EMPLOYEES PERFORMANCE AS AFFECTED BY MONETARY AND PSYCHOLOGICAL INCENTIVES (THE FIELD OF STUDY THE COMMERCIAL BANKS IN UAE) A COMPREHENSIVE REVIEW STUDY

Sameh Abdelhay, Siham Haider, Hani Abdulrahim, Attiea Marie

ABSTRACT

Purpose: The study investigated the Impact of Monetary and Psychological Incentives on Employees' performance. The problem of the study is that there is no statistically significant impact of the monetary incentives on employees' performance. Is there any statistically significant impact of the psychological incentives on employees' performance? The study aimed to examine the impact of monetary incentives on employees' performance. To determine the impact of psychological incentives on employees' performance.

Theoretical framework: This study utilized quantitative. Research strategy approach. It has two independent variables, which are 1- Monetary incentives 2. Psychological incentives and one dependent variable is employee performance.

Design/methodology/approach: The study adopted an inductive approach, descriptive-analytical approach, and historical approach. The questionnaire was used to collect data from commercial banks in the United Arab Emirates. To achieve the goals of the study, the following hypotheses were tested: First hypothesis: there is no significant relationship between Monetary incentives and employee performance. The second hypothesis there is no significant relationship between psychological incentives and employees' performance.

Findings: The study found several results, among which is that there is a significant relationship between financial, and psychological incentives and employee performance. Qualification does not affect the performance of staff in the commercial bank.

Research, Practical & Social implications: The study recommended several recommendations, among which; Interest in developing an effective system to evaluate the performance of staff, interest in providing psychological support, and praise for the staff to raise the level of their performance.

Originality/value: The value of the study is to provide a clear outlook regarding how to balance between the monetary incentives and embark the psychological incentives to maintain and
increase the employee’s performance in the field of banking. The result finding can guide the managers about the best practices related to incentives, offered to their employees.

**Keywords:** incentives, monetary incentives, psychological incentives, employees performance.

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**O DESEMPENHO DOS FUNCIONÁRIOS AFETADO POR INCENTIVOS MONETÁRIOS E PSICOLÓGICOS (O CAMPO DE ESTUDO SÃO OS BANCOS COMERCIAIS NOS EUA) UM ESTUDO DE REVISÃO ABRANGENTE**

**RESUMO**

**Objetivo:** O estudo investigou o impacto dos incentivos monetários e psicológicos no desempenho dos funcionários. O problema do estudo é que existe algum impacto estatisticamente significativo dos incentivos monetários sobre o desempenho dos funcionários. Existe algum impacto estatisticamente significativo dos incentivos psicológicos sobre o desempenho dos funcionários? O objetivo do estudo foi examinar o impacto dos incentivos monetários sobre o desempenho dos funcionários. Determinar o impacto dos incentivos psicológicos no desempenho dos funcionários.

**Estrutura teórica:** Este estudo utilizou uma abordagem quantitativa. Abordagem de estratégia de pesquisa. Ele tem duas variáveis independentes, que são: 1- Incentivos monetários 2. Incentivos psicológicos e uma variável dependente é o desempenho do funcionário.

**Projeto/metodologia/abordagem:** o estudo adotou uma abordagem indutiva, descritiva-analítica e histórica. O questionário foi usado para coletar dados de bancos comerciais nos Emirados Árabes Unidos. Para atingir os objetivos do estudo, foram testadas as seguintes hipóteses: Primeira hipótese: não há relação significativa entre incentivos monetários e desempenho dos funcionários. A segunda hipótese: não há relação significativa entre incentivos psicológicos e o desempenho dos funcionários.

**Conclusões:** O estudo encontrou vários resultados, entre eles o fato de haver uma relação significativa entre os incentivos financeiros e psicológicos e o desempenho dos funcionários. A qualificação não afeta o desempenho dos funcionários do banco comercial.

**Implicações para a pesquisa, práticas e sociais:** O estudo recomendou várias recomendações, entre as quais: interesse em desenvolver um sistema eficaz para avaliar o desempenho dos funcionários, interesse em fornecer apoio psicológico e elogios para que os funcionários elevem o nível de seu desempenho.

**Originalidade/valor:** O valor do estudo é fornecer uma perspectiva clara sobre como equilibrar os incentivos monetários e incorporar os incentivos psicológicos para manter e aumentar o desempenho dos funcionários no setor bancário. A descoberta dos resultados pode orientar os gerentes sobre as melhores práticas relacionadas a incentivos oferecidos a seus funcionários.

**Palavras-chave:** incentivos, incentivos monetários, incentivos psicológicos, desempenho dos funcionários.
1 INTRODUCTION

Commercial banks face many internal and external challenges, so commercial banks cannot maintain performance without providing incentives to employees based on the efficiency of their work. Commercial banks in the United Arab Emirates, like any other institution in the developed world, face a lot accordingly, the challenges of globalization, especially in terms of providing incentives for employees. These banks need to formulate an integrated system of incentives commensurate with them to develop work. Incentives are considered one of the most important factors that encourage workers to put forth great efforts and work more efficiently. It is because incentives and reward systems direct workers’ capabilities to more efficiency in their work in an attempt to achieve the institution's goals (Gana and Bababe, 2011). In addition, the absence of suitable incentives may negatively affect the hard-working employee’s performance; it may also weaken their productivity at work, which decreases the chances of attaining the promising goals of the institution (Palmer, 2012).

Incentives positive or negative have a significant impact on employee performance. In case it is not provided or that are provided illegally, incentives may directly affect employee performance.

1.1 STUDY BACKGROUND

The study background lies in human nature which craves stimulation and pushes to its achievements. The research is also important, as the United Arab Emirates library lacks diverse and comprehensive studies on the incentives and recommendations proposed by the researcher for implementation on the ground, where the research problem can be formulated in the following questions: main questions what is the impact of monetary and psychological incentives on the performance of employees? The sub-questions:

Is there any statistically significant impact of the monetary incentives on employees’ performance?

Is there any statistically significant impact of psychological incentives on employees’ performance?
1.2 OBJECTIVES OF THE STUDY AIMED TO ACHIEVE THE FOLLOWING GOALS

1. Examine the impact of monetary incentives on employees' performance.
2. To determine the impact of psychological incentives on employees' performance.

2 LITERATURE REVIEW

Incentives are defined as the means under which gratification, or are a set of circumstances that are available in the work environment and satisfy the desires of individuals they seek to satisfy them by working in the organization. As defined incentives as factors that drive productive workers in the unit to work with all their strengths to achieve the set objectives (Almomani, 2017) Monetary and Psychological Incentives

A bonus system is a set of organizational structures responsible for creating motivation for employees based on their job performance. Employee incentives systems refer to programs created by an organization to reward performance and motivate employees at individual or group levels. It may be cash or non-monetary in nature (Zaid et al., 2018).
2.1 MONETARY INCENTIVES ARE A CONCEPT

Monetary incentives are amounts offered to employees in the form of a lump sum, monthly payments, or any other form that acts as additional revenue to an employee.

It is the earliest type of incentive, distinguished by quick and immediate forms that provide an employee with immediate feedback on their efforts toward attaining the organizational goal. Monetary incentives, according to Lawzi M (1995), are a set of measures that can satisfy basic human needs, inspire employees to perform their best, and raise the level of their skills, such as quick payment of salaries, bonuses, allowances, profit sharing, and prizes.

Monetary incentives, according to Jadallah M (1997), are any form of remuneration based on increased and or better production, because of which the employee gets more as they produce. While a decrease in quantitative or qualitative output prevents employees from earning partial or total incentives, monetary incentives, on the other hand, attempt to increase productivity and improve performance by encouraging employees to behave in a desired and prescribed manner in order to achieve organizational goals. Monetary incentives that are acceptable and capable of satisfying employees' requirements are the most influential factor that may raise the need for workers to work. On the contrary, poor remuneration that is not commensurate with his efforts may result in low performance.

On May 21, 2023, the benefits of monetary incentives to an organization include a rapid and immediate impact on employees' efforts that encourage them to do their work to the fullest, increase production, and increase revenue as a result of increased productivity and performance. Employees obtain significant psychological and social benefits as a result of increasing their purchasing power to meet their requirements for products and services, according to Al-Jahni A (1998).

The downsides of monetary incentives may encourage the employee to work excessively hard, which may often harm the worker's physical and mental state in the future, as well as his social and humanitarian difficulties, which may not take the employee's age or health condition into account. According to Angari A (1999), monetary incentives may not be appropriate for numerous activities that are centered on services delivered rather than quantity of production, such as commercial services, oversight, security, the judiciary, and scientific research.
Monetary incentives alone may not be sufficient until combined with other sorts of incentives. Their impacts may be confined to meeting employees' biological and basic needs, with just a minor impact when needs are met. As a result, employees are unwilling to raise the quantity produced for additional monetary gains and, as Aldubekhi I (1991) indicated, cannot be financially motivated to contribute to growing output except for a set amount depending on their efforts. According to Jadallah M (1997), there is a clear relationship between higher productivity and employee interest; therefore, monetary incentives are an important aspect to the employee, in addition to stability and reassurance that allows him to explore his abilities and skills.

2.2 PSYCHOLOGICAL INCENTIVES ARE DEFINED AS FOLLOWS

Psychological incentive, according to Al-Jahni A (1998), is a set of motives aimed at achieving emotional and psychological balance and humanitarian needs of employees by treating them properly and eliminating issues that may cause complaints, reward and punishment rules, provision of systemic and entertainment services for employees, and raising spiritual enhancement in the workplace.

Psychological incentives may cause an employee to behave in a certain way if he has been taught that it is the right or admirable thing to do. If he behaves as others expect him to, he might expect approval or even adulation from the other members of the collectivity, as well as an increased sense of approval or self-esteem. When an employee acts inappropriately,

Psychological incentives may cause an employee to behave in a certain way if he has been taught that it is the right or admirable thing to do. If he behaves as others expect him to, he might expect approval or even adulation from the other members of the collectivity, as well as an increased sense of approval or self-esteem. When an employee behaves inappropriately, he may be chastised.

He may feel insulted, mocked, or even shunned by the collectivity, and he may have unpleasant sentiments of guilt, shame, or self-condemnation. Psychological incentives are linked to psychological requirements, and the emergence of human relations theories heightened attention in this element. According to Akaili O (1996), psychological incentives are founded on companies respecting their employees' sentiments, ambitions, and aspirations. Psychological incentives could include
participatory decision-making, certificates of gratitude, training, and parties for outstanding staff, among other things.

According to Assaf A (1999), it could even take the form of giving the employee a note of thanks or naming him an honorary employee in the firm. According to Lawzi M (1995), enhancing an employee's contentment and loyalty to his work improves cooperation with his coworkers.

Including the opportunity for advancement, recognition, and appreciation for job efforts, applying for a position, the influence of the career, participation in decision-making, possibilities for growth and innovation, and the ability to express oneself. Psychological incentives are said to be just as essential as monetary rewards. According to Al-Harthi D (1999), monetary incentives may not be sufficient unless accompanied by psychological incentives. The weight ascribed to psychological incentives is determined by the firm's conditions; hence, depending on the circumstances of the organization, it may select between monetary incentives and psychological incentives that are required to serve the social demands of the individual.

2.3 THEORIES OF INCENTIVES

The theory of behavior change is interested in the motivation of external behavior more than interior behavior, for example, fear is an interior sense of danger while scholars consider it a natural phenomenon

Many symptoms include a running nose, a dry throat, and shaking knees. "Behavior change is frequently a goal for employees who work directly with constituents, organizations, governments, or communities." Employees assigned to this duty might be thought of as interventionists, with the objective of designing and implementing programs or interventions that result in the required behavioral changes." It refers to any change in human behavior brought about by the application of either positive or negative support components; this applies to both the organization and the individual. According to Judeh A (1985), when an employee in an organization does well, management should congratulate him with any kind of encouragement.

McClelland's theory of human motivation is one of the most well-known. He created a motivational purpose and model. According to him, basic motivators are critical to addressing a person's requirements because they represent a pattern of how an individual may behave. Three forms of motivational demands dominate this theory of
motivation: the need for achievement, the need for affiliation, and the need for power. According to McClelland DC (1962), persons have either one of these wants or a combination of these three requirements that lead them to engage in a particular pattern of behavior.

Need for Accomplishment: This is the desire to attain goals, stand out, and be successful. A person with this type of need will establish demanding but sensible goals. The goals must be challenging in order for the person to have a sense of accomplishment. However, the goals must be detailed and reasonable, as the individual believes that when a goal is impractical; its achievement is dependent on chance rather than human skill or effort. This person prefers to work alone or in collaboration with other high achievers.

Affiliation requirement: This is the requirement for amicable ties and human engagement. There is a need to be liked and accepted by others, particularly coworkers and bosses.

Power: This is the desire to lead others and have an impact. This urge might manifest itself in two ways. The first is a desire for personal power, which may be regarded as bad because the individual only wishes to believe that they have authority over others. The requirement for institutional power is the second type. People who crave institutional authority strive to guide their team's efforts toward the goals of their organization.

Atkinson JW and Feather NT (1966) classified a person's achievement orientation toward a certain task into two distinct motives: success and avoidance of failure. The need to succeed or the need for achievement; the person's judgment of the potential of success in executing a particular activity; and the incentive for success, which is how much the person wants to succeed in that particular task, define the motivation to succeed. Similarly, three factors influence the motivation to avoid failure: the need to avoid failure, which is similar to the need to achieve success and varies between individuals; the person's estimate of the uncertainty surrounding failure at a task; and the real value of failure at that task according to Serlin. S, Andi. R, Jeni. K & Achmad. G (2023).

According to Atkinson JW and Birch D (1970), the relative desire or reasons to succeed and avoid failure influence the level of task difficulty people choose. However, in his study, Alderfer CP (1969) enlarged Maslow's hierarchy of requirements and classified it under his ERG theory (Existence, Relatedness, and Growth). Furthermore, he classified lower-order wants (Physiological and Safety) as Existence. In addition, he
incorporated Maslow's interpersonal love and esteem demands into the Relatedness category. However, the Self-actualization and Self-actualization categories were included in the Growth category.

A sense of stability: a sense of stability factor in the workplace means more and better performance, and the contrary is true, and a sense of stability should be in terms of the organization's policies and regulations. (Mueller, 2019)

Although interdependent between the organization and employees in achieving the goals of both of them, the workers are more dependent on the organization to satisfy the needs of different, and this reliability makes individuals needs predictable in the regulatory environment in relation to many of the things such as job security, promotion, justice, and equal treatment (Xiyuan, 2022)

Esteem is required. He proposed a regression theory that goes along with the ERG theory, suggesting that when wants in a higher category are not met, individuals redouble their efforts in a lower-category need. He presented an example of how, in the absence of self-actualization or self-esteem, people prefer to put more effort into a related category with the aim of meeting a greater demand.

Maslow's Needs Hierarchy Maslow A (1954) is a psychological hypothesis proposed by Abraham Maslow in his 1943 publication "A Theory of Human Motivation." Maslow further expanded the concept to include his observations of humans' natural curiosity. His theories are similar to many other human theories.

According to Salem F, Ramadan Z, and Darhan O (2000), developmental psychology is concerned with defining the stages of human maturation. A. Angari (1999) defined performance as "the outcome of an activity." At one level, it may be as simple and banal as this definition, but at another, the concept of a generic measure of performance is both exciting and frustrating. According to Adlouni M (2002), among a wide range of metrics, customer satisfaction, employee happiness, market share, gains, and outcomes, overall performance, and leadership support firms are all performance indicators.

2.4 THE PERFORMANCE OF THE EMPLOYEES

In general, the concept of performance means the goals that institutions seek to achieve through their employees. It connects activities and goals via employees' duties inside institutions. In other words, it's the individuals' responsibilities, activities, and
duties, that their work consists of, which should be done in the right way taking into consideration the qualified employees’ abilities to do them. Employee performance can be defined as doing different activities and duties that their work consists of (Al-Rabayah 2003).

3 RESEARCH METHODOLOGY

Based on the research nature and the aims it seeks to achieve, the descriptive analytical method is used, which studies a phenomenon as it is and describes it accurately. Then it expresses it qualitatively by defining and clarifying its characteristics, and quantitatively by numerically indicating its size and degrees of connection with other phenomena. It aims at describing the phenomena and their reality as it is, but it rather goes beyond that to reach conclusions that contribute to understanding and developing that reality (Obaidat, et al., 1997, p:187-188). A total of (130) forms were distributed on the pre-defined and targeted sample to verify the hypotheses of the study. A total of (120) forms were collected for analysis, (92%).

1. Individuals with different age (Less than 30 years, 30 _ 35 years, 36 _ 40 years, 40 years and more).
2. Individuals with different qualifications (diploma, M.Sc., bachelor, PhD, Other).
3. Individuals from different scientific disciplines (accounting, Management, economics, IT, Business administration, etc.).
4. Individuals of different years of experience (less than 5 years, 5 years and less than 10 years, 10 years and less than 15 years, 15 years and less than 20 years, and more than 20 years).

3.1 DATA COLLECTION

A total of (130) forms were distributed to the pre-defined and targeted sample to verify the hypotheses of the study. A total of (120) forms were collected for analysis, (92%). To produce accurate results and disseminate them to the study community, the researcher is keen to vary the sample of the study in terms of its coverage on the following:

1. Individuals with different ages (Less than 30 years, 30 _ 35 years, 36 _ 40 years, 40 years, and more).
2. Individuals with different qualifications (diploma, M.Sc., bachelor, PhD, Other).
3. Individuals from different scientific disciplines (accounting, Management, economics, IT, Business administration, etc.).
4. Individuals of different years of experience (less than 5 years, 5 years and less than 10 years, 10 years and less than 15 years, 15 years and less than 20 years, and more than 20 years).

4 DISCUSSION AND RESULTS
4.1 THE FIRST AXIS: “MONETARY INCENTIVES IMPACT ON EMPLOYEES’ PERFORMANCE”

Table (1): The frequency distribution of the responses of the sample members of the study for the first hypothesis terms:

<table>
<thead>
<tr>
<th>No</th>
<th>Statements</th>
<th>Frequency and percentage%</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
<th>F</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>I get a bonus from bank administration because of doing right achievement in work</td>
<td>7</td>
<td>5.83%</td>
<td>1</td>
<td>0.83%</td>
<td>9</td>
<td>7.50%</td>
<td>67</td>
<td>55.83%</td>
</tr>
<tr>
<td>2</td>
<td>bank incentive system commensurate with my ambitions</td>
<td>8</td>
<td>6.67%</td>
<td>8</td>
<td>6.67%</td>
<td>7</td>
<td>6%</td>
<td>59</td>
<td>49%</td>
</tr>
<tr>
<td>3</td>
<td>bank Administration Granting bonuses and encourage me to do overtime</td>
<td>7</td>
<td>5.83%</td>
<td>1</td>
<td>0.83%</td>
<td>8</td>
<td>6.67%</td>
<td>32</td>
<td>27%</td>
</tr>
<tr>
<td>4</td>
<td>The bank gives competent Employees bonuses based on their performance.</td>
<td>3</td>
<td>2.50%</td>
<td>7</td>
<td>5.83%</td>
<td>8</td>
<td>6.67%</td>
<td>32</td>
<td>27%</td>
</tr>
<tr>
<td>5</td>
<td>The bank is giving Financial Incentives to professional employees.</td>
<td>4</td>
<td>3.33%</td>
<td>3</td>
<td>2.50%</td>
<td>15</td>
<td>13%</td>
<td>63</td>
<td>52.50%</td>
</tr>
<tr>
<td>6</td>
<td>Employees who do very well are rewarded with compensation Increases.</td>
<td>4</td>
<td>3.33%</td>
<td>3</td>
<td>2.50%</td>
<td>7</td>
<td>6%</td>
<td>65</td>
<td>54.17%</td>
</tr>
</tbody>
</table>

Source: Preparation of the researcher, based on field study data, 2023.

Table (1) explain the ratios and frequencies of the dimension, which states: Monetary Incentives. " The researcher notes in the first Accuracy of —I get a bonus from bank administration because of doing right achievement in work

We find that the majority of the sample investigated agree with the statement (67) person with a percentage (55.83%), then (36) person of the sample with a percentage
(30%) of the sample strongly agree, while the neutrals (9) Person with a percentage (7.5%) from the sample. The second statement is “bank incentive system commensurate with my ambitions”. We find that the majority of the sample investigated agree with the statement (59) person with percentage (49%), then (38) person with percentage (31.67%) strongly agree, while (8) Person with percentage (6.67%) Strongly disagree from the sample. The third statement “Bank Administration Granting bonuses and encourage me to do overtime” We find that the majority of the sample investigated strongly agree with the statement (72) Persons with percentage (60%), and (32) person agree with the percentage (27%), while (8) Person neutrals with percentage (6.67%). The fourth statement “The Bank gives competent employees bonuses based on their performance” We find that the majority of the sample investigated strongly agree with the statement (70) person with percentage 58.33% (percentage), then (32) person with a percentage (27%) of the sample agree, while there is (8) Person with percentage (6.67%) neutrals. The fifth statement “The Bank is giving monetary incentives to professional employees” We find that the majority of the sample investigated agreed with the statement (63) person with percentage (52.50%), then (35) Person with percentage (29%) strongly agree, while the neutrals (15) person of the sample with percentage (13%) of the sample. For the sixth statement “Employees who do very well are rewarded with compensation Increases” We find that the majority of the sample investigated agreed with the statement (65) persons with a percentage (of 54.17%), then (41) Persons with a percentage (34.17%) strongly agree, while the neutrals (7) person of the sample with percentage (6%). The result of the study comes in line with the previous studies, monetary incentives, according to Jadallah M (1997), are any form of remuneration based on increased and or better production, because of which the employee gets more as they produce. While a decrease in quantitative or qualitative output prevents employees from earning partial or total incentives, in some points the results of the study contradict other studies which refer to that monetary incentives, on the other hand, attempt to increase productivity and improve performance by encouraging employees to behave in a desired and prescribed manner in order to achieve organizational goals. Monetary incentives that are acceptable and capable of satisfying employees' requirements are the most influential factor that may raise the need for workers to work. On the contrary, poor remuneration that is not commensurate with his efforts may result in low performance.
Vardani (2017) argues that every employee with a high level of motivation and compensation will show a positive attitude toward job satisfaction. When you have a positive attitude towards job satisfaction, the quantity of output provided by employees increases, and the company also experiences an increase in income. An employee who is satisfied with the work they have done. They will be able to put out a better performance.

4.2 THE SECOND AXIS: PSYCHOLOGICAL INCENTIVES AFFECT EMPLOYEES’ PERFORMANCE

Table (2): The frequency distribution of the responses of the sample members of the study for the second dimension terms:

<table>
<thead>
<tr>
<th>No</th>
<th>Statements</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>F</td>
<td>P</td>
<td>F</td>
<td>P</td>
<td>F</td>
</tr>
<tr>
<td>1</td>
<td>I receive appreciation letter for the efforts at work.</td>
<td>7</td>
<td>6%</td>
<td>4</td>
<td>3.33%</td>
<td>12</td>
</tr>
<tr>
<td>2</td>
<td>The bank promoted my remuneration for the work done.</td>
<td>9</td>
<td>8%</td>
<td>7</td>
<td>5.83%</td>
<td>4</td>
</tr>
<tr>
<td>3</td>
<td>The workplace is suitable for performing work suitable for performing work</td>
<td>9</td>
<td>8%</td>
<td>8</td>
<td>6.67%</td>
<td>9</td>
</tr>
<tr>
<td>4</td>
<td>I receive praise and acknowledgment by my superiors at work due to the work</td>
<td>6</td>
<td>5%</td>
<td>8</td>
<td>6.67%</td>
<td>3</td>
</tr>
<tr>
<td>5</td>
<td>The management directs me to improve my performance.</td>
<td>4</td>
<td>3%</td>
<td>8</td>
<td>6.67%</td>
<td>71</td>
</tr>
<tr>
<td>6</td>
<td>The management gives honor promotions and appreciation certificates for those who deserve them.</td>
<td>1</td>
<td>1%</td>
<td>4</td>
<td>3.33%</td>
<td>9</td>
</tr>
</tbody>
</table>

Source: Preparation of the researcher, based on field study data, 2023.

Table (2) which explains the ratios and frequencies of the dimension which states: motivation the researcher notes in the first statement “I receive appreciation letter for the efforts at work”.

We find that the majority of the sample investigated strongly agree with the statement (60) persons with a percentage (50%), then (37) persons of the sample with higher percentage (30.83%) of the sample agree, while the neutrals (12) Person with percentage (10%).

The second statement “The bank promoted my remuneration for the work done”.
We find that the majority of the sample investigated strongly agree with the statement (67) persons with a percentage (55.83%), then (33) person with a percentage (27.50%) agree, while (9) Persons with a percentage (8%) Strongly disagree.

The third statement “The workplace is suitable for performing work suitable for Performing work” We find that the majority of the sample investigated strongly agree with the statement (73) Person with percentage (60.83%), then (21) person agree with the percentage (17.5%), while (9) Person neutrals with percentage (8%). Percentage, the fourth statement “I receive praise and acknowledgment by my superiors at work due to the work I do” We find that the majority of the sample investigated strongly agree with the statement (75) person with a percentage (62.50%), then (28) person with percentage (23.33%) of the sample agree, while (8) Person with percentage (6.67%) disagree. In the fifth statement, “The management directs me to improve my performance” We find that the majority of the sample investigated Neutral with the statement (71) people with a percentage (59.17%), then (30) Persons with a percentage (25%) agree, while (8) person with percentage (6.67%) disagree. The sixth statement “The management gives honor promotions and appreciation certificates for those who deserve them” We find that the majority of the sample investigated agreed with the statement (82) person with percentage (68.33%), then (24) Person with percentage (20%) strongly agree, while the neutrals (9) person of the sample with percentage (7.5%). According to the study results, it can be stated that there is an agreement with previous papers, which recommended that Psychological incentives may cause an employee to behave in a certain way if he has been taught that it is the right or admirable thing to do. If he behaves as others expect him to, he might expect approval or even adulation from the other members of the collectivity, as well as an increased sense of approval or self-esteem. When an employee behaves inappropriately, he may be chastised.

Nur. I. M, & Ishak A (2023). Stated that he may feel insulted, mocked, or even shunned by the collectivity, and he may have unpleasant sentiments of guilt, shame, or self-condemnation. Psychological incentives are linked to psychological requirements, and the emergence of human relations theories heightened attention to this element. According to Akaili O (1996), psychological incentives are founded on companies respecting their employees' sentiments, ambitions, and aspirations. Psychological incentives could include participatory decision-making, certificates of gratitude,
training, and parties for outstanding staff, among other things.

According to Assaf A (1999), it could even take the form of giving the employee a note of thanks or naming him an honorary employee in the firm. According to Lawzi M (1995), enhancing an employee's contentment and loyalty to his work improves cooperation with his coworkers.

Although interdependent between the organization and employees in achieving the goals of both of them, the workers are more dependent on the organization to satisfy the needs of different, and this reliability makes individual needs predictable in the regulatory environment in relation to many things such as job security, promotion, justice, and equal treatment (Xiyuan, 2022).

The research by Migiro S. O, Kyule (2018), and Palmero (2022), Raka Ardiana (2020), Andjarwati et al. (2020) found a positive and significant connection from the construct or research pattern with this research and a whole, has differences in the structure of the variables, this is what distinguishes the research from previous research. For this purpose, a study on motivation, compensation, and good work procedures for family planning counselors is needed in order to create satisfaction with performance that is in line the expectations.

4.3 STATISTICAL ANALYSIS FOR HYPOTHESIS

4.3.1 Monetary Incentives

<table>
<thead>
<tr>
<th>No</th>
<th>The statement</th>
<th>Chi-value</th>
<th>Degree of freedom</th>
<th>P-value</th>
<th>Mode</th>
<th>Interpretation of Mode</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>I get a bonus from bank administration because of doing right achievement in work</td>
<td>75.92</td>
<td>4</td>
<td>0.000</td>
<td>4</td>
<td>Agree</td>
</tr>
<tr>
<td>2</td>
<td>Bank incentive system commensurate with my ambitions</td>
<td>21.76</td>
<td>4</td>
<td>0.000</td>
<td>4</td>
<td>Agree</td>
</tr>
<tr>
<td>3</td>
<td>Bank Administration Granting bonuses and encourage me to do overtime</td>
<td>41.37</td>
<td>4</td>
<td>0.000</td>
<td>5</td>
<td>Strongly Agree</td>
</tr>
<tr>
<td>4</td>
<td>The bank gives competent employees Bonuses based on their performance.</td>
<td>55.40</td>
<td>4</td>
<td>0.000</td>
<td>5</td>
<td>Strongly Agree</td>
</tr>
<tr>
<td>5</td>
<td>The bank is giving monetary incentives to</td>
<td>26.70</td>
<td>4</td>
<td>0.000</td>
<td>4</td>
<td>Agree</td>
</tr>
</tbody>
</table>
Abdelhay, S., Haider, S., Abdulrahim, H., Marie, A. (2023). Employees Performance as Affected by Monetary and Psychological Incentives (the Field of Study the Commercial Banks in UAE) a Comprehensive Review Study

The above table shows the following: on the first statement, the mode value of the responses was (4) and probability value of the Chi square was (0.000) it used to find the differences between number of those answers to this statement, and this value is less than Alpha level (5%), The table shows that there are statistically significant differences between the responses for those who answered by Agree. on the second statement, the mode value of the responses was (4) and probability value of the Chi square was (0.000) it used to find the differences between number of those answers to this statement, and this value is less than Alpha level (5%), The table shows that there are statistically significant differences between the responses for those who answered by Agree.

On the third statement, the mode value of the responses was (5) and probability value of the Chi square was (0.000) it used to find the differences between number of those answers to this statement, and this value is less than Alpha level (5%), The table shows that there are statistically significant differences between the responses for those who answered by Strongly Agree.

On the fifth statement, the mode value of the responses was (4) and probability value of the Chi square was (0.000) it used to find the differences between number of those answers to this statement, and this value is less than Alpha level (5%), The table shows that there are statistically significant differences between the responses for those who answered by Agree. on the Sixth statement, the mode value of the responses was (4) and probability value of the Chi square was (0.000) it used to find the differences between number of those answers to this statement, and this value is less than Alpha level (5%), The table shows that there are statistically significant differences between the responses for those who answered by Agree. We can say that as the study results do not come in accordance with other previous studies, as Abdelhay, S., Abdelhay, D. A., & Rahman, N.
F. A. (2023), which suggested that monetary incentives alone might not be sufficient until combined with other sorts of incentives. Their impacts may be confined to meeting employees’ biological and basic needs, with just a minor impact when needs are met. As a result, employees are unwilling to raise the quantity produced for additional monetary gains and, as Aldubekhi I (1991) indicated, cannot be financially motivated to contribute to growing output except for a set amount depending on their efforts. According to Jadallah M (1997), there is a clear relationship between higher productivity and employee interest; therefore, monetary incentives are an important aspect to the employee, in addition to stability and reassurance that allows him to explore his abilities and skills.

Table (4): test of hypothesis for Monetary Incentives

<table>
<thead>
<tr>
<th>No</th>
<th>The hypothesis</th>
<th>Chi-value</th>
<th>Degree of freedom</th>
<th>P-value</th>
<th>Mode</th>
<th>Interpretation of Mode</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Monetary Incentives</td>
<td>119.03</td>
<td>4</td>
<td>0.000</td>
<td>4</td>
<td>Agree</td>
</tr>
</tbody>
</table>

Source: Preparation of the researcher, based on field study data, 2023.

The above table shows the following

The mode value of the responses was (4) and probability value of the Chi square was (0.000) it used to find the differences between number of those answers to this hypothesis, and this value is less than Alpha level (5%). The table shows that there are statistically significant differences between the responses, and based on study sample the above hypothesis “Monetary Incentives” is achieved for those who answered by Agree.

4.3.2 Psychological Incentives

Table (5): The mean and the mode of the responses of the sample members of the study for the terms of the second Axis:

<table>
<thead>
<tr>
<th>No</th>
<th>The statement</th>
<th>Chi-value</th>
<th>Degree of freedom</th>
<th>P-value</th>
<th>Mode</th>
<th>Interpretation of Mode</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>I receive appreciation letter for the efforts at Work.</td>
<td>15.92</td>
<td>4</td>
<td>0.003</td>
<td>5</td>
<td>Strongly Agree</td>
</tr>
<tr>
<td>2</td>
<td>The bank promoted my remuneration for the Work done.</td>
<td>38.00</td>
<td>4</td>
<td>0.000</td>
<td>5</td>
<td>Strongly Agree</td>
</tr>
<tr>
<td>3</td>
<td>The workplace is suitable for performing work</td>
<td>23.19</td>
<td>4</td>
<td>0.000</td>
<td>5</td>
<td>Strongly Agree</td>
</tr>
<tr>
<td>4</td>
<td>I receive praise and acknowledgment by my Superiors at work due to the work I do.</td>
<td>20.33</td>
<td>4</td>
<td>0.002</td>
<td>5</td>
<td>Strongly Agree</td>
</tr>
<tr>
<td>5</td>
<td>The management</td>
<td>22.15</td>
<td>4</td>
<td>0.000</td>
<td>3</td>
<td>Neutral</td>
</tr>
</tbody>
</table>
The above table shows the following

In the first statement, the mode value of the responses was (5) and the probability value of the Chi-square was (0.003) it was used to find the differences between the number of those answers to this statement, and this value is less than Alpha level (5%). The table shows that there are statistically significant differences between the responses for those who answered by Strongly Agree. In the second statement, the mode value of the responses was (5) and the probability value of the Chi-square was (0.000) it was used to find the differences between the number of those answers to this statement, and this value is less than Alpha level (5%), The table shows that there are statistically significant differences between the responses for those who answered by Strongly Agree.

In the third statement, the mode value of the responses was (5) and the probability value of the Chi-square was (0.000) it was used to find the differences between the number of those answers to this statement, and this value is less than Alpha level (5%), The table shows that there are statistically significant differences between the responses for those who answered by Strongly Agree. In the fourth statement, the mode value of the responses was (5) and the probability value of the Chi-square was (0.002) it was used to find the differences between the number of those answers to this statement, and this value is less than Alpha level (5%), The table shows that there are statistically significant differences between the responses for those who answered by Strongly Agree.

In the fifth statement, the mode value of the responses was (3) and the probability value of the Chi-square was (0.000) it was used to find the differences between the number of those answers to this statement, and this value is less than Alpha level (5%), The table shows that there are statistically significant differences between the responses for those who answered by Neutral. In the sixth statement, the mode value of the responses was (4) and the probability value of the Chi-square was (0.000) it was used to find the differences between the number of those answers to this statement, and this value is less than Alpha level (5%), The table shows that there are statistically significant differences between the responses for those who answered by Agree. The study results
stand in line with the previous studies, according to Atkinson JW and Birch D (1970), the relative desire or reasons to succeed and avoid failure influence the level of task difficulty people choose. However, in his study, Alderfer CP (2019) enlarged Maslow's hierarchy of requirements and classified it under his ERG theory (Existence, Relatedness, and Growth). Furthermore, he classified lower-order wants (Physiological and Safety) as Existence. In addition, he incorporated Maslow's interpersonal love and esteem demands into the Relatedness category. However, the Self-actualization and Self-actualization categories were included in the Growth category according to Abdelhay, S., Al Talay, M. S. R., Abdelhay, D. A., & El-Bannany, M. (2023).

Esteem is required. He proposed a regression theory that goes along with the ERG theory, suggesting that when wants in a higher category are not met, individuals redouble their efforts in a lower-category need. He presented an example of how, in the absence of self-actualization or self-esteem, people prefer to put more effort into a related category in the aim of meeting a greater demand according to Abdelhay, S. (2023).

Maslow's Needs Hierarchy Maslow A (1954) is a psychological hypothesis proposed by Abraham Maslow in his 1943 publication "A Theory of Human Motivation." Maslow further expanded the concept to include his observations of humans' natural curiosity. His theories are similar to many other human theories.

According to Salem F, Ramadan Z, and Darhan O (2000), developmental psychology is concerned with defining the stages of human maturation. A. Angari (1999) defined performance as "the outcome of an activity." At one level, it may be as simple and banal as this definition, but at another, the concept of a generic measure of performance is both exciting and frustrating. According to Adlouni M (2002), among a wide range of metrics, customer satisfaction, employee happiness, market share, gains, and outcomes, overall performance, and leadership support firms are all performance indicators.

Colleagues are fellow employees who are skilled and support each other in their work. Colleagues in a team can affect an employee's job satisfaction. Being in a good team will make work more enjoyable (Utomo, (2022). Mentoring, friendship, and positive feedback from colleagues can be associated with increased peer support, job satisfaction, and performance. This happens because colleagues are an important source of support and information. The experience of communicating with colleagues greatly
affects performance so that employees can contribute to the quality and quantity of work (Seung, 2017).

Table (6): test of hypotheses for Psychological Incentives

<table>
<thead>
<tr>
<th>No</th>
<th>The hypothesis</th>
<th>Chi-value</th>
<th>Degree of freedom</th>
<th>P-value</th>
<th>Mode</th>
<th>Interpretation of Mode</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Measurement of employee transfer</td>
<td>78.10</td>
<td>4</td>
<td>0.000</td>
<td>5</td>
<td>Strongly Agree</td>
</tr>
</tbody>
</table>

Source: Preparation of the researcher, based on field study data, 2023.

The above table shows the following

The mode value of the responses was (5) and probability value of the Chi square was (0.000) it used to find the differences between number of those answers to this hypothesis, and this value is less than Alpha level (5%), The table shows that there are statistically significant differences between the responses, and based on study sample the above hypothesis “Psychological Incentives” is achieved for those who answered by Strongly Agree.

5 CONCLUSION

The problem often revolves around low employee motivation, which can lead to decreased productivity, job dissatisfaction, and higher turnover rates. Employees may feel uninspired or disengaged, resulting in reduced overall performance. Monetary incentives, such as bonuses, commission structures, or pay raises, are tangible rewards that are directly linked to performance or specific targets. While they can be effective in motivating employees, their impact may vary depending on the nature of the work and the individual's motivation drivers. Monetary incentives can lead to short-term improvements in performance, as employees are motivated by the potential for increased compensation. However, over time, the effectiveness of monetary incentives can diminish, especially if they become expected or if they are not aligned with other motivational factors. Additionally, relying solely on monetary incentives may create a culture focused solely on monetary gain, potentially neglecting other important aspects of job satisfaction and engagement. Psychological incentives are non-monetary rewards that appeal to an individual's sense of purpose, values, and personal satisfaction. These can include recognition, praise, opportunities for growth, autonomy, and a supportive work environment. Psychological incentives can have long-lasting positive effects on employee performance. When employees feel valued, appreciated, and connected to their
work, they are more likely to be motivated, engaged, and committed to their tasks. Psychological incentives foster a positive work culture and create a sense of belonging, leading to increased job satisfaction and productivity. They also promote loyalty and reduce turnover rates.
LIMITATIONS OF THE STUDY

One significant research limitation is the potential for self-reporting and response bias. When relying on self-reported data, participants may provide responses that are influenced by their subjective interpretations, memory recall issues, or social desirability bias. Self-reporting introduces the possibility of participants not accurately recalling or representing their thoughts, feelings, or behaviors. Moreover, individuals may be inclined to respond in a socially desirable manner, presenting themselves in a more favorable light or aligning their answers with societal norms. This bias can compromise the validity and reliability of the data collected, limiting the researcher's ability to draw accurate conclusions and generalize the findings to the broader population. Despite efforts to minimize response bias through anonymous surveys, clear instructions, and establishing trust, it remains a challenging limitation that researchers must acknowledge and address in their studies.

SUGGESTIONS FOR FUTURE WORK

A potential avenue for further study is to investigate the impact of cafeteria incentive programs on long-term behavior change and health outcomes. This study could employ a randomized controlled trial design, comparing employees who are exposed to a cafeteria incentive program with those who are not. By tracking participants' food choices, dietary habits, and health outcomes over an extended period (e.g., six months or a year), researchers can assess whether the incentive program leads to sustained improvements in eating habits, weight management, and overall health. Additionally, qualitative research methods, such as interviews or focus groups, can be utilized to gain insights into participants' experiences, perceptions, and motivations regarding the incentive program. This holistic approach would provide a comprehensive understanding of the program's effectiveness, shed light on potential mechanisms of behavior change, and inform the development of future cafeteria incentive interventions.


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