

# The Impact of Motivation Programs on Job Performance in Government Institutions: An Exploratory Study at the Trade Bank of Iraq (TBI)

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## Abstract

This research aims to examine the effect of incentive programs on job performance in a government institution, through an exploratory study at the Trade Bank of Iraq (TBI), by filling the gap in job performance that may be suboptimal due to insufficient incentives provided to employees. The method used SPSS V27 to measure the dimensions of incentive programs (financial incentives, moral incentives, recognition, and promotions) and job performance dimensions (quality, productivity, commitment, and cooperation) in a random sample of the bank's employees. Statistically significant positive effect of incentive programs on improving overall job performance. Financial incentives and employee promotions showed the most substantial impact on increasing work productivity and quality, while moral incentives and recognition contributed to enhancing employee commitment and teamwork. Accordingly, there is a necessity to adopt a balanced incentive system that combines both monetary and non-monetary rewards, ensuring its fairness and inclusivity for all employees. Such measures would enhance job performance levels and foster job satisfaction and commitment within the bank.

**Keywords:** Incentive Programs, Job Performance, Government Institutions, Employee Motivation

## Introduction

Government institutions generally strive to enhance the job performance of their employees, as it is a crucial element in achieving institutional objectives and delivering high-quality services to citizens. Employee motivation is considered one of the most vital managerial tools for enhancing efficiency and productivity. Contemporary management studies confirm that offering suitable incentives boosts employees' motivation to work, encouraging them to exert greater effort and enhance their performance. As noted by Ibrahim & Abiddin (2023), the use of incentives can lead to tangible positive outcomes for individual and organizational performance across various sectors, provided these incentives are effectively designed and managed.

In the public sector, the importance of Motivation Programs becomes even more pronounced due to bureaucratic challenges and limited flexibility compared to the private sector. As a government financial institution, the Trade Bank of Iraq (TBI) faces intense competition in the banking labor market, which makes enhancing employee performance a pressing necessity to maintain service quality and operational efficiency. Some studies indicate that the absence of a fair and effective incentive system in the public sector may lead to reduced productivity and innovation among employees. Therefore, this research emerged to examine the current state of Motivation Programs at TBI and to assess their impact on the job performance of the bank's employees.

The *Motivation Programs* encompass the policies, mechanisms, and strategic plans implemented by bank management to encourage and enhance employee performance. Drawing on recent literature, Motivation Programs are categorized into four key dimensions: financial incentives, non-financial incentives, recognition, and promotions. These dimensions were selected for their comprehensive coverage of motivational factors that have been previously examined in related research. For instance, Al-Najm and Al-Sudani incorporated both financial and non-financial incentives in their analytical model to evaluate their impact on university faculty performance (Al-Najm & Al-Sudani, 2024), while Idigo classified incentives into monetary and non-monetary categories in his study of Nigeria's higher education sector (Idigo, 2023). Accordingly, the present study addresses financial incentives (e.g., bonuses and monetary rewards), non-financial incentives (e.g., supportive work environment), recognition (e.g., praise and certificates), and promotions (e.g., advancement in rank and responsibilities) as an integrated framework for understanding motivation in the banking sector.

Furthermore, job performance is defined as the efficiency and effectiveness with which an employee fulfills assigned tasks and contributes to organizational goals. The study adopts a multidimensional perspective of job performance, aligned with both employee outcomes and workplace behaviors. According to Saks and Gruman, performance reflects the extent to which employees correctly and effectively perform their roles to advance organizational objectives (Saks & Gruman, 2014, as cited in Saidin et al., 2023). Four core dimensions are identified: quality, productivity, commitment, and collaboration. These dimensions align with widely accepted performance evaluation standards in the business environment. Quality denotes the precision and excellence of completed tasks; productivity measures output within a given timeframe; commitment reflects attendance, discipline, and alignment with institutional values; while collaboration assesses teamwork and interpersonal communication in pursuit of shared goals. Recent studies, such as that by Gašić et al., highlight the relevance of these aspects, indicating that both output and employee engagement levels shape job performance (Gašić et al., 2024). Therefore, this research evaluates the impact of Motivation Programs on each performance dimension to gain deeper insight into the most responsive aspects of employee performance within the banking context.

Therefore, the research problem lies in a potential gap between the expected and actual job performance levels of employees at TBI, which may be attributed to the inadequacy or ineffectiveness of the current Motivation Programs. Observations suggest that certain aspects of job performance—such as productivity or commitment—may fall below expectations in government institutions, potentially due to weak incentives, whether financial or non-

financial. Based on this, the study poses the central research question: *Do the Motivation Programs implemented at the Trade Bank of Iraq significantly influence employees' job performance?*

This study supports recent research in the field of human resource management, particularly those focusing on motivation and performance. From an academic standpoint, it adds a contextual case study from Iraq—specifically within the public banking sector—thereby broadening the available knowledge on the impact of incentives in diverse cultural and organizational environments. This contributes to addressing the gap in Arabic literature concerning employee motivation in government financial institutions and offers a comparative model that aligns with similar international studies. Additionally, the study tests modern motivation theories (such as Expectancy Theory and Reinforcement Theory) within a real-world work environment.

For the Trade Bank of Iraq and similar government institutions, the practical value of the study lies in providing evidence-based insights into the shortcomings of the current incentive system and its impact on performance. Consequently, the study's findings and recommendations will aid decision-makers at the bank in redesigning incentive policies that enhance work efficiency and boost employee satisfaction. For instance, if the findings reveal that non-financial incentives (such as recognition and appreciation certificates) have a strong impact on employee commitment, then the bank's management can emphasize this type of incentive. More broadly, the adoption of modern incentive practices can help the public sector improve the quality of services provided to citizens.

### **Research Objectives**

The study aims to achieve several interrelated objectives, including:

1. To assess the overall impact of Motivation Programs on the job performance of employees at the Trade Bank of Iraq and determine whether this impact is statistically significant and positive.
2. To identify which dimensions of Motivation Programs have the most significant effect on enhancing job performance, such as comparing the influence of financial incentives versus non-financial incentives in improving employee productivity and work quality.
3. To analyze the job performance aspects most affected by Motivation Programs by evaluating which performance dimensions (quality, productivity, commitment, cooperation) show the greatest improvement when Motivation Programs are implemented.
4. To provide a contemporary theoretical and practical framework that can guide the TBI management and similar institutions in designing or revising their incentive policies to enhance human resource efficiency.
5. To formulate practical recommendations based on the study's results, outlining effective strategies for improving current Motivation Programs or introducing new ones aimed at enhancing job performance.

### *Research Hypotheses and Conceptual Framework*

Based on the research problem and objectives, a set of primary hypotheses has been formulated for statistical testing. The conceptual framework below illustrates the anticipated relationships among the study variables, positioning Motivation Programs—with their four

dimensions—as potential predictors of job performance, which is also examined through four dimensions.

### *Main Hypothesis (H<sub>0</sub>)*

There is a statistically significant relationship between Motivation Programs as a whole and the job performance of employees at the Trade Bank of Iraq. In other words, any change or improvement in the incentive program is expected to lead to a noticeable improvement in job performance levels.

To explore this relationship in greater detail, the main hypothesis is broken down into the following sub-hypotheses, each corresponding to a specific dimension of the incentive program:

- **H<sub>1</sub>**: Financial incentives have a positive impact on employee job performance (in terms of quality, productivity, commitment, and collaboration).
- **H<sub>2</sub>**: Non-financial incentives positively influence employee job performance.
- **H<sub>3</sub>**: Recognition (acknowledgment of employee efforts) has a positive effect on job performance.
- **H<sub>4</sub>**: Promotional opportunities positively affect employee job performance.

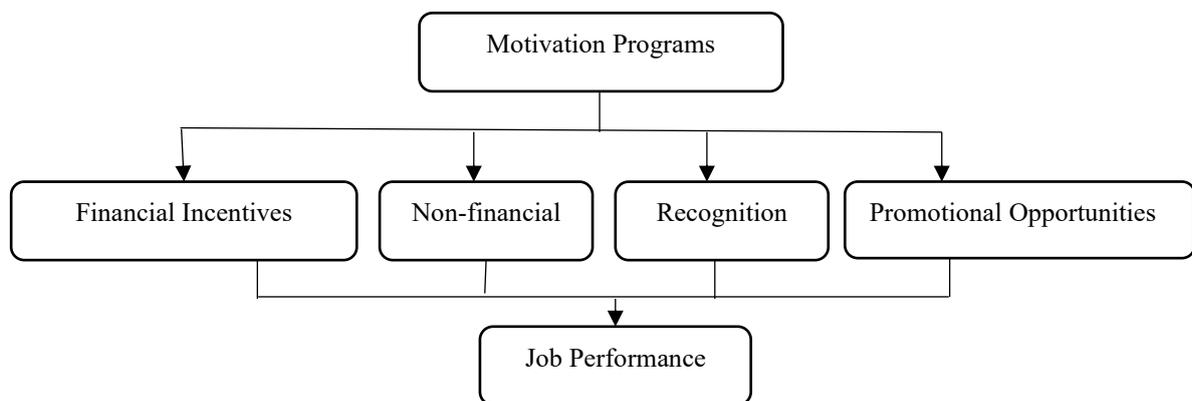


Figure 1 Conceptual Framework

## **Theoretical Framework**

### *Motivation Programs*

Motivation programs refer to the set of policies, procedures, and reward systems adopted by an organization to encourage employees to enhance their performance and contribute to achieving organizational goals (Quadri, T., 2022). Pradhan, Shrestha & Khadka (2024). From a managerial perspective, motivation is the process of stimulating individuals' inner drives and inspiring them to exert greater effort by satisfying their diverse needs and aspirations within the work environment. As defined by Ibrahim & Abiddin (2023), incentives are "rewards or benefits offered by the organization to its members to inspire and encourage desirable behaviors and outcomes" (Ibrahim & Abiddin, 2023). These benefits may include financial rewards, such as bonuses and salary increments, as well as non-financial incentives, including recognition and Appreciation, as well as workplace privileges like flexible working hours and training opportunities. In essence, a motivation system encompasses all organizational offerings beyond the base salary aimed at enhancing employee motivation.

Theoretically, the effectiveness of incentives relies on their ability to fulfill various employee needs—such as those outlined in Maslow's hierarchy—or to realize principles of fairness and equitable reward aligned with effort, as highlighted in Adams' equity theory. When employees perceive that their efforts are fairly acknowledged and rewarded, their loyalty and productivity tend to increase. Prior research across various industries has demonstrated a positive correlation between effective incentive systems and employee satisfaction and performance (Al-Kindi et al., 2023).

### *Dimensions of Motivation Programs*

Incentives within organizations can be categorized into several types or dimensions, facilitating a comprehensive understanding of the components that constitute an effective motivation program. Based on contemporary literature and practical applications of incentive systems, an integrated motivation program typically includes the following dimensions:

- **Financial Incentives:** These encompass all direct financial rewards granted to employees in addition to their basic salary. Prominent examples include cash bonuses (e.g., annual performance bonuses or instant rewards for specific achievements), regular increments (e.g., annual raises or salary-based promotions), and profit-sharing or performance-based incentives. Monetary rewards have an immediate and tangible impact on employees' income, thereby exerting a strong motivational effect by addressing essential financial and living needs. In his study, Idigo (2023) found that monetary incentives were the most influential factor in enhancing employee productivity within the organizations examined (Idigo, 2023). Consequently, monetary incentives often form the foundation of motivation systems in profit-driven organizations due to their direct association with the principle of reward for achievement.
- **Non-financial incentives :** These are incentives that do not take a direct financial form but aim to satisfy employees' psychological and emotional needs in the workplace. Such incentives cover a broad range of measures, including improving workplace conditions (e.g., comfortable offices, modern tools, flexible schedules), involving employees in decision-making, offering continuous training and professional development opportunities, and granting greater authority and responsibilities as a sign of managerial trust. These incentives focus on fostering intrinsic job satisfaction and a sense of unspoken recognition. For instance, when employees perceive their work environment as supportive (e.g., work-life balance, a healthy organizational climate), they are more likely to remain loyal and committed. While the impact of non-monetary incentives may not be as immediate as financial ones, their long-term influence on employee engagement and institutional attachment is profound. The study by Al-Kindi et al. (2023) highlighted the significance of these intangible factors through their positive impact on employee satisfaction and, consequently, on performance (Al-Kindi et al., 2023).
- **Recognition:** Acknowledging employee achievements and publicly appreciating outstanding performance constitutes a vital motivational practice. This may involve awarding certificates of Appreciation, employee-of-the-month accolades, letters of gratitude from top management, or verbal praise in public meetings. When employees are recognized and celebrated, they feel that their efforts are noticed and valued, which boosts their self-confidence and motivation to maintain high performance. At its core, recognition addresses fundamental human needs (situated in the higher levels of Maslow's hierarchy, such as esteem and self-actualization). Organizations that foster a

culture of Appreciation are more likely to witness improved morale and increased loyalty. For example, when a manager announces that an employee has achieved a key target and commends them in front of their peers, it not only motivates the employee in question but also encourages others to strive for similar recognition. Some studies have indicated that "employee of the month" or "excellence awards" programs have a noticeable positive effect on staff morale and subsequent performance. This was evident in a study by Haron et al. conducted in the public sector, where the lack of recognition was found to limit the effectiveness of financial incentives.

- **Promotions** opportunities: Career advancement, whether in the form of a higher-ranking position or a higher job grade, represents one of the most powerful long-term incentives. Promotions combine both financial rewards (e.g., salary increases or additional benefits) and non-financial incentives (e.g., enhanced status and authority) (Burke, 1995); Nieddu, & Pandolfi, 2022). When employees realize that exceptional performance may lead to career progression, they are motivated to invest greater effort and demonstrate creativity in their roles. Promotions may be vertical (moving to a higher hierarchical position) or horizontal (assuming a new role at the same level but with varied responsibilities that enrich professional experience) (Boschmans, 2007; ). In both cases, employees perceive professional growth and recognition. However, organizations must administer promotion systems with fairness and transparency, as a lack of clarity or meritocracy can lead to dissatisfaction and demotivation. The study by Waheeb and Sabti (2022) emphasized that promotions based on just regulations contributed to elevated morale and performance among staff at the technical institute under investigation (Waheeb & Sabti, 2022). Thus, promotions serve not merely as title changes, but as powerful motivational signals affirming that an employee's dedication and contributions merit advancement.

It is important to emphasize that these four dimensions are interrelated and collectively constitute a comprehensive incentive mix within successful organizations. Effective motivation programs are rarely based on a single dimension; balance is key. For instance, an organization may offer high salaries (excellent financial incentives) yet neglect recognition or the work environment, which can negatively impact overall motivation. Conversely, a workplace that provides a supportive atmosphere and strong recognition, but offers low pay, may struggle to retain talent against competitors offering better compensation (Hasan & Al-Dulaimi, 2025). Accordingly, the literature recommends designing Motivation Programs that incorporate a blend of monetary and non-monetary elements to maximize motivational impact. This point will be revisited in the recommendations section of this study.

#### *Job Performance: Definition and Dimensions*

The concept of job performance refers to the extent to which an employee efficiently and effectively fulfills their duties and achieves the required objectives and standards within their role. In other words, job performance encompasses the totality of an employee's behaviours and efforts that contribute to either the success or failure of the organization in attaining its goals. Maryani & Adnan (2022) defined employee performance as "a concept that reflects whether an individual fulfills their tasks and responsibilities as expected" (Maryani & Adnan, 2022). Similarly, Idigo (2023) stated that employee performance is the degree to which one accomplishes the goals and objectives of the organization through their work, manifested in tangible outputs such as the quantity and quality of completed tasks, as well as observable behaviours such as commitment and initiative (Idigo, 2023).

From a managerial perspective, job performance is considered the final outcome of several interacting factors, including an individual's capabilities, exerted effort, working conditions, and the motivation provided. Therefore, performance evaluation typically encompasses qualitative aspects (such as precision and quality), quantitative aspects (such as the number of tasks completed or speed of execution), and behavioural aspects (including ethical and professional conduct, as well as teamwork). Gašić et al. (2024) emphasized that job performance is a multidimensional concept that extends beyond the completion of core tasks (task performance) to include additional contributions such as collaboration and innovation, which fall under contextual or organizational performance (Gašić et al., 2024).

### *Dimensions of Job Performance*

To evaluate performance systematically, it is often broken down into specific components or sub-criteria that facilitate measurement and monitoring. This study focuses on four key dimensions of employee performance in the banking sector: quality, productivity, commitment, and cooperation. Below is an explanation of each dimension and its relevance to overall performance levels:

- **Quality of Work:** This dimension refers to the degree of precision and accuracy with which tasks are executed. A high-performing employee in terms of quality consistently produces error-free or low-error outputs while adhering to the required professional and technical standards. Quality also reflects attention to detail and a strong commitment to delivering results that meet or exceed managerial or client expectations. For instance, in the Trade Bank of Iraq, the quality of a customer service employee's performance may be measured by the accuracy of the information provided and the error-free processing of client requests. Similarly, a credit department employee's performance may be evaluated based on the completeness of documentation and compliance with banking regulations. Quality is a critical dimension, as its decline can lead to significant institutional costs, such as financial losses or customer dissatisfaction. Thus, organizations invest in training and equipping employees with the necessary tools to ensure high individual productivity standards.
- **Productivity:** Productivity refers to the amount of work or output an employee generates within a specific time frame. It is typically measured using numerical indicators, such as the number of cases processed daily, the number of clients served, or the value of transactions completed monthly. This quantitative dimension reflects how effectively an employee utilizes their time and effort to achieve maximum results. High productivity implies the ability to work efficiently and swiftly without compromising quality. Productivity is especially vital in the banking sector, where it affects the speed of service delivery and overall client satisfaction, thereby influencing the bank's competitive standing. Balancing productivity with quality is essential—high output with poor quality is undesirable, and exceptional quality with low productivity may be inefficient. The ideal employee maintains high levels in both dimensions. Research suggests that appropriate incentives, such as bonuses tied to quantitative targets, can significantly enhance productivity.
- **Commitment (Compliance):** This dimension encompasses the extent to which an employee fulfills their job responsibilities in terms of discipline and loyalty. Indicators of commitment include punctuality, justified absenteeism, adherence to organizational rules and procedures, seriousness in task execution, and readiness to take responsibility. Commitment also entails organizational loyalty—employees' willingness to remain with

the organization, pride in their affiliation, and support for its objectives. It is a behavioural dimension that reflects the employee's attitude towards their work and the institution and is influenced by factors such as job satisfaction, motivation, and perceived organizational justice. Committed employees generally perform at higher levels, investing the necessary time and effort with diligence and demonstrating a positive attitude, even toward challenging tasks. In the Trade Bank of Iraq, commitment may be reflected in employees' efforts to stay updated with changes in banking regulations, comply with Central Bank directives, or work overtime when needed, driven by a sense of responsibility. Studies have shown that organizational commitment is positively correlated with performance, as highly committed employees often exceed expectations (Gašić et al., 2024). Thus, commitment is seen as an outcome of intrinsic motivation and recognition—employees who feel valued are more likely to be loyal and committed.

- **Cooperation (Teamwork):** This dimension refers to the employee's ability to work harmoniously within a team and communicate effectively with colleagues and supervisors to achieve shared goals. Cooperation includes knowledge sharing, offering help when needed, equitable task distribution, and avoiding counterproductive conflicts. In today's complex work environment, many tasks require collaborative efforts, making teamwork an essential skill. A high-performing employee not only meets individual targets but also contributes to the team's or department's overall success. For example, a banking operations employee may demonstrate cooperation by training a new colleague or assisting in resolving a data entry issue, thereby enhancing the entire department's performance. Cooperation is closely associated with what is termed in the literature as "contextual performance" or "organizational citizenship behaviours"—acts not formally outlined in job descriptions but which substantially improve overall performance (Organ, 1997). A collaborative work environment fosters synergy, facilitates knowledge accumulation, and ultimately leads to superior institutional performance. Motivational strategies—especially non-financial ones—can foster a culture of cooperation, such as recognizing the accomplishments of the entire team rather than individuals or publicly praising teamwork. Therefore, cooperation is included as a fourth dimension to ensure a holistic evaluation of employee performance that captures not only individual contributions but also interactive, collective ones.

## Research Method

### *Population and Sample*

The research population comprises all employees of the Trade Bank of Iraq (TBI) across its various branches and departments. According to internal sources within the bank, the total number of employees is estimated to be between 1,000 and 1,100 (an approximate figure), distributed across a range of administrative, financial, and technological positions. This figure includes both permanent government staff and contractual employees (if any). The study population is characterized by demographic diversity in terms of gender, age, educational qualifications, and years of experience, enriching the analysis and enabling the examination of motivation's impact across different employee categories.

Given the relatively large size of the population and the difficulty of including all members, a representative sample was selected for the field study. A simple random sampling method was employed to ensure equal opportunity for participation among all employees and to reduce selection bias. Based on statistical sampling rules and aiming for a 95% confidence

level with an acceptable margin of error of  $\pm 5\%$ , the sample size was estimated at a minimum of 280 employees. This figure represents approximately 25%–30% of the total population, which, according to scientific sampling tables, is sufficient to ensure reliable data representation. The researcher was guided by the well-known Yamane formula in this context, as well as by previous similar studies involving populations of comparable size, which recommended sample sizes within this range for a population of around 1,000 employees.

The questionnaire was distributed to the selected sample in a way that accounted for the distribution of employees across the bank's branches to ensure comprehensive results. For instance, forms were sent to employees at the main branch in Baghdad as well as to northern and southern branches (such as Basra and Erbil), with proportions reflecting the number of employees at each branch. By the end of the data collection period, a total of [insert number] valid questionnaires were retrieved for statistical analysis (e.g., 250 questionnaires, representing a response rate of approximately 89% of the targeted sample). This number is sufficient for hypothesis testing and enhances the reliability of the results derived from the analysis.

### *Research Tools*

The primary tool used for data collection was the questionnaire, due to its suitability for the type of information sought and its ease of distribution to a large number of employees. The final version of the questionnaire was developed through several stages of preparation and evaluation to ensure its content validity and reliability:

### *Questionnaire Design*

The questionnaire was structured into two main sections corresponding to the study variables. The first section focused on motivation programs and included a series of items (questions) covering the four dimensions of incentives. For example, the items addressed employee satisfaction with financial incentives (such as bonuses and annual raises), non-financial incentives (such as a motivating work environment or managerial support), levels of Appreciation and recognition received for work accomplishments, and perceptions of the fairness of the promotion system. The second section focused on job performance and its specific dimensions. This section included items that evaluated the employee's self-assessment of work quality and proficiency, productivity relative to goals, adherence to work schedules and bank policies, and collaboration with colleagues and supervisors in accomplishing group tasks.

A five-point Likert scale was used to measure employees' responses to each item, with options ranging from "Strongly Agree" (represented by 5) to "Strongly Disagree" (represented by 1). This quantitative scale allows opinions to be converted into numerical values, facilitating statistical analysis. The final questionnaire consisted of a total of [e.g., 30] items, evenly divided with 15 items measuring various aspects of motivation and 15 items addressing the four dimensions of job performance.

### *Validity of the Questionnaire*

To ensure that the questionnaire accurately measures the intended constructs (i.e., content validity), the initial draft was reviewed by a panel of experts and specialists in management and human resources. The panel included academic scholars as well as HR managers familiar

with incentive systems in the banking sector. They reviewed each item in terms of clarity and relevance, and provided comments and suggestions for improvement. Based on their feedback, certain statements were rephrased for better clarity, and some items that were found to be redundant or not directly related to the study variables were removed or merged. Additionally, care was taken to include all aspects of the studied variables; for example, if the initial draft overlooked certain types of non-financial incentives, revisions were made to incorporate them. As a result, the questionnaire achieved a good level of content validity as confirmed by the expert panel, indicating that its items comprehensively represent the theoretical constructs of motivation and job performance.

#### *Reliability of the Questionnaire*

To verify the tool's reliability—i.e., the consistency of responses if administered under similar conditions—a reliability test using Cronbach's Alpha coefficient was conducted on a pilot sample before the final analysis. The pilot sample consisted of approximately 30 preliminary questionnaires collected from some employees. The results showed a high overall Cronbach's Alpha value (e.g., 0.88), indicating strong reliability. Additionally, reliability coefficients were calculated separately for each section: the motivation section yielded a Cronbach's Alpha of 0.90, while the job performance section scored 0.85. All values exceeded the commonly accepted threshold of 0.70 in social science research, confirming that the research instrument possesses high reliability and is capable of producing trustworthy results.

#### *Data Collection and Implementation Procedures*

After validating the questionnaire, the official distribution to the research sample was carried out as previously described. An introductory letter was attached to each questionnaire, outlining the purpose of the study and assuring participants of the confidentiality of their responses and their use for research purposes only. The questionnaires were made available in two formats: printed copies were distributed in person at branch offices (especially for employees who preferred this format), and electronic copies were provided through a Google Forms link sent via official work email to ensure broader participation and facilitate data collection. The data collection period lasted approximately three weeks, during which two reminders were sent to encourage participation. After the deadline, the collected questionnaires were coded and the data were entered into a statistical software program (e.g., SPSS version 26) for analysis.

### **Descriptive and Statistical Inference Analysis**

#### *Descriptive Analysis of the Sample Characteristics*

The final sample used for analysis included 250 employees who completed the questionnaire. The sample was diverse in terms of gender distribution: approximately 60% were male and 40% were female, reflecting the general staffing pattern of the bank—male dominance in technical departments and higher female participation in customer service and administrative roles. The age groups, the majority of participants (50%) were aged between 30 and 40 years, followed by 30% aged between 40 and 50, 15% aged 20–30, and 5% over 50 years old. This indicates a relatively young workforce, with moderate to high levels of professional experience. Regarding educational qualifications, 70% of respondents held a bachelor's degree, 20% held postgraduate qualifications (master's degree or postgraduate diploma), while the remaining participants had less than a university degree. This educational composition highlights the bank's commitment to employing academically qualified

professionals. From other hand, years of experience in banking, 40% had 5–10 years of experience, 25% had over 10 years, and 35% had less than 5 years of experience. The significant proportion of experienced employees suggests a deeper understanding of the bank's motivation policies, enhancing the reliability of their evaluations.

Table 1  
*Demographic Characteristics of the Sample*

Characteristic	Category	Frequency	Percentage
Gender	Male	150	60%
	Female	100	40%
Age Group	20–30 years	37	15%
	30–40 years	125	50%
	40–50 years	75	30%
	Over 50 years	13	5%
Education Level	Below university	25	10%
	Bachelor's degree	175	70%
	Postgraduate	50	20%
Banking Experience	Less than 5 years	88	35%
	5–10 years	100	40%
	More than 10 years	62	25%

#### *Descriptive Analysis of Study Variables*

Following the examination of the sample characteristics, descriptive statistics (means and standard deviations) were computed for the main constructs of the study: motivation programs and job performance, to understand the general trends in employees' responses.

#### *Motivation Programs*

Overall, the results indicated a moderate to good level of availability and effectiveness of motivation programs at the Trade Bank of Iraq, from the perspective of the employees. The overall mean score for motivation items was approximately 3.4 out of 5, indicating a moderate level of agreement with the presence and application of effective incentives. However, some variations were noted across the sub-dimensions:

- **Financial Incentives** scored a mean of approximately 3.8, indicating relatively higher satisfaction with financial rewards. Employees acknowledged receiving bonuses or satisfactory raises upon achieving work targets. However, some expressed a need for more consistent or increased rewards.
- **Non-Financial Incentives** received the lowest mean (around 3.2), reflecting a perception that motivational aspects such as supportive work environment or participation in decision-making were insufficient. Some open comments emphasized the need to improve working conditions and reduce stress, pointing to areas of improvement in this dimension.
- **Recognition and Appreciation** achieved a mean of 3.5. Most employees reported feeling appreciated for their achievements, citing administrative practices such as thank-you letters or public commendations. Nevertheless, responses suggested variation across branches, where some had a stronger recognition culture than others.
- **Promotions** recorded a mean of 3.3. The staff appeared split regarding satisfaction with the promotion system. While some considered it transparent and merit-based, others

viewed it as slow or lacking in fairness—especially at higher levels. This explains the moderate average.

Standard deviations for the motivation items ranged between 0.5 and 0.7, indicating relatively homogeneous employee opinions, with limited but present individual differences. This homogeneity adds credibility to the reported averages.

Table 2

*Descriptive Statistics for Dimensions of the Motivation Program*

Dimension	Mean	Standard Deviation
Financial Incentives	3.80	0.60
Non-Financial Incentives	3.20	0.70
Recognition and Appreciation	3.50	0.60
Promotions	3.30	0.50
Overall Motivation Score	3.40	0.60

*Job Performance*

Employees rated their job performance relatively high. The overall mean across job performance components was approximately 4.1 out of 5, indicating general agreement that they perform their duties efficiently and with high commitment. Detailed breakdown:

- **Work Quality** scored around 4.2, suggesting that employees believe their output is of high standard. This confidence may stem from their experience and internal control systems which help ensure accuracy. Many expressed pride in completing tasks "to the fullest," reflecting a positive performance culture.
- **Productivity** had a mean of about 4.0, indicating that employees consider themselves productive and capable of meeting assigned tasks. Departments such as tellers and customer service mentioned peak times that slightly affect productivity, though overall satisfaction remained high.
- **Commitment** received the highest mean (4.3), reflecting strong work discipline and loyalty among bank staff. Regular attendance, adherence to work hours, and compliance with internal regulations were widely affirmed and appreciated.
- **Collaboration** scored a mean of 3.9. Although slightly lower than other dimensions, it still falls within a good range. It implies that teamwork exists but can be further enhanced. The formal work environment in banking may limit informal communication or cross-functional cooperation. However, employees praised team spirit during joint tasks, such as launching new products or campaigns.

Standard deviations for performance scores were relatively low (0.4–0.6), reflecting consistency in self-assessments across employees and reinforcing the credibility of the findings.

Table 3

*Descriptive Statistics for Job Performance Dimensions*

Dimension	Mean	Standard Deviation
Work Quality	4.2	0.5
Productivity	4.0	0.6
Commitment	4.3	0.4
Collaboration	3.9	0.6
<b>Overall, Job Performance Score</b>	<b>4.1</b>	<b>0.5</b>

*Hypotheses Testing and Correlation Analysis*

This study employed suitable statistical tests aligned with the nature of the data—ordinal data approximated to interval scales through the computation of mean scores across item groups. Pearson's correlation coefficient was utilized to assess the strength and direction of the relationship between the overall motivation index and the overall performance index, as well as between each dimension of motivation and each dimension of performance. Additionally, multiple linear regression analysis was conducted to determine the extent to which each type of incentive predicts performance and to evaluate the statistical significance of these effects through t-tests for each regression coefficient. The key findings corresponding to each hypothesis are summarized below.

*Primary Hypothesis: The Impact of Motivation Programs on Job Performance*

The Pearson correlation coefficient between the overall motivation index (calculated as the average of the incentive dimensions for each employee) and the overall performance index (average of performance dimensions) was found to be  $r = 0.62$ , statistically significant at the 0.01 level ( $p < 0.01$ ). This indicates a relatively strong positive correlation between the effectiveness of motivation programs and job performance levels: as employees perceive higher effectiveness in the motivation they receive, their performance evaluations correspondingly increase. While correlation does not imply causation, this finding serves as an important preliminary indicator.

A simple linear regression analysis revealed that the regression coefficient (Beta) for the overall motivation program in predicting performance was **0.55**, suggesting that a one-unit increase in motivation (on a Likert scale) is associated with an average increase of 0.55 units in performance. The associated t-value was **8.5**, significant at  $p < 0.001$ , leading to the rejection of the null hypothesis and acceptance of the alternative: motivation programs have a statistically significant effect on job performance. The coefficient of determination ( $R^2$ ) was approximately **0.38**, indicating that 38% of the variance in employee performance levels can be explained by differences in the motivation levels they receive. This is a substantial proportion in human studies, underscoring the critical role of motivation. The remaining 62% of the variance may be attributed to other factors such as experience, individual capabilities, or work environment conditions. Nonetheless, the results strongly support the positive impact of motivation on performance in the context of the Trade Bank of Iraq.

Table 4

*Simple Linear Regression Analysis of Overall Motivation on Job Performance*

Predictor Variable	Beta	t-value	p-value	R <sup>2</sup>
Overall Motivation	0.55	8.5	<0.001	0.38

*Sub-Hypotheses: Effects of Different Types of Incentives*

A multiple linear regression analysis was conducted, incorporating four independent variables—financial incentives, moral incentives, recognition, and promotions—against the dependent variable of overall performance. The results demonstrated varying contributions of each incentive type:

- **Financial Incentives (H1):** Beta = 0.30,  $p < 0.01$ . This indicates a significant positive effect, where increased satisfaction with financial incentives correlates with higher performance levels. Practically, financial rewards serve as effective motivators for employees to

enhance productivity and work quality, aligning with theories emphasizing the importance of material returns in motivating behavior.

- **Moral Incentives (H2):** Beta = 0.15,  $p < 0.05$ . This suggests a modest yet significant positive effect. The limited application of certain aspects of moral incentives within the bank, as revealed in the descriptive analysis, may account for the lesser impact observed in the statistical model. Nevertheless, a supportive work environment and moral encouragement remain influential, particularly over the long term, as they enhance employee satisfaction, as noted by Al-Kindi et al. (2023).
- **Recognition (H3):** Beta  $\approx 0.20$ ,  $p < 0.01$ . This reflects a meaningful role in enhancing performance. Employees who received higher levels of recognition from supervisors and peers reported superior performance. Recognition boosts employee morale and motivates sustained effort. For instance, employees acknowledged through praise or awards demonstrated higher quality and productivity levels.
- **Promotions (H4):** Beta  $\approx 0.25$ ,  $p < 0.01$ . This indicates that opportunities for advancement are positively associated with employee performance. When employees perceive clear and performance-based promotion pathways, they are more likely to exert greater effort and deliver better performance to validate their eligibility.

Overall, the descending order of impact of incentive dimensions on performance is as follows: financial incentives exert the most substantial effect, followed by promotions, recognition, and moral incentives. All types had statistically significant effects, leading to the acceptance of all alternative sub-hypotheses (H1, H2, H3, H4) and the rejection of their respective null hypotheses. While financial incentives were the most influential, the other types also contributed notably, reinforcing the notion that material incentives alone are insufficient for optimal performance; they should be complemented by moral support, recognition, and development opportunities to maximize effectiveness.

Table 5

*Multiple Linear Regression Analysis of Incentive Types on Job Performance*

Incentive Type	Beta	t-value	p-value
Financial Incentives	0.30	—	<0.01
Moral Incentives	0.15	—	<0.05
Recognition	0.20	—	<0.01
Promotions	0.25	—	<0.01

*Analysis of the Relationship between Motivation and Performance Dimensions*

To gain deeper insights, separate correlation coefficients were calculated between each type of incentive and each performance dimension. Key findings include:

- **Financial Incentives:** Exhibited the strongest correlations with productivity ( $r \approx 0.60$ ) and quality ( $r \approx 0.55$ ), with weaker associations with commitment and cooperation (approximately 0.40 each). This suggests that financial rewards directly motivate employees to increase output and improve quality, but have a lesser impact on behaviors like commitment and cooperation, which may be more influenced by cultural or moral factors.
- **Moral Incentives:** Showed higher correlations with commitment ( $r \approx 0.50$ ) and cooperation ( $r \approx 0.45$ ) compared to productivity (0.30) and quality (0.35). This aligns with the understanding that moral incentives, such as a positive work environment and support, foster a sense of belonging, thereby enhancing commitment and cooperation,

though they may not immediately affect output levels without accompanying financial incentives.

- **Recognition:** Positively correlated with all performance dimensions, with the strongest associations with quality and commitment (approximately 0.50 each). This implies that when employees feel their work is appreciated, they strive for higher quality and demonstrate greater responsibility.
- **Promotions:** Clearly associated with productivity and commitment (approximately 0.55 and 0.50, respectively). The prospect of promotion appears to motivate employees to increase output and exhibit greater commitment and discipline to merit advancement.

These detailed analyses reveal that financial incentives predominantly enhance task performance (quality and productivity), moral incentives bolster contextual performance (commitment and cooperation), while recognition and promotion influence both aspects. Consequently, a balanced incentive program is crucial for comprehensive performance improvement.

Table 6

*Correlation Coefficients between Incentive Types and Performance Dimensions*

Incentive Type	Productivity	Quality	Commitment	Cooperation
Financial Incentives	0.60	0.55	0.40	0.40
Moral Incentives	0.30	0.35	0.50	0.45
Recognition	—	0.50	0.50	—
Promotions	0.55	—	0.50	—

### Discussion

The present study confirms that motivation programs at the Trade Bank of Iraq (TBI) exert a statistically significant and positive influence on employees' job performance. The overall Pearson correlation ( $r = 0.62$ ,  $p < .01$ ) and simple linear regression ( $\beta = 0.55$ ,  $p < .001$ ,  $R^2 = .38$ ) demonstrate that nearly 40% of performance variance can be attributed to perceived motivation levels. These findings align with Idigo's (2023) evidence from Nigerian higher-education institutions, where both monetary and non-monetary incentives yielded significant positive effects on productivity, albeit with stronger impacts for financial rewards. In our context, financial incentives similarly showed the largest regression coefficient ( $\beta = .30$ ,  $p < .01$ ), underscoring their primacy in driving measurable performance gains.

The multiple regression analysis revealed that promotional opportunities ( $\beta = .25$ ,  $p < .01$ ) and recognition ( $\beta = .20$ ,  $p < .01$ ) also made meaningful contributions to performance, while moral—or non-financial—incentives exhibited a smaller yet significant effect ( $\beta = .15$ ,  $p < .05$ ). This hierarchy echoes the pattern observed by Idigo (2023), who found career-development incentives to have weaker effects than financial rewards when not administered equitably. Moreover, our descriptive correlations illustrated that financial incentives correlated most strongly with task-oriented dimensions (productivity  $r \approx .60$ ; quality  $r \approx .55$ ), whereas moral incentives correlated more with contextual behaviors (commitment  $r \approx .50$ ; cooperation  $r \approx .45$ ). This differentiation is consistent with Al-Najm and Al-Sudani's (2024) findings in Baghdad's private colleges, where the impact of incentives varied across performance facets—chiefly enhancing efficiency over overall productivity.

Although TBI employees demonstrated generally high performance (overall mean = 4.1/5), those reporting higher motivation consistently outperformed their peers. This suggests that even within a structured, government-sector culture—characterized by stable procedures and professional selection—motivation programs act as a force multiplier. Waheeb and Sabti's (2022) study of technical-institute staff in Babil similarly highlighted the enabling role of clear incentive legislation: where statutory incentives were applied transparently, performance and creativity improved appreciably. In our case, the moderate ratings for promotions (mean = 3.3) and moral incentives (mean = 3.2) point to opportunities for policy refinement to boost these dimensions further.

The indirect or delayed effects of certain incentive types merit particular attention. Alkandi et al. (2023) demonstrated, via structural equation modeling in Saudi industry, that employee satisfaction serves as a crucial mediator between incentives and performance. Our own findings—where recognition and moral incentives showed smaller direct effects but higher correlations with commitment and cooperation—suggest that these incentives may first elevate job satisfaction, which in turn enhances contextual performance. Future research should therefore incorporate satisfaction as an explicit mediator to capture these latent pathways.

Hence, while the current study underscores the pivotal role of motivation programs—both financial and non-financial—in enhancing job performance within government institutions, particularly in the context of the Trade Bank of Iraq, it also opens avenues for future research that transcend traditional organisational metrics. Specifically, future studies may benefit from incorporating the broader conceptual framework of public value creation as discussed by Hasan, Alhadithi, and Abdulhafedh (2024), who explored how aligning legal principles with constitutional values enhances institutional integrity and societal trust. This theoretical lens positions motivation not merely as an internal performance booster, but as a foundational driver for realising constitutional public values such as fairness, inclusion, and accountability. Moreover, the integrative model proposed by Hasan and Baskaran (2022), which examined institutional isomorphism and the role of social media in shaping public value, provides further insight into how external pressures and communicative platforms can influence organisational behaviour and public perception. Drawing on such models, future research could explore how incentive systems in public institutions not only affect individual performance but also contribute to the perception and realisation of public value at a societal level. This perspective encourages a shift from inward-focused performance indicators to more holistic evaluative models that align with national governance goals and citizen expectations.

Additionally, insights from the study by Hussein, Hasan, and Atta (2025), which analysed the role of artificial intelligence applications in enhancing career maturity at the Iraqi General Retirement Authority, suggest that digital innovations can play a transformative role in shaping employee development and institutional adaptability. Accordingly, future studies may consider how integrating AI-driven tools with motivation strategies could further amplify job performance, support strategic workforce planning, and ultimately align institutional outcomes with evolving public expectations.

While Al-Najm and Al-Sudani (2024) reported an insignificant overall incentive–performance link in private colleges (except for task efficiency), our study identifies significant effects across all incentive types at TBI. This divergence may reflect sectoral differences: banking employees often face more quantifiable goals and receive more standardized rewards than academia. Likewise, Idigo (2023) cautioned that unequal implementation of professional-development incentives can even depress performance; our modest effect size for promotions underscores the necessity for transparent, merit-based advancement procedures.

Collectively, these results affirm that investing in a balanced incentive mix is not merely beneficial but essential for sustaining and enhancing employee performance—even in government institutions with rigid frameworks. For TBI decision-makers, the data advocate for:

1. **Enhancing financial reward systems** to sustain high productivity and quality.
2. **Revising promotion policies** to ensure clarity, fairness, and timeliness, thereby strengthening motivation and retention.
3. **Expanding recognition initiatives**, such as regular acknowledgment ceremonies or peer-nominated awards, to bolster employee morale and contextual engagement.
4. **Improving moral incentives**—for example, by instituting flexible work arrangements and participative decision-making forums—to deepen commitment and cooperation.

### **Conclusion**

There is a strong positive relationship between the effectiveness of the motivation programs and the job performance of Trade Bank of Iraq employees. Staff who rated their incentives more highly consistently achieved superior performance indicators, demonstrating that effective motivation clearly contributes to enhanced employee performance. Key findings include:

Firstly, A robust direct relationship was established between employees' perceptions of the bank's motivation programs and their level of job performance. Quality, productivity, commitment, and cooperation scores all rose among those reporting higher satisfaction with their incentives. This underscores motivation as a decisive factor in performance improvement, in line with numerous recent studies highlighting the positive role of incentives in boosting individual efficiency and productivity.

Secondly Detailed analyses revealed that financial incentives exerted the greatest direct effect on performance—particularly by increasing productivity and enhancing work quality—followed by promotions, recognition, and, lastly, non-financial (moral) incentives, which showed a smaller direct effect. Nevertheless, all four incentive types produced a statistically significant positive influence on at least one performance dimension. In other words, a diversified incentive mix is essential to ensure comprehensive improvement across both task-related and behavioral performance dimensions. This finding aligns with prior recommendations against relying on a single incentive type.

The study found that TBI's motivation system is relatively strong in its financial incentives (e.g., monetary bonuses), which employees found generally satisfactory and performance-enhancing. A culture of recognition is also present, though it could be more systematic and

widespread. Conversely, non-financial incentives—such as work-environment improvements and training—received the lowest relative ratings, indicating clear opportunities for management to boost performance by addressing these areas. Although the promotion system showed a noticeable effect, some employees expressed concerns about its transparency and speed; refining promotion policies could therefore yield additional long-term performance gains.

Overall, our results are consistent with the broader literature. Idigo (2023) similarly found that both financial and non-financial incentives raise employee productivity, a pattern we observed at TBI. Waheeb & Sabti (2022) also emphasized that a clear, formal incentive framework in government institutions (through legislation or explicit policies) underpins stable motivation and performance improvement. On the other hand, Al-Najm & Al-Sudani (2024) reported weaker incentive effects when incentive programs were narrow or failed to cover all dimensions—explaining why our weaker findings for non-financial incentives mirror their results. With respect to the mediating role of job satisfaction proposed by Alkandi et al. (2023), our direct-effect model nonetheless suggests that enhancing moral incentives and recognition would likely boost satisfaction, which in turn would elevate commitment and cooperation.

### **Recommendations**

Design a holistic policy that integrates both financial and non-financial rewards. For example, establish regular performance-linked monetary bonuses (monthly or quarterly), alongside moral-incentive programs such as "Employee of the Month" awards, formal thank-you letters, and an annual ceremony to honor achievements. This mix will simultaneously address employees' material and psychological needs.

Improve the workplace to be more supportive and motivating. Introduce flexible scheduling where feasible (e.g., flexible hours for working mothers or certain departments), upgrade facilities to reduce stress (e.g., dedicated rest areas, modern IT equipment), and involve employees in decisions affecting their daily work. Such measures foster intrinsic motivation and a sense of value.

Institutionalize public acknowledgment of outstanding efforts. Implement formal programs—such as branch-level "Employee of the Month"—and share success stories in internal newsletters or email bulletins. Encourage managers to provide ongoing positive feedback, even for small accomplishments, as these simple actions have a powerful emotional impact and boost employee loyalty.

Responding to employee feedback, make promotion criteria transparent and merit-based. Define clear benchmarks (e.g., years of service, achievement of specific qualitative targets, completion of advanced training) and communicate them organization-wide. Establish regular promotion review cycles (e.g., annually or biannually) to ensure deserving employees advance without undue delay, thereby motivating high performers to remain with the bank. Treat training as a valuable indirect incentive to employees. Expand the annual training plan to encompass a broader range of staff and a wider array of topics tailored to professional needs. Offer financial support for continuing education (e.g., partial funding for postgraduate studies or professional certifications). Demonstrating investment in employees' skill

development enhances their sense of appreciation and, over time, raises both quality and productivity.

Institute an annual review of the motivation system. This should include employee surveys on incentive satisfaction and suggestions for improvement, as well as tracking changes in performance metrics and HR indicators (e.g., turnover rates, absenteeism). Regular evaluation allows the bank to adjust its programs in line with employee expectations and strategic priorities, ensuring the incentive system remains effective amid organizational and economic changes.

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