

## Relationship of Extrinsic Factors Towards Job Performance of Sales Staff in Banking Industry: Mediated by Motivation

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*Abstract:* The aim of the research is to determine the most effective methods for motivating individuals to perform at their peak level inside a firm. By and large, performance refers to how a person performs their job obligations, completes assigned tasks, and behaves in the workplace. The quality, quantity, and efficiency of work is then utilized to evaluate their job performance on the job. In general, sales personnel are motivated by commission and bonuses to perform their basic jobs; yet is monetary gain the only reason that motivates these sales employees to 'sacrifice' and still remains motivated for the firm for which they work? This brings us to the research's problem statement: "Does the relationship between extrinsic factors and job performance actually help inspire bank sales staff?" As a result, this demonstrates why it may be necessary to consider non-financial factors in motivation. In this research, two theories, Herzberg's Two Factor Theory and Vroom Expectancy Theory, were applied to the question stated in the statement of the problem. This study also examined the many extrinsic elements that can affect an employee's level of motivation. The primary purpose of this study is to ascertain the relationship between salary, advancement, and working conditions and job performance for sales-related personnel in the banking industry, as mediated by motivation. The researchers conducted an empirical investigation in the banking industry to serve as a case study for this research. 350 questionnaires were developed and given to selected respondents who work in the top five banks in Klang Valley, Selangor, to elicit their perspectives on motivation and how it might be used to improve company performance. SPSS software Version 26 was used to evaluate the data and obtain the results. 340 respondents' responses were collected. Finally, in the final section of the study, the data are compared to theories, a discussion of critical concerns concerning motivation/performance is held, and a conclusion is reached.

*Key Words:* Relationship, Motivation, Job Performance, Extrinsic, Salary, Advancement, Working Conditions.

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### 1. Introduction

Doing a business is challenging, there is a need to see profit margins, making sure customers are happy, employees are also happy, among others. Founder of Alibaba, Jack Ma, once said, "I try to make myself happy because I know that if I'm not happy, my colleagues are not happy, and my shareholders are not happy, and my customers are not happy." One of the most important functions of management is to create enthusiasm amongst the employees to carry out their responsibilities in the best of their abilities. Managers are generally responsible for ensuring that activities or jobs are performed properly by personnel.

Despite the fact that motivation is critical in determining an employee's capacity to perform his or her job. Thus, successful work performance might be motivated by a range of factors. For example, two persons performing comparable tasks, such as sales, may be successful for quite different reasons; one salesman may be driven by commission received on sales, while the other may be more concerned with hitting sales targets. As such, this study is being

undertaken to investigate and comprehend the extrinsic elements affecting the job performance of sales personnel in the banking industry.

The banking sector controls the majority of financial flows and owns more than 70% of the total assets of the financial system. As a result, it is reasonable to believe that an efficient and lucrative banking industry will contribute to the establishment of an effective financial system that is beneficial to the country's economic growth and development

As such, banks are critical to the country's economy, and its personnel are the best source for providing excellent customer service. By and large, motivated and pleased employees will take a committed approach to organizational goals; firms, in turn, must demonstrate a comparable commitment to employee goals. HR is a critical department in ensuring that employees' objectives are aligned with the organization's aims. Job satisfaction or employee motivation is studied not only to manage turnover, but also to determine the negative consequences of dissatisfaction such as absenteeism, low performance, low morale, low contribution to the team, lack of coordination, and a lack of commitment to

the organization's mission. All these factors can affect an organization's capacity to compete in a highly competitive business environment [1].

Motivation will result in employees of an organization carrying out their responsibilities responsibly and seriously [2]. Employee performance is often correlated with service quality in this area. As a result, an organization's reputation is highly dependent on the behavior, attitude, and experience of its personnel.

### 1.1 Problem Statement

The prolonged Covid-19 pandemic had created many challenges for banks in terms of financial difficulties faced by many, and the management of overall health and safety. Banks had to balance the need to maintain business continuity while remaining focused on helping their customers through the tough times, and balance health and safety concerns. For example, since the unemployment rate was also on the rise, it also means fewer customers were buying big ticket items such as houses and cars, which also means fewer people are taking automobile and housing loans. This has greatly affected the sales in the loan department, among others. Due to the lockdowns, the sales staff also found it difficult to meet up with their clients to introduce their products and services.

The primary issue that most of the firm's face is whether their employees are motivated to perform well in their employment and whether their work is exciting and meaningful [3]. During the pandemic, the ripple effects of lockdown resulted in recession and heightened unemployment rate, consequently, the loss of income for many within the community. Hence, real prospects are difficult to come by just to secure a decent deal, it somehow affects the morale of the sales staff because they still have their sales target to achieve. When sales targets are not achieved, it is very detrimental to the sales staff because he or she no will be entitled to commission and the chance of getting promoted will be slim.

### 1.2 Originality of the Study

Our findings will be able to benefit society at large mainly the top management, sales staff and HR department in the banking industry as well as future employees who wish to work in the banking industry. Through our findings, the top management will be able to understand the sales force better and to implement more effective policies to increase their overall performance and overall productivity.

### 1.3 Objectives of the study

1. To examine the relationship between remuneration and job performance among sales staff in the selected banking industry

2. To examine the relationship between advancement and job performance among sales staff in the selected banking industry.
3. To examine the relationship between working conditions and job performance among sales staff in the selected banking industry.
4. To examine the mediating effect of motivation in a relationship between remuneration towards job performance among sales staff in the selected banking industry.
5. To examine the mediating effect of motivation in a relationship between the advancement towards job performance among sales staff in the selected banking industry

## 2. Literature Review

Encouragement of employee motivation contributes to a better quality of human resources and improved organisational performance [4]. A successful organization is heavily influenced by employee motivation [5]. Motivation is the basis to build an enabling environment in which optimal performance is more likely, this brings us to question how we guarantee that the individual motivation is at its best inside the institute or workstation [6]. Every organization has their own set of motivations and individual incentives that push him or her to work better; some people can be motivated by recognition whereas others can be motivated using monetary incentives [7]. Regardless of the method of employee motivation, the basic to enhance that motivation as an employer, is through understanding what type of incentives to be offered to the employees [8].

This paper compares the relationship of extrinsic factors on sales staffs' job performance in banking industry by employing motivation as a mediator. This result will explain how these extrinsic factors can or cannot boost employee motivation, resulting in a performance effect. It will be useful to managers in the banking industry to maintain social benefits for workers, to create a supportive work environment, and to encourage sales staffs' job performance.

### 2.1 Herzberg's two-factor theory

The main concept of this theory is the difference between motivation factors and hygiene factors. These two factors that influence job satisfaction are divided into two sets of categories [9]. Hygiene factors such as remuneration, working environment, supervision, company policy, relation with supervisors, salary status, security, and relation with peers can lead to job dissatisfaction if absent but do not increase the level of job satisfaction if present. Meanwhile, motivational factors such as advancement, recognition, work itself,

responsibility, growth, achievement can lead to job satisfaction if present, however, do not reduce the level of dissatisfaction when absent. In short, meeting the hygienic factors is crucial for reducing job dissatisfaction while focusing on the motivating factors is more important for improving and increasing job satisfaction.

Herzberg's hypothesis is still employed in study in a number of worldwide settings to measure and quantify job satisfaction. Numerous studies in nursing populations have examined job satisfaction using Herzberg's theory, and numerous have also used it as a conceptual framework [10] [11] [12].

## 2.2 Vroom's Expectancy Theory

Vroom's expectancy motivational theory has been, commonly, adopted to examine employee's motivation in the workplace [13]. The expectancy theory has three key elements: expectancy, instrumentality, and valence [14] [13]. Expectancy is a person's estimation of the likelihood that job-related effort will result in a specific level of performance. Instrumentality refers to an individual's assessment of the probability that a particular degree of job performance will result in a variety of employment outcomes. A person is driven to the extent that he or she feels (a) effort will result in acceptable performance (expectancy), (b) performance will be rewarded (instrumentality), and (c) the rewards will have a high positive value (valence).

Previous studies suggested that employee engagement could help enhancing employees' productivity, organizational performance, and overall business success [15]. From a management perspective, the expectancy theory has some important implications for motivating employees in banking industries. It identifies several important things that can be done to motivate employees [16]

## 2.3 Remuneration

Every enterprise has a different system of remuneration, but both – financial and non-financial rewards – always belong to the most important factors affecting employee motivation. In addition, employees have different preferences. Some prefer money, others for example experience in the form of free shopping vouchers. Consequently, the reward strategy of employees is complicated and often the matter on which the attention of both employees and their employers is focused is not entirely clear. Nowadays, every company should be interested in actual state and news in remuneration [17].

## 2.4 Working Conditions

A positive working environment is vital in ensuring employee productivity to avoid unnecessary stress to the employees thus affecting their work performances [18] A few works environment factors which affect job satisfaction includes supervisor support, relationships with colleagues, job safety and security, working hours, and esteem needed [19].

A superior, helpful, appealing, and secure working atmosphere could be beneficial to the company. The ability to acquire many competent and educated people, boost employee retention or even minimise turnover, and maintain a healthy workforce are just a few of the advantages. Furthermore, by combining their abilities and experience with other resources, a superior, supportive, attractive, and safe working environment may help healthy people to accomplish their duties more successfully and efficiently.

## 2.5 Advancement

As an employee is promoted from one rank to another which is higher in a company, his job becomes more crucial and varied, with more responsibility to bear. Career advancement can be used to encourage job performance. It is a potent motivator in the workplace.

One of the most significant components and criteria for progress will be career advancement that create a strong economic and psychological incentive for employee and work success. Employees should be compensated with intrinsic benefits such as acknowledgment for their important efforts. Employees that do well should also be offered promotions. Personal attention, expressions of interest, appreciation, and employee approval are all part of it.

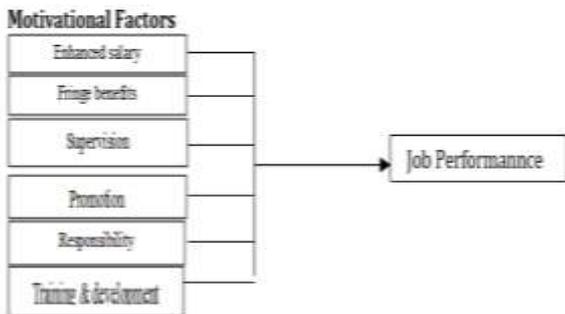
## 2.6 Mediating Variable: Motivation

Extrinsic motivation affects an individual's work outcomes and job performance [20] [21]. An effective scheme of monetary and extrinsic rewards should be made. It is also to be kept in mind that, after a certain amount of time, employees may feel the requirement for more monetary incentives [22]

## 2.7 Dependent Variable: Job Performance

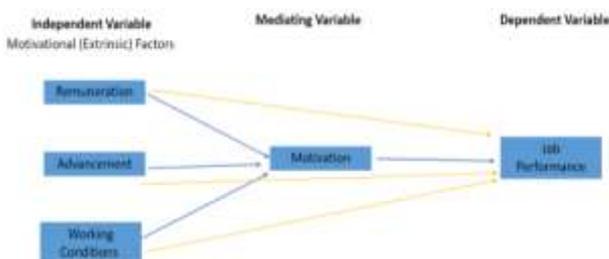
Performance is a result achieved by a person under the measure applies to the work concerned [23] states that the performance is a record out-come is generated from a particular employee function or activities performed during a specific period. The overall performance of a position equal to the number (average) of the performance of functions or activities undertaken employees. In this study, performance can be defined as the outcome based on employee motivation impacted by certain extrinsic factors.

Review of Relevant Theoretical Models



Salary and fringe benefits, according to [24], are financial motivators. These elements have a direct effect on job performance since they can boost organizational productivity and personnel performance. Supervision influences an individual's performance as a motivator because ineffective supervision has a significant negative impact and expense on both the individual employee and the business [25]. Additionally, [26] shown that management attempts to generate promotion chances benefit employee work satisfaction and have an effect on job performance. [27] argued that empowerment and accountability provide employees increased authority to carry out assigned responsibilities. It has the potential to stimulate employees to submit new and original ideas. Additionally, [28] examined the effect of promotion and training on work performance. Employee perceptions of training efficacy have a negative link with motivation, according to this study

2.8 Proposed Research Framework



2.9 Foundation for Research Framework

The figure above indicates our overall framework including the mentioned variables. It highlights the relationship between various extrinsic factors (independent variables) and job performance (dependent variable) mediated by motivation for sales staff in banking industry in Klang Valley. Independent variables include remuneration, advancement and working conditions. Job performance (dependent variable) depends on changes in the independent variables. This study uses Herzberg's Two Factor Theory whereby hygiene factors such as remuneration and working environment can lead to job dissatisfaction if absent but do not increase the level of job satisfaction if present. We also use Vroom's expectancy theory to examine employees' motivation in the workplace. An employee's motivation will increase when he or she believes that effort will lead to acceptable performance (expectancy), performance will be rewarded (instrumentality), and the value of the rewards is highly positive (valence).

3. Methodology

Hypothesis Generation:

Following hypothesis have been generated in context with the theoretical framework.

**H1:** There is a relationship between remuneration and job performance of sales staff in the selected banks.

**H2:** There is a relationship between advancement and job performance of sales staff in the selected banks.

**H3:** There is a relationship between working conditions and job performance of sales staff in the selected banks.

**H4:** There is a mediating effect of motivation in a relationship between remuneration, advancement and working conditions towards job performance of sales staff in the selected banks

3.1 Population

Our focus for the study is on the bank sales employees based in Klang Valley. It consists of the sales staffs of Maybank, RHB, CIMB, Public bank and Hong Leong Bank. We are choosing these 5 banks as they are having the greatest number of employees and branches in Malaysia according to the annual report 2020 of The Association of Banks in Malaysia

3.2 Sampling Procedure

The sampling element in our research would be the individual employees of the banks. We targeted the

sales staffs only as we wanted to know more about how performance of salesperson is related to the motivational factors as stated in the research. We created the questionnaire using Google Form and distribute 350 sets of questionnaires to the targeted respondents in case there is any incomplete questionnaires returned. The final number of usable questionnaires is 340 sets.

### 3.3 Tools for data collection

The questionnaire is designed to be concise and straightforward. There are three sections in the questionnaire, Section A, demographic profiles, Section B, an assessment of independent variables and Section C contains questions regarding how extrinsic factors can affect motivation and performance, and lastly Section D is the questions on the assessment of dependent variable of the research. Likert scale has been used as the measurement tool, and the measurement for these questions is from “strongly agree” to “strongly disagree”.

### 3.4 Reliability of the Instruments

Since we developed a scale in response to our survey, we need to assess and verify the scale's dependability to establish whether the scale's components are internally consistent. This is critical to ensuring the data's dependability in answering our study questions. The Cronbach alpha test is frequently employed when our survey contains numerous Likert scales. The Cronbach's alpha test is useful for determining the reliability of a scale measure's dimensions. When Cronbach's alpha is close to 1, it indicates a high level of internal consistency[30]

Table 1: Rule of Thumb for Cronbach Alpha Coefficient

Alpha Coefficient Range	Reliability Assessment
0.6	Poor
60 to <0.70	Moderate
70 to <0.80	Good
80 to <0.90	Very Good
90	Excellent

Source: Hair, J., Money, A., Samouel, P., & Babin, B. (2003). *Essentials of Business Research Methods* (1st ed.). Wiley.

Above is the table showing the range of Coefficient Alpha, where only the coefficient above 0.60 is acceptable, below this would indicate the reliability is questionable and unacceptable.

### 3.5 Respondents Demographic Profile

**Table 2: Summarized Demographic Profile of Respondents**

Demographic Factors		Frequency	Percent (%)
Gender	Male	181	53.2
	Female	159	46.8
	Total	340	100.0
Age	25 years old and below	21	6.2
	26 - 35 years old	199	58.5
	36 - 45 years old	103	30.3
	46 and above	17	5.0
	Total	340	100.0
Banks	Maybank	63	18.5
	RHB	69	20.3
	CIMB	57	16.8
	Public Bank	56	16.5
	Hong Leong Bank	95	27.9
	Total	340	100.0

### 4. Data Analysis

When cause-effect relations are found between two or more variables, regression analysis can be as a useful tool to analyze their correlations [30]. When performing the testing of mediation, multiple regression can be considered as the most common approach used [31]

**H1:** There is a relationship between remuneration and job performance of sales staff in the selected banks.

**Table 3: Correlation between Remuneration and Job Performance**

		Remuneration	Job Performance
Remuneration	Pearson Correlation	1	0.634**
	Sig. (2-tailed)		0
	N	340	340
Job Performance	Pearson Correlation	0.634**	1
	Sig. (2-tailed)	0	
	N	340	340
** Correlation is significant at the 0.01 level (2-tailed).			

Table 3 illustrates a positive relationship between remuneration and job performance due to the positive value of the correlation coefficient. The job performance variable and the remuneration variable have a 0.634 correlation. As a result, when remuneration is high, is therefore job performance. This correlation coefficient's value of 0.634 falls within the coefficient range of 0.41 to 0.70. As a result, there is a moderate relationship between remuneration and job performance.

Demographic Factors		Frequency	Percent (%)
Education	Certificate	24	7
	Diploma	72	21
	Degree	220	64.1
	Master	18	5.2
	Others	6	1.7
	Total	340	99.1
Years of Employment	Below 2 years	49	14.3
	2- 4 years	107	31.2
	5 – 9 years	132	38.5
	10 years and above	52	15.2
	Total	340	99.1

**H2:** There is a relationship between advancement and job performance of sales staff in the selected banks.

**Table 4: Correlation between Advancement and Job Performance**

		Advancement	Job Performance
Advancement	Pearson Correlation	1	0.618**
	Sig. (2-tailed)		0
	N	340	340
Job Performance	Pearson Correlation	0.618**	1
	Sig. (2-tailed)	0	
	N	340	340
** Correlation is significant at the 0.01 level (2-tailed).			

The advancement variable has a 0.618 correlation with the job performance variable. Thus, when advancement is high, job performance is high. This correlation coefficient's value of 0.618 falls within the coefficient range of 0.41 to 0.70. As a result, there is a moderate relationship between advancement and job performance.

**H3:** There is a relationship between working condition and job performance of sales staff in the selected banks.

**Table 5: Correlation between Working Condition and Job Performance**

		Working Condition	Job Performance
Working Condition	Pearson Correlation	1	0.608**
	Sig. (2-tailed)		0
	N	340	340
Job Performance	Pearson Correlation	0.608**	1
	Sig. (2-tailed)	0	
	N	340	340
** Correlation is significant at the 0.01 level (2-tailed).			

This correlation coefficient's value of 0.618 falls within the coefficient range of 0.41 to 0.70. As a result, there is a moderate relationship between working conditions and job performance.

H4: There is a mediating effect of motivation in a relationship between remuneration, advancement and working condition towards job performance of sales staff in the selected banks.

**Table 6: Correlation between Motivation as mediator and Job Performance**

		Motivation	Job Performance
Motivation	Pearson Correlation	1	0.592**
	Sig. (2-tailed)		0
	N	340	340
Job Performance	Pearson Correlation	0.592**	1
	Sig. (2-tailed)	0	
	N	340	340
** Correlation is significant at the 0.01 level (2-tailed).			

The job performance variable and the motivation variable have a 0.592 correlation. As a result, when motivation is high, so does job performance. The correlation coefficient's value of 0.592 falls within the coefficient range of 0.41 to 0.70. As a result, there is a moderate relationship between motivation and job performance.

**Table 7 Model Summary of Multiple Regression**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.549 <sup>a</sup>	0.302	0.295	0.43938

a Predictors: (Constant), Work Condition, Remuneration, Advancement

b Dependent Variable: Job Performance

R<sup>2</sup> is equal to 30% which taken as a set, predictors Work Condition, Remuneration and Advancement account for 30% of the variance in the Job Performance. The R<sup>2</sup> is the measure of the amount of variance in the dependent variable that the independent variables or predictors account for when taken as a group. That's very important, it doesn't measure how much a given individual predictor accounts for, but only when we take them all as a group. This model summary table says overall, the

regression model, which is what is referred to sometimes as a model these three predictors predicting job performance, that overall model accounts of 30% of the variance.

## 5. Discussion

### 5.1 Remuneration

H1: There is a relationship between remuneration and job performance of sales staff in the selected banks.

The study indicated that remuneration would motivate employees to work at a high level. This is certainly salient when compensation package is high and there are bonuses and allowances in the manner of contingent benefits, overtime pay, additional work pays, and administration allowances. The presence of attractive pay, such as competitive pension schemes and welfare benefits, will boost work performance. This reinforces Herzberg's study's conclusion that remuneration may help workers perform better. However, remuneration should be able to accommodate employees' needs and expectations. Incentives that are insufficient to fulfil workers' physiological needs will prevent them from contributing more to the firm. Additionally, a sufficient and equal incentive structure is essential to motivate people to improve their performance on the job.

H2: There is a relationship between advancement and job performance of sales staff in the selected banks.

For the results of the test,  $p$  is  $<0.01$  which is less than 0.05 for the hypothesis 2. This implies that The relationship between advancement and job performance is significant as showing the positive correlation between two variables.

$R$  is 0.482, it demonstrates that between advancement and job performance there is moderate dependability.

This study affirms Herzberg's Motivation-Hygiene theory, that motivator "advancement" has significant relationship to job performance. Hence, here "advancement" has been confirmed as motivating aspect as mentioned in Herzberg's theory. This is because it may give staff recognition. Organization may risk decline in job performance without an advancement mechanism. However, an acceptable approach to advance employee fairness and transparency is necessary as employees like to boost their job performance to a higher position to market it.

### 5.2 Working Conditions

H3: There is a relationship between working conditions and job performance of sales staff in the selected banks.

$P$  values are  $<0.01$  which is less than 0.05 to the test result in hypothesis 3. This implies that the relationship between working condition and job performance is significant as showing the positive correlation between two variables. The  $R$  value is 0.473. It indicates an moderate degree of dependable between working conditions and job performance.

The findings corroborate Herzberg's theory of motivation. In contrast to motivation factors, which have a direct effect on an employee's motivation, hygiene factors are variables that are associated with minimizing job unhappiness. Hygiene considerations are associated with the circumstances surrounding the 'doing' of the job or workplace. According to Herzberg, hygiene variables are extrinsic to the job and, when present, contribute to job satisfaction through reacting to the surroundings and workplace for 'the desire to avoid discomfort. Hygiene elements work to reduce employee discontent with their jobs. It indicates that, because an appropriate working condition can motivate employees to perform more effectively through less stress, the physical environment is critical to the success of the business. Employees become demoralized when they lack security, comfort, and incentive to continue working in an unfavorable work environment. This has an effect on how well employees accomplish their jobs.

### 5.3 Motivation

H4: There is a mediating effect of motivation in a relationship between remuneration, advancement & working conditions towards job performance of sales staff in the selected banks.

$P$  value is  $<0.01$ , that is less than 0.05, for the test result of hypothesis 4. This implies that there is a significant mediating effect of motivation in a relationship between remuneration, advancement & working conditions towards job performance of sales staff in the selected banks. The  $R$  is 0.440.  $R$  value. It means that the relationship between motivation and job performance is moderate.

The data corroborates the Vroom Expectancy theory, which states that a positive connection between effort and performance is required to inspire employees.

## 6 Conclusion

Incentives that are insufficient to fulfil workers' physiological needs will prevent them from contributing more to the firm. "Advancement" has a significant relationship to job performance. Employees like to boost their job performance to a higher position to market it. Findings corroborate Herzberg's theory of motivation and hygiene factors. There is a strong mediating influence of motivation in the link between salary, working conditions, and job performance of sales staff.

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