



## **Non-Financial Incentives and Employee Retention in Bank of Kigali Plc, Rwanda**

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## Abstract

The general objective of this research examined effect of non-financial incentives on workers retention in banking sector using a case of the Bank of Kigali Plc in Kigali City. The specific objectives were to assess effect of flexible working arrangement, career development, employee recognition, and job promotion on employee performance in the bank of Kigali. The study targeted 370 persons from which a sample of 193. The research tools were a questionnaire, and interview guide. The researcher used descriptive statistics to generate frequencies, percentage, mean, and standard deviation for dependent and independent variables. The study used inferential statistics to produce correlation between variables and to establish a regression size effect based on specific research objectives. Qualitative information was assessed through the use of content analysis in term of items developed from interview transcript. Results show that 40.7% strongly agree that the use of shift work in the bank of Kigali, 50.9% strongly agreed the application of part time. Results on flexi time demonstrated a negative and insignificant correlation between flexi time and team work ( $r=0.976$ ,  $p\text{-value}=0.002$ ). To the second objective, 37.0% strongly agree that they have received training after its design and planning, 42.8% strongly disagree that it was very important to have scholarship. Results for the correlation between the scholarship and team work ( $r=-0.134$ ,  $p\text{-value}=0.041$ ) was negatively statistically significant. Thirdly, results show that 36.6%, contend that they were appreciated by the bank of Kigali, 54.9% contended an increase in responsibility. Appreciation was not associate with effectiveness ( $r=0.076$ ,  $p\text{-value}=0.249$ ) and appreciation and project commitment ( $r=0.028$ ,  $p\text{-value}=0.667$ ). The fourth objective established that 37.0% strongly agree the existence of an increase in responsibility, 42.8% strongly disagree that it was very important of change of facilities, 34.0% strongly agree that they change of positions. Results on change of facilities, demonstrated a negative and insignificant correlation between change of facilities and team work ( $r=0.776$ ,  $p\text{-value}=0.002$ ). The study recommends that the Bank of Kigali should offer trainings programs and comply with factors that encourage the spirit of turning over. The management should be provided training to enhance and ameliorate their managing styles. The management should involve their employees when they make decisions, once you involve people in decision making they put in more effort because they are part and parcel of decisions that have been taken and that may increase their level of commitment in the organization. Further researches should done within further domain of activities in to

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participate in acquiring more and accurate data related to the turnover rate and to adopt more adequate and conducive retention strategies.

**Keywords:** *Non-Financial Incentives, Employee Retention, Bank of Kigali Plc, Rwanda*

## **1. Introduction**

In Rwanda, employee retention related issues tendency was point out of commercial banks' success in Rwanda where from 2015 to 2016, the retention prevalence in commercial banks in Rwanda decreased by 7.46% from 26,212 to 23,695. Furthermore, percentage of staff decreased by 9.03 % between 2016 and 2017 to 20,903 (BNR, 2016). In the same vein, one worker was seen to give services 1,223 customers in 2026, but in 2017 a worker serviced near 1,554 clients (BNR, 2020). However, many commercial banks suffered from a reduction in working staff in term of efficiency and productivity. In Bank of Kigali, worker output results declined from 87 percent to 83 percent. The organization efficiency declined from 51% in 2017 to 48.3% in 2018 (Bank of Kigali, 2022). Thus, 86% (6 million persons) of adults in Rwanda save, comprising of savings. Saving through formal organizations, gre form 49% in 2016 to 54% in 2020.

However, previous studied contented that effective non-financial incentives would contribute to financial performance of commercial banks. In this regards, past researches were undertaken on non-financial incentives and employee retention. For instance, Lartey (2021) assessed if non-financial reward affects worker's success. Their findings and conclusion said that a mixed observations on impacts of flexible work arrangement, career development on employee performance was observed. While some studies show a positive relationship between the two variables, other studies show no significant association. This research assessed effect of non –financial incentives on workers retention in Rwanda using a case of bank of Kigali with reference to FWA, career development, worker recognition and job promotion.

## **1.2 Objectives of the Study**

### **1.2.1 General Objectives**

The research intended to examine effect of non-financial incentives on employee performance of Bank of Kigali Plc.

### **1.2.2 Specific Objectives**

- (i) To assess effect of flexible work arrangement on employee performance in Bank of Kigali Plc.
- (ii) To ascertain effect of career development on employee performance in Bank of Kigali Plc.
- (iii) To analysis effect of employee recognition on employee performance in Bank of Kigali Plc.
- (iv) To determine effect of job promotion (iv) on employee in Bank of Kigali Plc.

## **1.3 Research Hypotheses**

**H<sub>01</sub>** Flexible work arrangement has no significant effect on employee in Bank of Kigali Plc.

**H<sub>02</sub>** Career development has no significant effect on employee performance in Bank of Kigali Plc.

**H<sub>03</sub>** Employee recognition has no significant effect on employee performance in Bank of Kigali Plc.

**H<sub>04</sub>** Job promotion has no significant effect on employee Bank of Kigali Plct.

## **2.1 Empirical Review**

Empirical literature review and critique of studies done on effect of FWA, career advancement, workers recognition and workers promotion on employee.

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### **2.1.1 Flexible work Arrangement and Employee Performance**

Numerous studies across different countries have emphasized the significant impact of flexible work arrangements (FWA) on employee retention, performance, and overall organizational success. In the United States, Sante Delle-Vergini (2017) highlighted the strong correlation between FWA and workers' retention, emphasizing the influence of FWA on workers' decision-making and socioeconomic development.

In Europe, Coccia (2019) underscored the growing concern over staff turnover rates in organizations, leading to a focus on strategies to promote conducive business environments. Similarly, in Bulgaria, Sharafizad and Redmond (2020) emphasized the benefits of FWA in enhancing employee productivity and fostering a healthy work-life balance for both male and female employees.

In England, Chen (2020) utilized a multilevel model to investigate the relationship between flexible work plans and staff outcomes, revealing a positive correlation between FWA availability, employee satisfaction, and commitment. In the Republic of Lithuania, Khan et al. (2020) demonstrated the positive impact of flexible time and place arrangements on employee commitment and organizational dedication, mediated through work-family enhancement. In Pakistan, Ondhowe et al. (2021) found that although there was a demand for flexible work, upper management was not fully aware of its benefits, leading to some challenges.

Similarly, in Africa, Kipkoech (2018) highlighted the positive association between FWA and worker success, with FWA contributing to 22.9% of the overall success. In Rwanda, Niwemahoro (2020) emphasized the strong correlation between FWA, particularly telework, and the success of KCB Bank, indicating its significant impact on job sharing and production. Collectively, these studies underscore the critical role of FWA in enhancing employee well-being, satisfaction, and organizational performance across various global contexts.

### **2.1.2 Career Development on Employee Performance**

Several studies from different regions have examined the impact of various aspects of Human Resource Management (HRM) on worker success and organizational outcomes. In the USA, Armstrong (2020) found a significant correlation between career guidance and worker success, emphasizing the need for further investigation due to the lack of its practical implementation. In Europe, Febriko and Erni (2019) highlighted the association of career development, remuneration, flexible work arrangements (FWA), and workers' welfare with the success of public institutions in Rwanda.

In Indonesia, Napitupulu et al. (2017) identified the clear influence of career advancement on worker success and suggested the role of FWA in Indonesia. Similarly, in Nigeria, Muhammad Mohammad and Lei (2018) emphasized the positive impact of career advancement on employee performance and motivation, focusing on non-academic university staff. In Kenya, Ratemo, Makhamara, and Bula (2021) demonstrated the positive influence of career development practices on worker success, suggesting that the Kenya Forest Institute should prioritize building trust and encouraging the acquisition of new skills. Finally, in Rwanda, Gaju and Nkenchi (2021) emphasized the significance of workers' capacity building through relevant training in improving organizational success and satisfaction. These studies

collectively underscore the importance of strategic HRM practices in enhancing worker success and organizational performance in diverse contexts.

### **2.1.3 Employee Recognition and Employee Retention**

Various studies from different countries have investigated the significance of employee retention and recognition in organizational success. In the United States, Simmons (2020) qualitatively explored worker retention, focusing on motivating employees through grounded theories. Similarly, in Europe, Tangu (2015) emphasized the role of recognition, rewards, and motivation in retaining skilled personnel, thereby contributing to organizational success. In Bangladesh, Alam, Saeed, and Akter (2013) discussed the positive correlation between employee recognition and contribution in the banking industry, highlighting the impact of recognition on employee confidence and motivation, albeit with caution about the generalizability of the findings to other contexts.

In Kenya, Sang (2021) used SPSS to demonstrate the association between various factors like work environment, rewards, welfare, and socioeconomic conditions with worker success in agribusiness companies. Lastly, in Rwanda, Rulisa, Namusonge, and Iravo (2022) examined the impact of reward systems on organizational success, emphasizing the need for policy changes to enhance the competitive advantage of banks and motivate workers, thereby serving as a source of inspiration for others. Collectively, these studies underscore the importance of recognizing and motivating employees to foster their retention and contribute to organizational success.

### **2.1.4 Job Promotion and Employee Performance**

Promoting job was the worker movement in institutional to a certain position in-which the-employee prestige as well as responsibilities are enlarged. Therefore, the promotion is affecting worker behaviors and lead to high level of using their skills (Peace, 2011). The organizational success were capable to balance worker and their ability for helping firm to attain their results (Njanja, *et al*, 2011).

A research done in Indonesia by Saharuddinal and Sulainman (2016) was assessed on the role of promoting workers on the organization success in water and mine resource sector; the study indicated that job satisfaction was positively associated with high level of performance since the p-value was less than 0.05. In Kenya, Kadian Wanyama and Lusala (2020) evidenced that the study in promoting job and worker success in Kenya with the aim to assess effect of promoting jobs on the success of banks. This research was conducted descriptively on a sample of 384 selected randomly and the researcher established a strong association between promoting jobs and workers success with 71.3% of respondents accepted the statement

In Rwanda, Mugabekazi (2022) examined effect of motivating workers on the success of financial firms in Rwanda with reference to Letshogo in Rwanda and the aim was to establish the effect of motivating employees on their satisfaction and the study was qualitative in nature and the sample size was 54 workers and the researcher established a strong relationship with the organizational success.

## **2.2 Research Gap**

In the existing literature, previous studies, such as the research conducted by Saharuddin and Sulaiman (2016) in the United Kingdom and Rulisa et al. (2022) in the insurance sector of Pakistan, have primarily focused on the impact of monetary and non-monetary rewards on employee engagement and performance. However, the studies have not adequately delved into the specific context of non-financial incentives and their influence on employee retention in the Rwandan setting. While some studies have revealed a positive relationship between flexible work arrangements and career development with employee performance, there remains a gap in the understanding of how these factors contribute to employee retention in

the context of Rwanda, especially within the banking sector. Moreover, the studies lack an in-depth analysis of the specific non-financial incentives, such as task recognition and promotion, and their effect on the retention of workers in the country.

The current study contributes to filling these gaps by specifically investigating the impact of non-financial incentives, including flexible work arrangements, career development, worker recognition, and employment promotion, on the retention of employees within the Bank of Kigali in Rwanda. By focusing on the unique Rwandan context, the study aims to provide insights into how these non-financial incentives affect the retention of employees in the banking sector, thereby addressing the limitations of previous research. Through a comprehensive analysis of the specific non-financial incentives and their relationship to employee retention, the study endeavors to offer valuable insights and recommendations tailored to the Rwandan context, thereby providing a more nuanced understanding of the factors influencing employee retention in the country's banking industry.

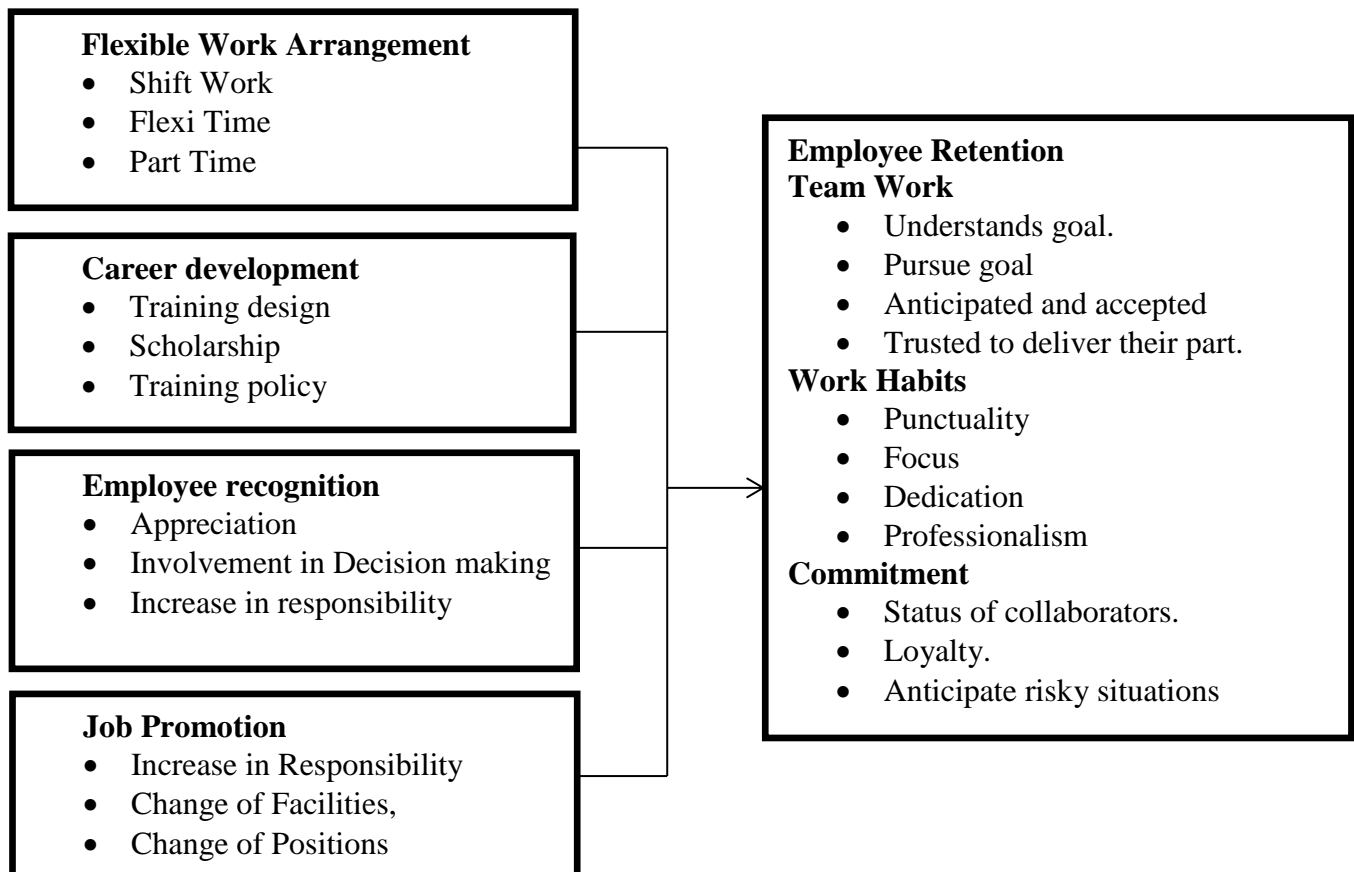
### 2.3 Conceptual Framework

This section refers large range of opinions, thoughts and strategies that are derived from different areas of expertise and then executed to construct the research ground. Therefore, the independent variables are FWA, Career Development, Job Promotion as well as employee-recognition. The dependent variables were employee retention.

#### Independent Variable

##### Non-Financial Incentives

#### Dependent Variable



**Figure 2.1 Conceptual Framework**

Information presented in Figure 2.1 demonstrates correlation between independent and dependent variables. Meanwhile, financial incentives (independent variable) were measured

through four indicators which are FWA, Career Development, Employee Recognition, and Job Promotion. In this regard, flexible work arrangement was measured using shift work, flexi time and part time. Career development was conceptualized in term of training design, scholarship, and training policy. Employee recognition was assessed through the appreciation, involvement in decision making, and increase in responsibility. Finally, job promotion was assessed through an increase in responsibility, change of facilities, and change of positions. The dependent variable which is employee retention was measured through enhanced team work, improved work habits, improved commitment and reduced turnover rate.

### **3. Materials and Methods**

The present study employed a descriptive survey design to investigate the influence of non-financial incentives on employee retention at the Bank of Kigali Plc. Utilizing both qualitative and quantitative approaches, the study sought to predict and gather evidence from research participants. The target population consisted of 370 officers at the Bank of Kigali Plc, including senior and junior staff members. To ensure the representativeness of the sample, a sample size of 193 was calculated using the Slovene formula, with participants randomly selected across different departments using stratified sampling techniques. The data collection instruments comprised questionnaires, interview guides, and documentary analysis, with particular attention given to ensuring the reliability and validity of the research tools.

Through a thorough analysis of the data collected, the research aimed to reveal significant insights into the factors influencing employee retention at the Bank of Kigali Plc. The research process involved data processing and analysis using the Statistical Package for Social Sciences (SPSS) and the application of descriptive statistics to label fundamental characteristics of the data. Throughout the study, ethical considerations were prioritized, ensuring the confidentiality of the respondents' identities and respecting their privacy. Respondents were coded to maintain their anonymity, and their participation was entirely voluntary.

Reliability and validity tests were conducted to ascertain the consistency and accuracy of the research tools, with the overall alpha for the investigated items yielding a Cronbach's Alpha of 0.930, indicative of good internal consistency. Additionally, the research accounted for the specific objectives and research questions by pre-testing the questionnaires and pilot-testing the study to ensure clarity, consistency, and intelligibility of the data collection instruments.

The research design focused on gathering valuable evidence and facts to achieve the study's specific objectives. By adhering to rigorous data analysis procedures and ethical guidelines, the study aimed to contribute to the existing literature on the influence of non-financial incentives on employee retention in the context of the Bank of Kigali Plc.

#### **4.1 Presentation of findings**

Three main sections of questions were administered to employees working at Bank of Kigali Plc to understand various perspectives related to the effects associated with non-financial incentives and employee retention in Bank of Kigali plc, Rwanda. The first section consists of a set of questions intended to assess effect of FWA on employee performance in Bank of Kigali Plc. The second objective ascertain effect of career development on employee in Bank of Kigali Plc. The third objective analysis effect of employee recognition on employee performance in Bank of Kigali Plc, and the fourth one to determine effect of job promotion on employee performance in Bank of Kigali Plc.

#### 4.1.1 Effect of Flexible Work Arrangement on Employee Performance in Bank of Kigali Plc

First objective assessed effect of flexible work arrangement on employee performance in Bank of Kigali Plc. In this regards, fairness of wages or salaries, quantity of payment and profits sufficiency of profits earned and level of payment given by the bank.

**Table 4. 1 Flexible Works Arrangement**

Flexible Work Arrangement	Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree		Total		
	N	%	N	%	N	%	N	%	N	%	N	Sd	
In this banks, we have shift work system	24	13.0	35	16.7	11	5.6	28	24.1	99	40.7	186	2.3	1.4
Here we have a Flexi time	15	7.2	30	13.7	4	1.6	78	42.1	59	35.4	186	2.1	1.2
Therefore, we are also working in part time system	9	5.1	11	10.9	3	1.4	59	31.7	104	50.9	186	1.8	1.1

#### Source: Primary Data (2023)

Results evidenced the adequate compensation as one of the most commonly adopted strategies to retain workers in Bank of Kigali. These include shift work, flexi time, and part time. Results show that 40.7% of respondents strongly agree that the use of shift work in the bank of Kigali while 35.4% of respondents strongly agree on the flexi time. However, 50.9% of respondents strongly agreed the application of part time. The Pearson correlation test was undertaken on effect of compensation on the turnover of workers, in this regards, the research necessitated the value ranging from 0.00 to 0.05 as a positive correlated compensation elements.

**Table 4.2 Correlation between Flexible Work Arrangements**

		Shift work	Flexi time	Part time
Team Work	Pearson Correlation	.014	-.002	.011
	Sig.(2-tailed)	.826	.976	.868
	N	186	186	186
Work Habits	Pearson Correlation	.067	.216**	.153*
	Sig.(2-tailed)	.307	.001	.020
	N	186	186	186
Commitment	Pearson Correlation	-.082	.150*	.028
	Sig.(2-tailed)	.214	.022	.675
	N	186	186	186

\*\*Correlation is significant at the 0.01 level (2-tailed)

\*Correlation is significant was significant at the 0.05 level (2-tailed)

#### Source: Primary Data (2023)

Correlation analysis indicated a positive insignificant correlation between shift work and team work ( $r=0.014$ ), the p-value is 0.826) and it not significant since its level is high than 0.05 indicating that an increase in shift work strategy did not cause a change in team work and vice versa. However, there were insignificant correlation between shift work process and



work habits ( $r=0.067$ ,  $p\text{-value}=0.307$ ) and shift work process and commitment ( $r=-0.082$ ,  $p\text{-value}=0.214$ ). The above considerations demonstrated insignificant correlations between shift work variables and employee retention at the bank of Kigali. In this regards, all the  $p\text{-value}$  were  $>0.05$  indicating that shift work a process did not reflect an increase of team work, work habits, commitment and vice versa.

Moreover, results on flexi time demonstrated a negative and insignificant correlation between flexi time and team work ( $r=0.976$ ,  $p\text{-value}=0.002$ ). The association was negatively and statistically not significant since the level of significance was  $>0.05$  indicating that an adjustment in flexi time did not affect team work and vice versa. Contrary to a significant correlation between flexi time and work habits ( $r=0.216^{**}$ ,  $p\text{-value}=0.001$ ) and flexi time and project commitment ( $r=0.150^*$ ,  $p=0.022$ ). The findings indicated that flexi time is positively correlated with timeliness and commitment since the level of significance was  $<0.05$  showing that a change in flexi time led to an increase of team work, work habits, commitment and vice versa. The study felt that part time is associated with team work ( $r=0.219$ ,  $p\text{-value}=0.005$ ) and part time has a positively team commitment ( $r=0.177$ ,  $p\text{-value}=0.027$ ).

**Table 4.3 Regression Coefficients of Flexible Work Arrangement and Team Work**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.892	.522		7.460	.000
	Shift work	.015	.070	.014	.209	.834
	Flexi time	-.002	.089	-.002	-.024	.981
	Part time	.011	.076	.010	.151	.880

a. Dependent Variable: Team Work

Source: Primary Data (2023)

Regression data presented in Table 4.3 felt that the regression coefficients of the Flexible Work Arrangement were not statistically significant in explaining project the increase in working in a teach. It demonstrated that shift work was statistically significant team work at the bank of Kigali ( $B=0.014$ ,  $p\text{ value}=0.834$ ). Data analysis evidenced that flexi time is not negatively statistically affecting an increasing in working within a team at the work ( $B=-0.002$ ,  $p\text{ value}=0.981$ ). Results shown that part-time was not statistically affecting increase in team work ( $B=.010$ ,  $p\text{ value}=0.880$ ).

**Table 4.4 Regression Coefficients of Flexible Work Arrangement and Work Habits**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.147	.434		4.941	.000
	Shift work	.051	.058	.056	.882	.379
	Flexi time	.260	.074	.224	3.516	.001
	Part time	.158	.063	.160	2.512	.013

a. Dependent Variable: Work Habits

Source: Primary Data (2023)

Results shown in Table 4.4 evidenced the regression coefficients of Flexible Work Arrangement variables in explaining working habits. It showed that working in shift is not

statistically significant to working habits (B=0.058, p-value=0.379). Results shown that flexi time (B=-0.224, p-value=0.001) was statistically and positively correlated with working habits. Results shown that part time was statistically affecting works (B=0.160, p-value=.013).

**Table 4.5 Regression Coefficients of Flexi Work Arrangement and Project Commitment**

Model	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta	t	Sig.	
1 (Constant)	2.466	.566		4.357	.000	
Shift work	-.099	.076	-.085	-1.305	.193	
Flexi time	.226	.096	.153	2.342	.020	
Part time	.051	.082	.040	.615	.539	

a. Dependent Variable: Commitment

**Source: Primary Data (2023)**

Data demonstrated regression coefficients of shift work variables in commitment. It demonstrated that Flexi time fits negatively but not statistically significant to commitment (B=-0.085, p value=0.193). Results show that part time is statistically affecting commitment (B=0.153, p-value=0.020. Results demonstrated that part time is not statistically affecting commitment (B=0.040, p value=0.539).

**4.1.2 Identification of Effect of Career Development on Employee Retention at the Bank of Kigali Plc**

The author sought to identify the effects of career development on employee retention at the bank of Kigali Plc. The second objective established data on training design, scholarship and training policy.

**Table 4. 6 Career development System Applied at the Bank of Kigali**

Career development	Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree		Total	Mean	Sd
	N	%	N	%	N	%	N	%	N	%			
I have receive training after their design and planning	22	11.3	35	18.8	5	3.2	55	29.6	69	37.0	186	3.6	1.4
It's important to have scholarship on order to ameliorate our skills and knowledge	80	42.8	50	26.6	12	6.5	22	11.8	22	12.3	186	2.2	1.4
Here in the back of Kigali all depends on training policies established by the bank	31	16.4	38	20.1	5	3.2	49	26.2	63	34.0	186	3.4	1.5

**Source: Primary Data (2023)**

This study also discovered that the career development facilitated the retention of employees within the Bank of Kigali. In this regards, 37.0% of respondent's strongly agree that they have received a training after its design and planning. Moreover, 42. 8% strongly disagree that it was very important to have scholarship. Furthermore, 34.0% of respondents strongly

agree that they receive a training policy. The aforementioned payments were often quantity given to employees in particular situation for performing certain role and responsibilities. For those employees not covered by awards and agreements, their contracts of employment or company practice determine their level of entitlement. However, the present did not critically identify organization success relying on employee remuneration and therefore this study was finding the association between employee remuneration and organization performance.

**Table 4.7 Correlation between Career development and Employee Retention**

		Scholarship		
		Training design		Training policy
Team Work	Pearson Correlation	.083	-.134*	.069
	Sig.(2-tailed)	.207	.041	.294
	N	186	186	186
Work Habits	Pearson Correlation	-.067	.063	.118
	Sig.(2-tailed)	.308	.339	.071
	N	186	186	186
Commitment	Pearson Correlation	-.078	-.017	-.038
	Sig.(2-tailed)	.235	.796	.568
	N	186	186	186

\*. Correlation is significant at the 0.05 level (2-tailed)

**Source: Primary Data (2023)**

In this regard, training design and team work ( $r=0.083^{**}$ ,  $p\text{-value}=0.207$ ), training design and work habits ( $r=0.067$ ,  $p\text{-value}=0.308$ ), and between training design and commitment ( $r=0.078$ ,  $p\text{-value}=0.235$ ) were not correlated. Results for the correlation between the scholarship and team work ( $r=-0.134$ ,  $p\text{-value}=0.041$ ) was negatively statistically significant. However, scholarship was not correlated with work habits ( $r=0.063$ ,  $p\text{-value}=0.339$ ), the scholarship was not associated with the employee willingness ( $r=0.017$ ,  $p\text{-value}=0.796$ ). Therefore, the level of significance was high than 0.05, meaning that scholarship did not affect team work, work habits, commitment. Results for the correlation between the training policy and team work ( $r=0.069$ ,  $p\text{-value}=0.294$ ) was not correlated. Training policy and project commitment was statistically correlated ( $r=0.038$ ,  $p\text{-value}=0.568$ ), since the  $p$  value was  $> 0.05$ . Contrary, this research established negatively and significant association between training policies and work habits ( $r=-0.118$ ,  $p\text{-value}=0.071$ ).

**Table 4.8 Coefficients analysis between risk analysis and Team Work**

		Unstandardized		Standardized		
		Coefficients		Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.849	.427		9.023	.000
	Training design	.074	.064	.075	1.152	.251
	Scholarship	.137	.065	.137	2.100	.037
	Training policy	.081	.072	.073	1.123	.263

a. Dependent Variable: Team Work

**Source: Primary Data (2023)**

Regression analysis with training design is not significantly affecting team work ( $B=0.075$ ,  $p\text{-value}=0.251$ ) where an increase in risk allocation did not lead to team work by 0.075 units.

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Regression analysis with scholarship was significantly affecting team work with a level of significance of 0.037 where an increase in risk categorization did not change team work by -0.137 units. Finally, there is not significance between training policies with project quality efficiency with a level of significance of 0.263 where a training policy did not affect team work by 0.073 units.

**Table 4.9 Coefficients analysis between Career Development and Work Habits**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.603	.371		9.714	.000
	Training design	.062	.056	.073	-1.116	.266
	Scholarship	.046	.057	.053	.815	.416
	Training policy	.114	.063	.119	1.820	.070

a. Dependent Variable: Work Habits

**Source: Primary Data (2023)**

Regression analysis with training design was negatively and not significantly affecting work habits with the level of significance of 0.266 where an increase in Training design process did not change work habits by -0.073 units. Regression analysis with scholarship was not significantly affecting work habits with a level of significance of 0.416 where an increase in scholarship did not produce any change in work habits by 0.057 units. Finally, there is significance between training policies with working with a level of significance of 0.070 where a risk management affect in work habits by -0.119 units.

**Table 4.10 Coefficients analysis between Career Development and Commitment**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.973	.475		8.356	.000
	Training design	.083	.071	-.077	-1.161	.247
	Scholarship	.019	.073	-.017	-.256	.798
	Training policy	.039	.080	-.032	-.481	.631

a. Dependent Variable: Commitment

**Source: Primary (2023)**

Regression analysis with training design is significantly affecting project commitment by 0.247 where training design did not affect automatically project commitment by -0.077 units. Regression analysis with scholarship was not significantly affecting commitment with a level of significance of 0.798 where a scholarship did not lead automatically to commitment by -0.017 units. There is significance between training policies with return with a level of significance of 0.631 where a risk assessment affect commitment by -0.032 units.

#### 4.1.3 Analysis of Effect of Employee recognition on Employee Retention at the Bank of Kigali

Third specific objective of research analyzed effects of employee recognition on employee retention at the Bank of Kigali. This objective has been assessed through the appreciation, involvement in decision making, and increase in responsibility.

**Table 4. 11 Employee Recognition Applied at the Bank of Kigali**

Employee recognition	Strongly Disagree		Disagree		Not Sure		Agree		Strongly Agree		Total	Mean	Sd
	N	%	N	%	N	%	N	%	N	%			
I was appreciated by the bank of Kigali	8	4.6	43	22.9	3	1.4	74	39.6	58	32.2	186	3.7	1.2
I have been involved in decision making at the bank of Kigali	11	5.8	43	23.8	6	3.9	56	30.1	70	36.3	186	3.6	1.3
Increase in responsibility	41	22.1	17	9.1	9	4.8	90	48.4	29	15.6	186	3.4	1.5

**Source: Primary Data (2023)**

Results show that 36.6%, contend that they were appreciated by the bank of Kigali. These turnings and changes enable obtaining skills of various operations inside the company together with variances current in various countries where the institution operates. However, 29.9% of respondents show that they have been involved in decision making at the bank of Kigali. Therefore, 54.9% of respondents, contended an increase in responsibility.

**Table 4.12 Correlation between Employee recognition on Employee Retention**

		Appreciation	Involvement Decision making	in Increase responsibility	Team Work in
Team Work	Sig.(2-tailed)	.874	.766	.426	
	N	186	186	186	186
	Pearson Correlation	-.091	.076	-.118	.003
Work Habits	Sig(2-tailed)	.166	.249	.072	.965
	N	186	186	186	186
	Pearson Correlation	-.100	.028	.058	-.011
	Sig.(2-tailed)	.127	.667	.376	.865
	N	186	186	186	186

**Source: Primary Data (2023)**

Insignificant positive correlations was found between appreciation and team work ( $r=-0.010$ ,  $p=.0.874$ ) as well as the p-value was higher than 0.05 proposing that an adjustment in appreciation did not affect team work, and the vice versa. However, the appreciation was not significant with commitment, ( $r=0.020$   $p$ -value =0.766), appreciation was not associate with effectiveness ( $r=0.076$ ,  $p$ -value =0.249) and appreciation and project commitment ( $r=0.028$ ,  $p$ -value=0.667). Involvement in decision making, there was negative no strong association between participation in making decisions and team work ( $r=0.052$ ,  $p$ -value=0.426), involvement in decision making between work habits was statistically significant with commitment ( $r=-0.118$ ,  $p$ -value=0.072). Contrary to increase in responsibility and

commitment which was not statistically significant ( $r=0.058$ ,  $p\text{-value}=0.376$ ), since the  $p$ -value was more than 0.05.

**Table 4.13 Coefficients Analysis between Employee recognition and Team Work**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.309	.551		7.816	.000
	Appreciation	.010	.093	.007	.108	.914
	Involvement in Decision making	.021	.070	.020	.302	.763
	Increase in responsibility	.056	.071	.052	.793	.428

a. Dependent Variable: Team Work

**Source: Primary (2023)**

Results presented in Table 4.13 indicates that appreciation was not significantly affecting team work with a level of significance of -0.914 where an increase in appreciation did not lead to team work increase by -0.007 units. There is no significance between involvements in decision making with team work with a level of significance of 0.763 where involvement in decision making did not affect team work by 0.020 units. Moreover, increase in responsibility is not significantly affecting increase in responsibility with a level of significance of 0.428 where an increase did not change team work by 0.052 units.

**Table 4.14 Coefficients Analysis between Employee recognition and Work Habits**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.623	.472		9.798	.000
	Appreciation	.111	.080	.091	1.387	.167
	Involvement in Decision making	.073	.060	.079	1.211	.227
	Increase in responsibility	.105	.060	.113	1.732	.085

a. Dependent Variable: Work Habits

**Source: Primary Data (2023)**

Information presented in Table 4.14 indicates that appreciation was not significantly affecting work habits with a level of significance of 0.167 where an increase in appreciation did not change to work habits by -0.091 units. There is no significance between involvements in decision making with work habits with a level of significance of 0.227 where an increase in responsibility did not affect work habits by 0.079 units. Finally, increase in responsibility was significantly affecting work habits with a level of significance of 0.085 where an increase in increase in responsibility produce a change to work habits by -0.113 units.

**Table 4. 15 Regression Coefficient Analysis between Employee recognition and Commitment**

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		B	Std. Error	Beta			
1	(Constant)	3.697	.604			6.122	.000
	Appreciation	.163	.102	.105		1.595	.112
	Involvement in Decision making	.041	.077	.035		.533	.594
	Increase in responsibility	.074	.077	.063		.962	.337

a. Dependent Variable: Commitment

Source: Primary Data (2023)

Therefore, risk checklists is not significantly affecting commitment with a level of significance of 0.112 where an increase in appreciation did not automatically to commitment by -0.105 units. There was no significance between participation in making decisions the project willingness with a level of significance of 0.594 where increase in responsibility commitment by 0.035 units. Moreover, increase in responsibility is significantly affecting commitment with a level of significance of 0.337 where an increase in increase in responsibility led automatically to commitment by 0.063 units.

#### 4.2.4 Establishment of Effect of Job Promotion on Employee Retention at the Bank of Kigali Plc

The author sought to identify the effects of job Promotion on employee retention at the Bank of Kigali Plc. The second objectives established evidences on the training design, scholarship, and training policy.

**Table 4. 16 Job Promotion System Applied at the Bank of Kigali**

Career development		Strongly Disagree		Not Disagree Sure		Agree		Strongly Agree		Total		N	Mean	St
		N	%	N	%	N	%	N	%	N	%			
Increase in Responsibility	in	22	11.3	35	18.8	5	3.2	55	29.6	69	37.0	186	3.6	1.4
Change of Facilities,	of	80	42.8	50	26.6	12	6.5	22	11.8	22	12.3	186	2.2	1.4
Change of Positions	of	31	16.4	38	20.1	5	3.2	49	26.2	63	34.0	186	3.4	1.5

Source: Primary Data (2023)

This study also discovered that the career development facilitated the retention of employees within the Bank of Kigali. In this regards, 37.0% of respondent's strongly agree the existence of an increase in responsibility. Moreover, 42.8% strongly disagree that it was very important of change of facilities. Furthermore, 34.0% of respondents strongly agree that they change of positions. However, the present did not critically identify organization success relying on employee remuneration and therefore this study was results to the association between job promotion and workers' retention.

**Table 4.17 Correlation between Job Promotion and Employee Retention**

	Increase Responsibility	in Change of Facilities	Change of Positions
N	186	186	186
Team Work Pearson Correlation	.014	-.002	.011
Sig.(2-tailed)	.826	.976	.868
N	186	186	186
Work Habits Pearson Correlation	.067	.216**	.153*
Sig.(2-tailed)	.307	.001	.020
N	186	186	186
Commitment Pearson Correlation	-.082	.150*	.028
Sig.(2-tailed)	.214	.022	.675
N	186	186	186

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 (2-tailed)

**Source: Primary Data (2023)**

Correlation analysis indicated a positive insignificant correlation between increase in responsibility and team work ( $r=0.014$ ), the  $p$ -value is  $0.826$ ) and it not significant since its level is high than  $0.05$  indicating that an increase in increase in responsibility did not cause a change in team work and vice versa. However, there were insignificant correlation between increases in responsibility and work habits ( $r=0.067$ ,  $p$ -value= $0.307$ ) and commitment ( $r=0.082$ ,  $p$ -value = $0.215$ ). The above considerations demonstrated insignificant correlations between increases in responsibility variables and success of employee retention at the Bank of Kigali. In this regards, all the  $p$ -value were  $>0.05$  indicating that an increases in responsibility did not reflect an increase of team work, work habits, commitment and vice versa.

Moreover, results on change of facilities, demonstrated a negative and insignificant correlation between change of facilities and team work ( $r=0.776$ ,  $p$ -value= $0.002$ ). This association was negatively and statistically not significant where the  $p$ -value was  $> 0.05$  indicating that adjustment in increase change of facilities did not affect team work and vice versa. Contrary to a significant correlation between change of facilities and work habits ( $r=0.216^{**}$ ,  $p$ -value= $0.001$ ) and change of facilities, and commitment ( $r=0.150^*$   $p=0.022$ ). The findings indicated that change of facilities is positively correlated with team work, work habits, and commitment the  $p$ -value was  $<0.05$  showing that a change in responsibility change of positions led to an increase of team work, work habits, and commitment and vice versa. The study felt that change of positions is associated work habits ( $r=0.219$   $p$ -value= $0.005$ ) and change of positions has a positively commitment ( $r=0.177$ ,  $p$ -value = $0.027$ ).

**Table 4.18 Regression Coefficients of Job Creation and Team Work**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.892	.522		7.460	.000
	Increase in Responsibility	.015	.070	.014	.209	.834
	Change of Facilities,	.002	.089	-.002	.024	.981
	Change of Positions	.011	.076	.010	.151	.880



Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.892	.522		7.460	.000
	Increase in Responsibility	.015	.070	.014	.209	.834
	Change of Facilities,	.002	.089	-.002	.024	.981
	Change of Positions	.011	.076	.010	.151	.880

a. Dependent Variable: Team Work

Source: Primary Data (2023)

Regression data felt the regression coefficients of the job creation were not statistically significant in explaining project the increase in working in teaching. It demonstrated that increase in responsibility was statistically significant team work at the bank of Kigali (B=0.014, p value=0.834). Data analysis evidenced that change of facilities was not negatively statistically affecting an increasing in working within a team at the work (B=-0.002 p value=0.981). Results shown that Increase in change of positions was not statistically affecting increase in team work (B=.010, p value=0.880).

**Table 4.19 Regression of Coefficients of Job Creation and Work Habits**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.147	.434		4.941	.000
	Increase in Responsibility	.051	.058	.056	.882	.379
	Change of Facilities,	.260	.074	.224	3.516	.001
	Change of Positions	.158	.063	.160	2.512	.013

a. Dependent Variable: Work Habits

Source: Primary Data (2023)

Results in Table 4.19 reveal the regression coefficients of job creation variables in explaining working habits. It showed that increase in responsibility was not statistically significant to working habits (B=0.058, p-value=0.379). Results shown that change of facilities, (B=-0.224, p-value=0.001) was statistically and positively correlated with working habits. Results shown that change of positions was statistically affecting works (B=0.160, p-value=.013).

**Table 4.20 Regression of Coefficients of Job Creation and Project Commitment**

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.466	.566		4.357	.000
	Increase in Responsibility	.099	.076	.085	1.305	.193
	Change of Facilities,	.226	.096	.153	2.342	.020
	Change of Positions	.051	.082	.040	.615	.539

The study evidenced that regression coefficients of job creation variables in commitment. It demonstrated that increase in responsibility fits negatively but not statistically significant to commitment ( $B=-0.085$ ,  $p$  value= $0.193$ ). Results show that change of facilities was statistically affecting commitment ( $B=0.153$ ,  $p$ -value= $0.020$ ). Results demonstrated that change of positions is not statistically affecting commitment ( $B=0.040$ ,  $p$  value= $0.539$ ).

### 5.1 Conclusion

The findings were able to establish that the influence of employee retention strategies were significant to employee turnover rate at The Bank of Kigali. Reconsidering, observations from the present research, the researcher confirmed that people working in The Bank of Kigali assessed the positive reward system that was capable to maintain them for reducing workers turnover. Therefore, human personnel felt a strong perception on the way in which the bank is retaining them

The study concludes that the Bank of Kigali adopt the appropriate retention strategies to assist the improvement of work satisfaction and reduce turnover rate and these strategies were suitable compensation policies, adequate reward system and capacity building for workers and career advancement.

Lastly, it was concluded that efficient use of retention strategies methods helps the employees to be responsible and empowered in decision making, hence affecting the employee performance, satisfaction and tend to stay along time in the bank. Therefore, the researcher found out that workers retention methods were positively associated with the reduction of their turnover within the Bank of Kigali. Respondents accepted this link owing to the benefits it had to the firm.

### 5.2 Recommendations

Based on the key findings, the researcher recommends that the organizational management team at the Bank of Kigali should prioritize worker retention strategies and address turnover rate reduction within the institution. Offering training programs and fostering an environment that encourages professional growth should be key focus areas. Furthermore, management should undergo training to improve their leadership styles, and regular surveys and feedback sessions should be conducted to understand employee perspectives and needs. Involving employees in decision-making processes can enhance their commitment, and providing professional development opportunities can effectively enhance the overall success of the organization.

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