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Non-Financial Packages and Workers Dedication: A Case Study of Listed Deposit Money Banks in Nigeria

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Abstract:

In an era marked by increased global competition and a constantly changing business landscape, deposit money banks (DMBs) consistently evaluating their operations. As a result, there has been considerable focus on work motivation and initiatives aimed at humanizing the workplace. This study seeks to assess the impact of non-financial benefits on employee commitment within Nigerian DMBs. This study employed techniques such as random sampling, stratified random sampling, and descriptive survey research design. Recognition enhances staff morale, subsequently improving the efficiency of deposit money banks, as indicated by the responses from the participants. Additionally, 18 respondents expressed strong disagreement regarding the likelihood of leaving their current job for a more appealing position with improved hours. This study suggests that DMBs must guarantee that their incentive programs are appropriate and proportional for all levels of staff. These initiatives encourage employees to enhance their performance and increase productivity, ultimately resulting in the fulfilment of the bank's goals.

Keywords:

Non-Financial Packages, Worker's Dedication, DMBs, Nigeria

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Introduction

In a decade driven via greater international rivalry and a constantly evolving commercial surroundings, financial institutions are consistently evaluating their operational strategies. Organizations often assert that their workforce is their most valuable resource, prompting them to implement substantial changes to their operational practices and prioritize their human resources strategies and functions (Ateke et al., 2018; Chen, 2025). As a result, there has been considerable focus on work motivation and initiatives aimed at humanizing the workplace (Nwulu et al., 2018). Incentives have had a significant effect on employee performance. Acknowledgement through rewards fosters a sense of value among employees regarding their employer's appreciation. Understanding that their employers prioritize their well-being and foster both professional and personal development will motivate them to enhance their efforts and performance. Employees drive the engine of any financial institution, and rewards serve as fuel. Achieving the stated objectives of a no-deposit money bank is inherently reliant on the contributions of its employees. (Kerketta & A N, 2025; Okochi et al., 2020)

Nonetheless, it is essential for labor employers to possess a comprehensive understanding of the factors that motivate employees to perform effectively and to ensure they are compensated fairly, particularly for deposit money banks to succeed in a competitive landscape (Mueller, 2011; Yang et al., 2025). It is essential to implement adequate non-monetary incentive programs and reward systems to effectively motivate staff members. This will inevitably motivate them to take initiative and adopt the appropriate mindset, thereby enhancing organisational productivity (Okafor, 2014). The implementation of incentive packages or a reward system by the bank plays a crucial role in enhancing employee dedication and performance. Yang et al. (2016) assert that productivity can be enhanced when employees are motivated by appropriate incentive packages that align with their performance. During this period, it is essential to provide a thorough explanation of the reward system to employees, alongside job measurement, to avoid any misunderstandings and discussions among them. This will offer the employees the essential motivation they require (Khan et al., 2016). Gikuya (2014) indicates that non-monetary incentives can significantly influence employees' attitudes in the workplace and promote mutual understanding between employers and employees. This will ultimately lead to outstanding outcomes for both the organisation and its staff.

(Chintallou et al., 2013) non-financial packages significantly influence employees' perceptions of the reward climate in the workplace. When deposit banks highlight non-monetary instruments such as the chance to enhance holidays and family bonuses, employees may perceive the bank as a caring and supportive organisation. According to Elnaga et al. (2014), all financial benefits provided by the company including pay, promotions, verbal recognition, and responsibilities are encompassed within incentives. Al Mehrzi et al. (2016) found that, unlike the enduring advantages of non-monetary incentives, salary

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increases, or cash bonuses may have initially boosted employees' motivation and satisfaction, but these effects were short-lived. Lepak et al. (2007) highlight that non-monetary incentives such as shortened workdays, complimentary meals or services, additional holidays, and team-building activities can enhance employee motivation, foster a positive workplace culture, and encourage loyalty and commitment to the organisation. Agwu (2013) indicates that deposit money banks have demonstrated that providing substantial salaries to employees is not enough to effectively influence or satisfy them. The main objective of this study is to analyse the impact of non-financial packages on the commitment of money bank employees to deposit.

Literature Review

Non-financial packages are associated with the internal and exterior environment of the bank, including supervision, leadership, teamwork, the working conditions of light, ventilation, noise, heat, decorations, and decision-making engagement (Wagas et al., 2014). Positive moral incentives, such as job enrichment, holidays, health insurance, the right post, supervision, a sense of belonging, stability, job security, participation in decision-making, upward mobility, optimism in the business aims, mechanism proposals, listing in the panel of honor, social harmony, and literary and moral differentiation, are linked to desirable moral stimuli, whereas negative ethical stimuli are attached to negligent acts like guilt and blame (Alegbejo, 2013).

A system of non-monetary presents is a means of rewarding someone without having to spend cash. It is frequently used to draw, keep, and motivate top talent to your company as a bonus or rewards system for staff members (Dixit et al., 2012). Employees receive benefits and opportunities in exchange for their labor through non-monetary gifts. Among the benefits include recognition, possibilities for learning, a self-sufficient setting, and so forth. Non-monetary rewards are important to employees because they enable them to investigate prospects for growth and learn new skills. A fresh graduate, for example, might value an excellent training program more than his pay because he believes it will help him in his current position (Erbasi, 2012). Aborishade (2009) people are influenced by alternatives to money because they offer them intangible incentives such as increased responsibility, career progression, public recognition, and appreciation (Mamdani et al., 2016). Hyun (2009), however, broadens his definition of moral incentives to encompass indirect monetary benefits from labor itself, like performance and autonomy. These non-cash incentives are thought to have a beneficial or negative impact on employees' dedication to their jobs. According to Aktar et al. (2012), moral incentives tend to draw highly skilled and capable individuals who are overly dedicated to achieving the objectives of the company.

Bandiera et al. (2010), who discussed the importance of moral incentives in raising workers' dedication and productivity at work, "essentially the notion of total reward says that there is more to rewarding people than throwing money at them." Non-monetary incentives can help employees feel more

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comfortable at work, and designing a contract that covers a variety of issues motivates them to put in more effort. A more reliable method of boosting motivation is to create an enjoyable, demanding, and empowered work environment where people may apply their S Res. and Essay talents to complete worthwhile tasks for which they are rewarded (Okwudili, 2015). Sani (2013), there are three primary categories of non-monetary incentives: affiliation, power, and the desire for success. If a bank wants its employees to be dedicated to their profession, it must give them autonomy through promotions and acknowledge them on the job. Falola et al. (2014), in the absence of an effective compensation plan that considers their goals and requirements, workers feel disheartened and less dedicated to their jobs

Demiree et al. (2010) emphasize that to keep employees' attention and efforts on their work, deposit money institutions need to have clear promotional programs. Ismajii et al. (2015) investigated how moral incentives affected business unit results and employee loyalty among support staff at Virginia Polytechnics Institute. They discovered a positive correlation between non-monetary rewards and employee work devotion. Employee commitment to their work was boosted by non-monetary benefits like housing, communication, vacation, learning and development chances, acknowledgment for their accomplishments, responsibility for or other assignments, and genuine applause. The opposite was also true. A study on the topic in South Florida by Perry et al. (2011) found that non-monetary incentives and employees' target level commitment are positively correlated. More commitment to their work was demonstrated by workers who received praise, recognition, and promotions than by those who did not. Money alone is not enough to keep employees devoted to their employment, according to Awad et al. (2011).

Non-monetary incentives that impact and motivate employees' attitudes at work and foster mutual understanding between employers and employees can ultimately lead to the company and its employees achieving unprecedented performance (Yeh 2012; Stolovich et al. 2012). Banks' non-monetary incentives have a big impact on employee performance and engagement. According to Frederick Herzberg, there are two different sets of elements that affect employee behavior in businesses. These consist of sanitary elements and motivators. Herzberg identified elements that seemed to guarantee a worker's job pleasure and linked them to the features or contents of the work; he called these elements motivators. But he found that elements of the workplace that seemed to be causing employee discontent were called "hygiene issues" (Herzberg, 2000).

When there is dissatisfaction, it will be eliminated by company policy, basic needs, status, working environment, pay, supervision, and other sanitary factors. On the other hand, motivators are those elements that, if disregarded, may cause demotivation and a decline in interest in the work, which may cause workers to search for other jobs. Hygiene components are those aspects of upkeep that are seen to be crucial to preventing discontent. However, these traits by themselves do not ensure high levels of

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work satisfaction and staff motivation. Dzuaranin (2012) asserts that these elements are more pertinent to the work environment than the actual work (Appelbaum et al., 2010). Since their presence ensures a reasonable level of enjoyment and their absence may lead to dissatisfaction, these components are known as hygiene considerations.

To reduce the root causes of employee discontent, managers must provide hygienic features. However, it is much more crucial to make sure that motivators are present because they are what drive people and ultimately lead to happiness. Difficult work, accomplishments, accountability and recognition, opportunities for growth, and recognition for a job well done are examples of motivators (Al Fares 2011; Ijazi 2013). Motivated and contented workers are more likely to be loyal and effective than those who are just not depressed.

Therefore, this concept suggests that managers of businesses should refrain from bias while selecting elements that guarantee motivation and satisfaction for the best possible performance. Based on his research, Herzberg (2000) proposed that the organization should make sure that employees have opportunities for growth and success, that their work is appreciated, that their tasks and competencies match, and that they have access to learning and development opportunities in order to guarantee job satisfaction.

Because it illustrates the significance of hygiene factors like supervision, compensation and benefits, company policies, and work environment in preventing job dissatisfaction, the motivation-hygiene theory is pertinent to this study. Additionally, it is crucial to boost employee productivity by offering motivators like challenging work, learning and development opportunities, performance awards and recognition, opportunities for advancement and growth, and making sure that assignments and staff competencies match. Consequently, this idea also offers a foundation for investigating the connection between production and motivation.

The absence of specific components that might lead to employee discontent is known as a "hygiene element." The features of the job and other outside factors are the main emphasis of these criteria. Although their absence could lead to discontent, these factors might not ensure employee motivation. This component includes pay, job security, working conditions, supervision level and quality, management techniques and organizational policies, and contacts with coworkers. Jibowo (2007) conducted a study on workplace productivity and employee motivation that mostly followed Herzberg's (2000) technique. The study offers some support for the notion that productivity is influenced by motivation.

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Methodology

A descriptive survey research design is implemented in this investigation. When a group is too large to be observed in person, a survey is employed to gather primary data (Mouton, 1997). A survey is a method of gathering information from a sample of individuals by requesting that they self-report or respond to a series of questions that the researcher has posed (Polit & Hungler, 1993). To accurately represent or reflect the characteristics of a specific individual, situation, or group, a descriptive survey will be conducted. This survey will encompass behavior, attitudes, abilities, beliefs, and knowledge. The study's objectives, which include assessing the knowledge and perspectives of Access Bank Plc's operational, intermediate, and top-level employees on the influence of non-monetary incentives on employee commitment, will be achieved through the implementation of this design.

The research population of the study was selected as Dala, Kano State, due to its proximity to the researcher. The sample size was comprised of 150 employees of Access Bank Plc in Dala, Kano State. The research population of the study will consist of 200 employees from the marketing, human resources, and accounts departments of Access Bank Plc in Dala, Kano State. Primary sources will comprise much of the data utilized in this investigation. These sources will be acquired through the personal administration of questionnaires that are specifically designed to induce distinctive responses that are pertinent to the study's objectives. From the departments of accounting, marketing, and human resources, fifty employees will be selected. Stratified random sampling and random sampling for employees were implemented in this investigation.

Data will be collected from the respondents of the study using structural questionnaires. Because of its objectivity, this methodology is implemented. The questionnaire inquiries about the respondents' age, gender, occupation, income, and educational background, in addition to other personal information. Age, gender (male or female), class interval, and educational background (O' level, graduates, post-graduate) are all considered.

The subsequent structural inquiries will be addressed on a five-point Likert scale: SA is an acronym for Strongly Agree, A is an acronym for Agree, U is an acronym for Undecided, D is an acronym for Disagree, and SD is an acronym for Strongly Disagree.

The process of determining whether a research or test measures what it is intended to measure is known as validity. The researcher's tool is valid if it is approved by the examiner of this study. Initially, twenty respondents will be selected and provided with the questionnaire to ascertain their ability to comprehend it and mark the appropriate areas. The fundamental percentage method was one of the methods used to analyze the data that was obtained. The decision is to ensure that the analysis of each questionnaire item is both comprehensible and easy to compile.

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Results and Discussion

Analysis of Demographic Data of the Respondents

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
MALE	72	60.0	60.0	60.0
FEMALE	48	40.0	40.0	100.0
Total	120	100.0	100.0	

Table 1: Sex Distribution of Respondents (Source: Survey, 2025)

The table above indicates that 60.0% of the respondents are male and 40.0% are female. This indicates a greater number of male respondents compared to female respondents in the survey.

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
BELOW 20 YRS	16	13.3	13.3	13.3
21 - 30YEARS	52	43.3	43.3	56.3
31 - 40 YEARS	28	23.3	23.3	79.9
41 - 50YRS	14	12.0	12.0	92.0
51YRS AND ABOVE	10	8.0	8.0	100.0
Total	120	100.0	100.0	

Table 2: Age Distribution of Respondents (Source: Survey 2025)

The table above indicates that 13.3% of respondents are under 20 years, 43.3% are between 21 to 30 years, 23.3% are between 31 and 40 years, 12.0% are in the 41 to 50 years range, and the remaining 8.0% are 51 years and over. This indicates a higher number of respondents aged 21-30 years in the research.

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Valid	Frequency	Percent	Valid Percent	Cumulative Percent
SINGLE	65	54.0	54.0	54.0
MARRIED	55	46.0	46.0	100.0
Total	120	100	100	

Table 3: Marital Status Distribution of Respondents (Source: Survey 2025)

The table above indicates that 54% of respondents were single, whereas 46% were married. This indicates a higher number of single respondents in the study.

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
SCHOOL CERTIFICATE OR EQUIVALENT	44	37.0	37.0	37.0
FIRST DEGREE OR EQUIVALENT	58	48.0	48.0	85.0
MASTER OR EQUIVALENT	18	15.0	15.0	100.0
Total	120	100.0	100.0	

Table 4: Education Qualification of Respondents (Source: Survey 2025)

44 out of 120 respondents, or 37% of the total, have a school certificate or equivalent qualification, according to the above table; 58 out of 120 respondents, or 48% of the total, have a first degree or equivalent qualification; and 18 out of 120 respondents, or 15% of the total, have a master's degree or equivalent qualification. This indicates that a greater number of study participants held a school certificate or its equivalent.

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Valid	Frequency	Percent	Valid Percent	Cumulative Percent
5 - 10yrs	34	28.0	28.0	28.7
11 - 15yrs	54	45.0	45.0	73.0
16yrs and above	32	27.0	27.0	100.0
Total	120	100.0	100.0	

Table 5: Experience of Respondents (Source: Survey 2025)

According to the above table, 28.0% of respondents have five to ten years of experience, 45.0% have eleven to fifteen years, and 27.0 have sixteen years or more.

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
SA	38	31.7	31.7	31.7
A	59	49.2	49.2	80.9
D	15	12.5	12.5	93.0
SD	8	7.0	7.0	100.0
Total	120	100.0	100.0	

Table 6: Employees Take Recognition (Source: Survey 2025)

According to the above table, 38 (31%) of the 120 respondents strongly agreed, 59 (49%), 15 (12%) disagreed, and 8 (7%) strongly disagreed. This indicates that the majority of respondents concurred that employees' sentiments of value and appreciation include receiving acknowledgment.

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Valid	Frequency	Percent	Valid Percent	Cumulative Percent
SA	37	30.8	30.8	30.8
A	63	53.3	53.3	84.0
D	5	4.2	4.2	88.0
SD	15	12.5	12.5	100.0
Total	120	100.0	100.0	

Table 7: Recognition Increases Employees Morale (Source: Survey 2025)

Out of 120 responders, 37 (30%) strongly agreed, 63 (53%), 5 (3%) disagreed, and 15 (12%) severely disagreed, according to the above data. This indicates that the majority of respondents concurred that employee morale rises when they receive recognized, which ultimately boosts organizational efficiency.

Conclusion and Recommendations

Because the banking industry has a very competitive job market, companies need to offer incentives to their employees in order to attract, retain, and motivate them. When banks concentrate on non-monetary instruments like the potential expansion of holiday and family benefits, employees may perceive their employer as a compassionate and encouraging organization. In order to explain aspects of the profession that significantly affect the bank, such as job satisfaction, rewards are essential. As a result, any monetary benefits received through bank transfers, job promotions, verbal recognition, and duties are seen as incentives. Recognizing employees is the most common and successful tactic employed by deposit money institutions to boost employee engagement.

Non-monetary incentives have a major effect on employee loyalty, according to research. Praise and recognition are effective ways to promote employee behavior at the bank because they are the most important rewards. Non-monetary incentives such as job autonomy, flexible work schedules, and recognition have been demonstrated to be effective in motivating staff members and raising performance levels. Given that it gives employees the chance to develop their talents, which could ultimately lead to greater financial gain, it is likely that this incentive is highly regarded.

Financial and non-financial rewards are essential elements of employee loyalty. However, it is believed that monetary awards are more important in motivating employees to perform better than non-monetary perks. the impact of the equitable reward system on employees' job performance in Nigerian deposit

money institutions and conclude that the adoption of the equitable reward system significantly affected employee commitment.

The following suggestions regarding the effects of non-monetary incentives on employees' dedication to deposit money banks are put up considering the study's findings:

1. Deposit money institutions should ensure that their incentive programs are suitable and proportionate for all staff levels. These initiatives motivate workers to perform better and be more productive, which eventually leads to the achievement of the bank's aims and objectives.
2. Deposit money institutions are likewise advised to avoid rewarding some staff while denying other incentives. According to the data, when this is implemented, the employees who are left outperform poorly, or, to put it another way, the bank's goals are not met.
3. Other motivators that have been identified include conversion and promotion. Employees should receive promotions when they are due. A staff member should be allocated to the proper department upon returning from training with new credentials. and he was given an acting appointment while he awaited the opening of a position. There should be enough opportunities for advancement for all cadres, regardless of their training. Stasis is something to avoid.

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