospects, Employee job autonomy

Source: Primary data (2026)

Table 4 presents ANOVA results that confirmed the statistical significance of the regression model, indicating that the combined independent variables employee recognition and welfare, employee compensation, employee growth prospects, and employee job autonomy are valid predictors of the performance of the Bank of Kigali Rwanda. With an F-statistic of 11.109 and a significance level of 0.000

(which is well below the standard threshold of 0.05), we reject the null hypothesis, concluding that the regression model is a highly significant fit for the data. The variance explained by the regression (Sum of Squares = 5.099) relative to the residual variance (Sum of Squares = 10.901) further underscores that these motivational factors collectively exert a statistically reliable and meaningful influence on organizational performance.

Table 5: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
		B	Std. Error				Tolerance	VIF
1	(Constant)	-.356	.251		-1.415	.160		
	Employee job autonomy	.185	.075	.216	2.453	.016	.926	1.080
	Employee compensation	.192	.097	.171	1.980	.051	.957	1.045
	Employee growth prospects	.444	.093	.407	4.753	.000	.979	1.022
	Employee recognition and welfare	.548	.158	.299	3.464	.001	.965	1.037

a. Dependent Variable: Performance of Bank of Kigali Rwanda

Source: Primary data (2026)

Table 5 indicated that individual contribution of each predictor to the performance of the Bank of Kigali Rwanda, with employee growth prospects ($\beta = 0.407$, $p < 0.001$), employee recognition and welfare ($\beta = 0.299$, $p = 0.001$), and employee job autonomy ($\beta = 0.216$, $p = 0.016$) all demonstrating statistically significant positive effects on organizational performance. Employee compensation also shows a positive influence, though its significance is marginal at $p = 0.051$. These standardized beta coefficients indicate that employee growth prospects have the most substantial impact on performance, followed by recognition and welfare,

highlighting these areas as the primary drivers of success within the bank's motivational framework.

Furthermore, the collinearity statistics indicate that the model is robust and free from multi-collinearity issues, as all tolerance values are well above 0.1 and all Variance Inflation Factor (VIF) values are significantly below 10, with a maximum of 1.080. These results confirm that each motivational factor provides a unique and independent contribution to the model without significant overlap. Consequently, the regression equation derived from these unstandardized coefficients suggests that, holding other factors constant,

improvements in employee growth prospects, recognition, autonomy, and compensation are consistently associated with higher levels of performance at the Bank of Kigali.

4.3.3 Decision on Null Hypotheses

The null hypotheses were evaluated using the regression significance values to determine whether each employee motivation practice had a statistically significant effect on Bank of Kigali performance at the 5% significance level.

Table 6: Hypothesis Testing

Null hypothesis	p-value	Decision
H01: Employee job autonomy has no significant effect on performance.	.016	Rejected
H02: Employee compensation has no significant effect on performance.	.051	Not rejected
H03: Employee growth prospects have no significant effect on performance.	.000	Rejected
H04: Employee recognition and welfare have no significant effect on performance.	.001	Rejected

Source: Regression results (2026)

At the 5% significance level, the null hypotheses for job autonomy, growth prospects, and recognition and welfare were rejected. The compensation hypothesis was not rejected because its probability value of 0.051 was marginally above 0.05.

4.4 Discussion of Research Findings

The discussion relates the statistical findings to the theoretical perspectives and previous empirical evidence, while keeping the descriptive table interpretations focused only on the study data.

4.4.1 Employee Job Autonomy and Performance

Employee job autonomy had a positive and statistically significant effect on Bank of Kigali performance ($B = 0.185$, $\beta = 0.216$, $p = 0.016$), while the bivariate relationship with performance was also positive ($r = 0.247$, $p = 0.013$). The result indicates that greater discretion in task execution, scheduling and work-related decisions contributed to stronger organizational performance. Judi et al. (2025) similarly established a strong positive direct effect of professional autonomy on job performance and further showed that autonomy operated through job satisfaction and organizational commitment. The result also agrees with Sørli et al. (2022), whose multilevel evidence demonstrated that daily autonomy strengthened subsequent task and contextual performance, particularly among employees with stronger person-organization fit. Taken together, the two studies support the present finding that autonomy can improve performance when employees are trusted with discretion and when the organizational environment supports responsible self-direction. This result is also consistent with McGregor's Theory Y, which assumes that employees can accept responsibility and direct their own effort under supportive managerial conditions.

4.4.2 Employee Compensation and Performance

Employee compensation had a positive coefficient ($B = 0.192$, $\beta = 0.171$), but its probability value of 0.051 was marginally above the 5% significance threshold. The variable therefore moved in a favourable direction but did not retain a statistically significant independent effect in the fitted regression model. This result is weaker than that reported by Katabalo and Mwita (2024), who found significant positive compensation effects on job satisfaction, employee performance and organizational performance. It also differs from Ampompong (2024), whose study at Sahel Sahara Bank Ghana Limited concluded that compensation and employee-welfare systems influence organizational performance and form an important basis for effective human-resource utilization. The contrast suggests that compensation may remain necessary for maintaining motivation at Bank of Kigali, but once autonomy, growth prospects and recognition and welfare are considered simultaneously, its independent contribution becomes less statistically decisive. Compensation should therefore be interpreted as an important motivational foundation rather than the strongest direct predictor in the present model.

4.4.3 Employee Growth Prospects and Performance

Employee growth prospects emerged as the strongest standardized predictor of Bank of Kigali performance ($B = 0.444$, $\beta = 0.407$, $p = 0.000$), and also produced the strongest bivariate correlation among the four motivation factors ($r = 0.396$, $p = 0.000$). The result indicates that promotion opportunities, structured career pathways, professional development and skill advancement were particularly important for performance. Mansor et al. (2023) found a significant relationship between employee engagement and organizational performance, supporting the broader proposition that employees perform better when organizational practices strengthen their involvement and development. Hosen et al. (2024)

likewise identified training and career development as predictors of work performance, while Sultana (2025) emphasized professional growth opportunities as important determinants of bank employees' performance. These studies converge with the present evidence by showing that visible development opportunities can strengthen capability, commitment and organizational contribution. The result also reflects the higher-order growth emphasis within Maslow's hierarchy, where development, achievement and self-fulfilment operate as important motivational conditions.

4.4.4 Employee Recognition and Welfare and Performance

Employee recognition and welfare had a positive and statistically significant effect on performance ($B = 0.548$, $\beta = 0.299$, $p = 0.001$) and a positive correlation with performance ($r = 0.229$, $p = 0.022$). The result indicates that appreciation, supportive working conditions and employee welfare contributed independently to organizational performance. Muema (2022) reported a strong positive relationship between employee welfare programmes and organizational performance and showed that retirement benefits, medical cover and allowances were associated with employee satisfaction and improved organizational outcomes. Akintoye and Ofobruku (2022) similarly concluded that staff welfare packages strengthen employee motivation and can consequently increase productivity, while emphasizing fairness and meaningful welfare provision. The consistency between these studies and the present result indicates that recognition and welfare contribute not only to employee satisfaction but also to measurable institutional performance. The result is also compatible with Herzberg's Two-Factor Theory, in which recognition functions as a motivator while welfare-related conditions reduce dissatisfaction and support continued employee commitment.

5. Conclusions and Recommendations

Conclusions were derived from the major statistical findings, while recommendations were formulated to strengthen employee motivation and sustain organizational performance at Bank of Kigali Rwanda.

5.1 Conclusion

The study concluded that employee motivation was meaningfully related to Bank of Kigali performance, although the four motivational dimensions differed in their independent effects. Employee growth prospects produced the strongest statistically significant contribution, followed by employee recognition and welfare and employee job autonomy. These findings show that professional advancement, appreciation, supportive working conditions and employee discretion

are important components of performance within the bank.

Employee compensation showed a positive relationship with performance but did not attain statistical significance at the 5% level in the multiple regression model. The overall model nevertheless remained statistically significant and explained 31.9% of the variation in performance. The study therefore concludes that Bank of Kigali performance benefits from a balanced motivation framework that combines employee development, recognition and welfare, appropriate autonomy and competitive compensation practices.

5.2 Recommendations

Based on the findings and conclusions of the study, recommendations were formulated to address the identified gaps and improve the practices examined.

1. Bank of Kigali management should strengthen delegated decision-making by giving employees appropriate discretion to resolve routine client and operational issues within clearly defined accountability limits.
2. The bank should regularly benchmark salary, benefit and incentive structures against the Rwandan financial sector and link performance rewards to transparent and measurable contribution criteria.
3. Management should institutionalize structured career pathways through the BK Academy, mentorship, professional certification, succession planning and clearly communicated promotion requirements.
4. Bank of Kigali should maintain formal recognition and employee-welfare programmes that combine public appreciation, supportive working conditions, health and well-being support, and regular employee feedback.

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