STAFF MOTIVATION AND CUSTOMER PATRONAGE OF SELECTED FINANCIAL INSTITUTIONS IN ADO-EKITI, EKITI STATE

OGAH,Arome Victor (Ph.D)
victorogah2008@gmail.com

OGBOGU, Folasade Oyenike
obifess4ever@gmail.com

AREOLA, Taiwo Oluwole
Taiwo.Areola@eksu.edu.ng

[1,3] Department of Marketing, Ekiti State University, Ado-Ekiti, Ekiti State.
[2] Department of Business Administration, Federal Polytechnic Ado-Ekiti, Ekiti State

Abstract

The study focused on staff motivation and customer patronage of selected financial institution in Ado-Ekiti, Ekiti State. The specific objectives of the study were to examine the effect of leadership style, reward system, and work environment on customer patronage. The study adopted survey research design. Data used in this study were collected through primary source. The population of the study comprises of staffs of selected four Banks includes United Bank of Africa (UBA), Union Bank of Nigeria, Eco Bank and Zenith Bank, all in Ado–Ekiti, Ekiti Nigeria. Purposive sampling technique was used to select 138 respondents. 5-point Likert scale option of structured questionnaire was used in the study to obtain respondents response. Content validity was used to determine the validity of the instrument by giving to research experts who modified and made the necessary correction to measure the instrument. Simple linear regression analysis was used to test the hypotheses. Three hypotheses were tested in line with the objectives of the study and it was revealed that leadership style, reward system, and work environment have significant effect on customer patronage. The study recommends as follow: Bank management should practice excellent leadership style to motivate their staffs to render better service to customers in order to enhance patronage, they should also review their reward system to encourage their staff to be committed to customer service which in turn increase high patronage and Bank management should improve on work environment of staffs in terms comfortability during and after working hours to serve customers better.

Keywords: Staff motivation, Customer patronage, financial institution, Rewards system,

Introduction

The success of most business organisations depends on the input of staffs serving on their business arena. This fact mandate management team to coordinating the affairs of business-oriented organisation such as financial institution to develop the spirit of motivation in order to trigger staffs to deliver quality service in return enhancer customer patronage among other similar business organisation in the competitive business environment. When financial institution designs various financial and non-financial package to boost the morale of staff as motivation the resultant effect may radiate on customers in terms service quality which can lead to high patronage in such financial institutions. Motivating staffs is a vital factor in enhancing performance and dedication to duties, as motivated individuals are encouraging to be more productive, content, and committed to their organizations (Sajjad et al., 2019; Noko & Nwuzor, 2021). Motivation refers to collection of mental processes that lead to the start, direction, intensity, and continuity of behaviour. (Ryan & Deci, 2020). In a financial institution where value fairness, transparency, and meritocracy, competitive salaries are perceived as a reflection of staffs worth and Staffs in such working environments are motivated to perform at their best in serving the customers to justify their compensation which enhance patronage contribution (Dandar & Lautenberger, 2021).

Customer patronage can be enhanced through favourable attitude of financial institutions' staffs which emanate from motivation. Motivation is becoming increasingly essential as organizations expect capable and skilled individuals who desire to work hard and obtain maximum job outcomes (Tupti, 2020). It is critical for reducing staff turnover and underperformance as it is the mechanism that compels individuals to work towards and achieve any goal because motivation assists employees in coordinating and cooperating so that human resources may be used most effectively (Siddiqui & Rida, 2019). Motivated workers enjoy excellent physical and emotional health, appreciate their jobs, and suffer less stress. Every organization strives for success today by continuously employing such motivation sources to establish and sustain strong relationships and improve performance (Khan et al., 2020). Whenever staffs are motivated, their morale will be high and the level of performance and efficiency will be significantly improved, increasing the overall level of performance of the organization. Bradley cited in Okine, et al., 2021) posit that there is an obvious connection between motivation and employee performance and they can deliver more if workers are motivated. Better results will also lead to good successes which will lead to greater encouragement. They have the ability to do the job needed honestly, as though workers are empowered and happy. Often, motivated workers do more work than others with their high ability as they are happy and having high results (Bradley cited in Okine, et al., 2021). "If staffs are motivated and happy, they will do to the work to the best of their ability instead of just doing it because they have to". (Ryan, & Deci cited in Okine, et al., 2021)**.** Unmotivated workers, on the other hand, lose the enthusiasm in work that leads to quitting the job. Leaving seasoned staff hardly affects the job too much. Therefore, managers must constantly look for ways to ensure that their staffs continue to achieve high levels of productivity and also improve the level of customer patronage in the organization.

Motivation plays an important role in the success of any organization. It has long been recognized as a very important factor for an organization because of the following advantages: putting human capital into action; enhancing staffs' efficiency; contributing to organizational goals; creating friendly relationships; leading to workforce stability; (Aworemi et. al., 2011). Motivation has, however, been taken for granted by many executives. All organizations face the problem of motivation, both in the public and in the private sector (Chintallo & Mahadeo, 2013). This fact encourages the researcher to carryout this study on staff motivation and customer patronage of selected financial institution in Ado-Ekiti, Ekiti State.

In respect of my empirical search both online and offline several academic scholars had conducted studies on Employees motivation being the independent variable and other dependent variables but no study on staff motivation and customer patronage of selected financial institution in Ado-Ekiti, Ekiti State has been conducted in Nigeria and across the globe. This reason has made this study different from previous studies. This the gap the study tends to fill base on the findings.
The study focuses its objectives on the metrics of staff motivation as follow:

i) To examine the effect of leadership style on customer patronage
ii) To examine the effect of reward system on customer patronage
iii) To examine the effect of work environment on customer patronage

Conceptual framework

Concept of motivation

Staff's motivation is essential due to the fact that organizations need human, financial, and material resources to accomplish their goals. Human resources can only be used entirely through motivation, which may be achieved by raising the staff's readiness to work (Mulyani et al., 2019). Berelson and Staines as cited in Okine, et al. (2021) posit that motivation is an internal state that promotes goal-directed behaviour as well as leadership and controlled action.

Broussard and Garrison as cited in Okine, et al. (2021) described motivation simply as elements that force a person to act or not to act. Beach as cited in Okine, et al. (2021) defined motivation as a person's willingness to expend energy to achieve set goals. Motivation refers to an individual's passion for specific tendencies or behaviours. He also stated that a person's goals, needs and desires can influence, control and regulate his attitude. Noorazem et al. (2021) defined motivation as a factor that primarily supports behavioural change, enabling someone to act in a way that advances a specific objective. Every organization strives for success today by continuously employing such motivation sources to establish and sustain strong relationships and improve performance (Khan et al., 2020). According to Dubin as cited in Okine, et al. (2021) motivation is a complex force in building and maintaining a person who enjoys being an organization. Motivation is more than talking to a person and coming up with reasons to get started. 'Personal motivation is a person who is motivated by a person who considers his motivation and ability to use his resources to achieve the goals of the organization. According to Muogbo as cited in Mohamed et al., (2025) motivation is a group of courses concerned with an individual's strength that boosts performance and steers toward achieving particular goals.

Motivation can be intrinsic and extrinsic motivation. Intrinsic motivation refers to an internal drive that huge employees to actively participate in organizational goals and objectives because they find satisfaction and enjoyment in the work (Butt, 2018). Intrinsic motivation can be described as the process of motivation by work itself in so far as it satisfies the personal needs of the employee. Intrinsic motivation is self-generated and it is thought that people seek for a job they think will most satisfy their needs. The factors affecting intrinsic motivation include for example responsibility, freedom to act, courage to use and develop persons own skills, interesting tasks and opportunities for advancement (Ali & Anwar, 2021). Employees who are intrinsically motivated demonstrate dedication and willingly take on challenging tasks (Altejar & Javed, 2021). They exhibit perseverance in completing the tasks they undertake. When employees are intrinsically motivated, their actions are driven by the enjoyment or challenge involved, rather than external rewards, pressures, or incentives (Bawa, 2017). Intrinsic motivators tend to have a longer effect as they are inherent and not imposed from outside (Syamsir, 2020). On the other hand, extrinsic motivation motivates employees to engage in tasks for external reasons (de Juana-Espinosa & Ra-kowska, 2018). Extrinsic motivation is the amount of effort other people give to the person to motivate them. Extrinsic motivation is for example the rewards management provide such as pay rise, praise or promotion. Extrinsic motivators are efficient but the influence doesn’t last long. An employee who performs their work because they believe it is valuable for their chosen career is also extrinsically motivated, as they are driven by its instrumental value rather than finding it personally interesting (Morris et al., 2022).

Customer Patronage

Customer patronage is defined as a profoundly held dedication to repurchase a firm’s products at the of a competitor’s offering. Customer patronage directly impacts on a restaurant's revenue and profitability (Abdullah et al., 2023). Customer patronage refers to the ongoing support that customers demonstrate towards a particular business or brand. It is a measure of the frequency and consistency with which customers choose to engage in transactions or make purchases from a specific business (Olokundun et al., 2019). Smith as cited in Ajayi et al., (2022) reveals five tips for ensuring consistent customer patronage. Thus, they are; building good personal relationship with your customers, be courteous to customers, maintaining integrity, rewarding client’s patronage and finally, adding value to the society. Also, sustained customer patronage fosters customer feedback and insights (Agwu et al., 2021). Consistent customer patronage plays a critical role in the performance, competitiveness, and survival of financial institutions. It drives financial success, enhances market competitiveness, and provides stability in an industry known for its high failure rates (Michael et al., 2012). In recognition of the critical imperatives of customer patronage to business performance, financial institutions around the world are implementing several marketing strategies to attract customer patronage. One of such marketing strategies popular among fast-food restaurants is quality service delivery (Amzat et al., 2020; Olokundun et al., 2019; Abdullah et al., 2023).

Theoretical framework

McClelland's Motivational Theory

The theory of David McClelland starts with the leadership group, and he "focuses on three significant needs that he thinks are culturally acquired and can therefore be changed by training." It does not deal with improvement and regression between needs, but with the needs/motives that have a big impact on work life efficiency and effectiveness. The needs of McClelland, which are also referred to as APA needs, include:

1. Achievement Needs: The challenge of success and the fear of failure are motivated by people in the third group. Also, their need for accomplishment is mild and they set for themselves moderately difficult tasks. They are analytical in nature and take calculated risks. This is the need for high performance to be accomplished and challenging and complex tasks to be mastered.
2. Power Needs: Basically, people for high need for power are inclined towards influence and control. They like to be at the centre and are good orators. They are demanding in nature, forceful in manners and ambitious in life. They can be motivated to perform if they are given key positions or power positions. (Cole 2003). There is a desire to take responsibility, take control, gain influence, and make a difference gladly. McClelland distinguished between social power needs. The need to perform well for others and/or the entire company, and the requirements of personal influence, i.e. the need to produce personal benefit.
3. Need for affiliation: This is the need for social contact and the need for friendship to be formed and sustained. McClelland thought that all persons have different compositions of the three needs, but typically one of the three needs is dominated (Cole, 2003).

Frederick Herzberg's Two- Factor (Motivation-Hygiene) Theory

After investigating the causes of job satisfaction and frustration among accountants and engineers, Herzberg et al. (1959) developed a two-factor model of satisfactory and dissatisfied. It has been assumed that people are given the opportunity to reliably report circumstances that have made them happy and dissatisfied with their work (Armstrong, 2010). Herzberg (2003) stated that intrinsic factors associated with job satisfaction are based on two types of motivators, i.e., factors that determine job satisfaction and factors that cause employee dissatisfaction at work, while external factors relate to dissatisfaction. Herzberg concluded from satisfactory performance that removing satisfactory performance from unsatisfactory work is satisfactory work (Armstrong, 2010). Herzberg defined two main variables: motivators of hygiene variables that can contribute to job satisfaction (Herzberg, 2003). Herzberg noted that motivators are intrinsic factors that encourage psychological growth and job creation, such as success, appreciation, responsibility, improvement, challenge, and work itself (Ajila & Abiola, 2004). On the other hand, hygiene variables are external and working conditions are exactly the same (Armstrong, 2010). These include job security, salary, working conditions, company policy, management, supervision, relations between subordinates and supervisors (Bhattacharyya, 2009). Herzberg (2003) concludes that employees should not only worry about working conditions, but also about the job itself.

According to Chris and Awonusi (2004), external incentives have a large effect on employee dependence, while internal rewards do not have a significant impact on employee impact.

Conceptual model of staff motivation and customer patronage

The conceptual model of staff motivation and customer patronage is the model that showcase the effect of staff motivation on customer patronage. Motivation as a factor that primarily supports behavioural change, enabling someone to act in a way that advances a specific objective. Every organization strives for success today by continuously employing such motivation sources to establish and sustain strong relationships and improve performance When business-oriented organisation management motivate their staffs, it will radiate on their customers which enhance patronage. The model measure staffs motivation towards leadership style, reward system and work environment. These three variables motivate staffs to put in their effort to satisfies both existing and potential customers which enhance customer patronage. The figure 1 below show the conceptual model of staff motivation and customer patronage.

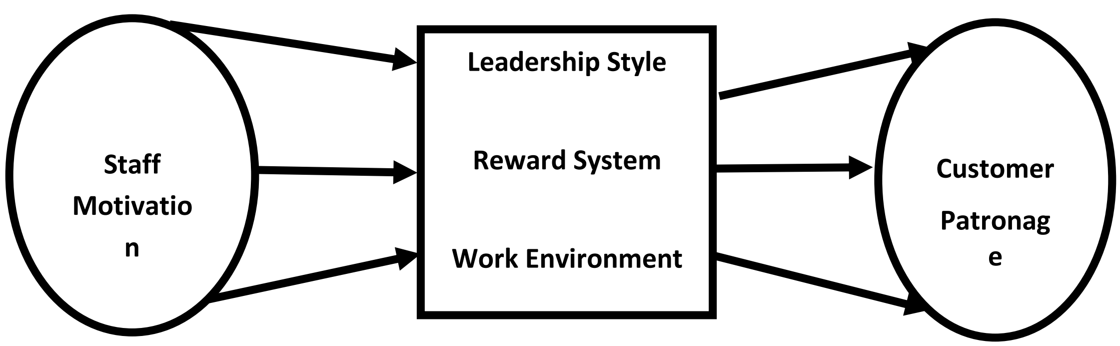

Figure 1: Conceptual model of staff motivation and customer patronage
Source: Research

Empirical review

Akinsola, et al., (2023) conducted a study on effect of motivational strategies on employee performance in Nigerian commercial Banks. The objective of this research is to investigate the connection between motivational strategies and employee performance, as well as the role of employee formal recognition as a mediator between these motivational strategies and performance. Data were collected from a sample of 579 employees using a simple sampling technique, resulting in 497 usable responses and a response rate of 85.84%. Structural equation modeling (SmartPLS

4.0) was employed to analyze the relationships between the variables. Among the 10 hypothesized paths, 8 were supported. Motivational strategies (salary satisfaction, working environment, bonus and fringe benefit & training and development) except job security significantly influence employee performance; herein training and development has the greatest effect on employee performance. This study also reveals that employee formal recognition partially mediates in the link between motivational strategies and employee performance except for job security. These findings will provide valuable insights for banks and other stakeholders in understanding the importance of motivational strategies and employee formal recognition in enhancing employee performance within the banking sector. This study is one of the first of its kind to explore the mediating role of employee formal recognition in the relationship between motivational strategies and employee performance specifically in the Nigerian banking sector.

Mohamed, et al., (2025) conducted a study on the impact of motivation on employee performance of non-governmental organizations in Mogadishu. The study's objective is to examine the impact of motivation on employee performance in local non-governmental organizations in Mogadishu, Somalia, and it offers valuable insights into the efficacy of both financial and non-financial incentives. The study ensured a representative and statistically significant dataset by employing a quantitative research design and utilizing a sample of 105 employees selected through simple random sampling. Using structured questionnaires for data collection, coupled with advanced analytical tools such as SPSS and smart PLS, facilitated a robust evaluation of the relationship between incentives and employee performance. The findings underscore the importance of a multifaceted approach to employee motivation. Financial incentives, including salary, bonuses, and compensation, significantly influenced employee performance, highlighting the continued relevance of monetary rewards in motivating staff. Equally significant were non-financial incentives, such as improved working conditions, recognition, and opportunities for personal development, demonstrating a substantial positive impact on employee performance. These results emphasize the necessity for organizations to implement a balanced motivation strategy that addresses their employees' financial and personal growth needs. The study's recommendations for adopting such a balanced approach and maintaining transparent communication about incentive programs provide actionable insights for local non-governmental organizations seeking to enhance their employee motivation strategies and improve overall organizational performance.

Ali, & Anwar (2021) conducted a study an empirical study of employees' motivation and its influence Job Satisfaction. The specific objective of the study were to examine the influence of reward, compensation, incentive and recognition as motivation on job satisfaction. A quantitative technique applied in order to analyse the current study. Sample design refers to the procedure or method the researcher is willing to accept in choosing items for the sample. Research sample was selected using a procedure of random sampling and it was carried out in different banks. A total of 140 questionnaires were distributed, however 128 participants properly filled out the questionnaires. The study applied multiple regression analysis to measure the current study. The findings show that reward, compensation, incentive and recognition as motivation have significant effect on job satisfaction. It recommended that, in order to ensure environmental protection, non-reward initiatives be used in accordance with reward measures to enhance internal company processes. For example, rather than conventional initiatives that would persuade sustainable change, it is recommended that measures related to waste and utilization of specific resources be taken.

Methodology

This study utilized descriptive survey research design. Information and data were gathered from primary sources. The population of the study comprises of staffs of selected four Banks includes United Bank of Africa (UBA), Union Bank of Nigeria, Eco Bank and Zenith Bank, all in Ado–Ekiti, Ekiti Nigeria. Purposive sampling technique was used to select 138 respondents. Purposive sampling refers to a group of non-probability sampling techniques in which units are selected because they have characteristics that researcher need as sample (Nikolopoulou, 2023). 5-point likert scale option of structured questionnaire was used. Content validity was used to determine the validity of the instrument by giving to research experts who modified and made the necessary correction so that the instrument can measure adequately. The value of the test of reliability is 0.86 which was conducted using Cronbach's Alpha reliability method which indicated that there is internal consistency of the instrument. Simple linear regression statistical tool was used to test the hypotheses through Statistical Package for Social Sciences (SPSS) version 23.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.860	.864	20

Data Analyses and interpretation

Hypothesis One

H_{o1}: Leadership style has no significant effect on customer patronage

Table 1

Model Summary H1

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
H1	.904[a]	.817	.815	1.51212

a. Predictors: (Constant), Leadership style
b. Dependent Variable: Customer patronage

Table 1 shows the results of the analysis revealing the relationship between leadership style and customer patronage. The results showed that leadership style has significant effect on customer patronage. The findings indicate that leadership style could be used to predict the outcome of customer patronage.; This means that if leadership style increases customer patronage. could also improve. According to the R-square value of (0.817), leadership style can explain 81.7% of the variance in customer patronage.

Table 2

ANOVA H1

Model		Sum of Squares	Df	Mean Square	F	Sig.
H1	Regression	1384.638	1	1384.638	605.572	.000[b]
	Residual	310.964	136	2.286		
	Total	1695.601	137			

a. Dependent Variable: Customer patronage
b. Predictors: (Constant), Leadership style

Table 3

Coefficients

Model	Unstandardised Coeff.		Standardized Coeff,	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant) H1	-.096	.799		-.120	.000		
Leadership Style	1.005	.041	.904	24.608	.000	1.000.	1.000

a. Dependent Variable: Customer patronage

Decision Rule

According to Table 2 and 3, the F test calculated by analysis of variance (ANOVA) was F (1, 138) = 605.572 and coefficients indicated (β= .904, t = 24.608, p < 000.). The significance associated with p-value of 0.000 (p value <0.05) is significant. It seems that simple regression fits the data well. Therefore, null hypothesis was rejected that leadership style has significant effect on customer patronage.

Hypothesis Two

H_{o2}: Reward system has no significant effect on customer patronage

Table 4

Model Summary[b] H2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
H2	.858[a]	.735	.733	1.34227

a. Predictors: (Constant), Reward System
b. Dependent Variable: Customer Patronage

Table 4 shows the results of the analysis revealing the relationship between rewards system and customer patronage. The results showed that rewards system has significant effect on customer patronage. The findings indicate that rewards system could be used to predict the outcome of customer patronage; This means that if rewards system increases customer patronage. could also improve. According to the R-square value of (0.735), rewards system can explain 73.5% of the variance in customer patronage.

Table 5

ANOVA H2

Model		Sum of Squares	df	Mean Square	F	Sig.
H2	Regression	680.970	1	680.970	377.962	.000[b]
	Residual	245.030	136	1.802		
	Total	926.000	137			

a. Dependent Variable: Customer Patronage
b. Predictors: (Constant), Reward System

Table 6
Coefficients

Model	Unstandardised Coeff.		Standardized Coeff,	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant) H3	2.082	.776		2.683	.000		
ward System	.880	.045	.858	19.441	.000	1.000.	1.000

a. Dependent Variable: Customer patronage

Decision Rule

According to Table 2 and 3, the F test calculated by analysis of variance (ANOVA) was F (1, 136) = 377.962 and coefficients indicated (β= .858, t = 19.441, p < 000.). The significance associated with p-value of 0.000 (p value <0.05) is significant. It seems that simple regression fits the data well. Therefore, null hypothesis was rejected that rewards system has significant effect on customer patronage.

Hypothesis Three

H_{o3}: Work environment has no significant effect on customer patronage

Table 7

Model Summaryb H3

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
H3	.858[a]	.736	.734	1.33991

a. Predictors: (Constant), Work Environment
b. Dependent Variable: Customer Patronage

Table 7 shows the results of the analysis revealing the relationship between work environment and customer patronage. The results showed that work environment has significant effect on customer patronage. The findings indicate that work environment could be used to predict the outcome of customer patronage.; This means that if work environment increases customer patronage. could also improve. According to the R-square value of (0.736), work environment can explain 73.6% of the variance in customer patronage.

Table 8

ANOVAa H3

Model		Sum of Squares	df	Mean Square	F	Sig.
H3	Regression	681.831	1	681.831	379.775	.000[b]
	Residual	244.169	136	1.795		
	Total	926.000	137			

a. Dependent Variable: Customer Patronage
b. Predictors: (Constant), Work Environment

Table 9

Coefficients

Model	Unstandardised Coeff.		Standardized Coeff,	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	4.595	.647		7.106	.000		1.000
H3 work environment	.727	.037	.858	19.488	.000	1.000.	

a. Dependent Variable: Customer patronage

Decision Rule

According to Table 8 and 9, the F test calculated by analysis of variance (ANOVA) was F (1, 136) = 379.775 and coefficients indicated (β= .858, t = 19.488, p < 000.). The significance associated with p-value of 0.000 (p value <0.05) is significant. It seems that simple regression fits the data well. Therefore, null hypothesis was rejected that work environment has significant effect on customer patronage.

Discussion of findings

Hypothesis one shows that leadership style has significant effect on customer patronage. Good leadership style can be transformation al and transactional. Transformational leadership, characterized by the ability to inspire and motivate employees toward achieving higher performance levels, has been widely praised for its positive impact on organizational effectiveness. Similarly, transactional leadership, which focuses on clear structures, rewards, and penalties, has been linked to efficient management and goal achievement (Irianti , et al. 2024).

Hypothesis two shows that rewards system has significant effect on customer patronage. When the staff feels they are justly rewarded for their ability, expertise, intellect, and involvement, they are considered to be satisfied with their job, resulting, they perform better at their job. Factors such as providing a bonus on achieving more than the target sales and recognizing their work and praising them are rewards that motivate an employee. This satisfaction of work helps to retain the staff and maintain the employee turnover (Bhattacharya & Mukherjee cited in Noor, et al., 2020).

Hypothesis three shows that work environment has significant effect on customer patronage. Employees working in a positive and systematic work environment is confident in their work and feel their work is not demanding more than what is required from them, they are nor using up their family time at work or other non-work meaningful activities and roles they have for achieving the work targets they have (Nátalia Stalmašeková, 2017). They are positively and emotionally connected with their work which are characterized with good and positive feelings and vibes, they experience goodness and conduction of positivity, liveliness in doing it. They have great balance over work and private life, these individuals have feeling of appreciation, and have a good fit of their capabilities with work requirements (Shammout, 2021).

Conclusion, Recommendations, Limitation and suggestion for further studies

In conclusion, the findings revealed that leadership style, rewards system and work environment have significant effect on customer patronage.

The recommendations of the study are as follows based on the findings

Bank management should practice excellent leadership style to motivate their staffs to render better service to customers in order to enhance patronage.

They should also review their reward system to encourage their staff to be committed to customer service which in turn increase high patronage.

Bank management should improve on work environment of staffs in terms comfortability during and after working hours to serve customers better.

Staff motivation should be paramount to enable staff deliver excellent service to customers to enhance customers' patronage.

The study limits its conceptual and geographical scope to staff motivation and customer patronage of selected financial institutions in Ado-Ekiti, Ekiti State due to financial and time constraint experienced by the researcher. Also, the study can also be suggested for further study by expanding it beyond Ado-Ekiti, Ekiti state and extend the study to other geographical areas in Nigeria further assessment, gap and findings that may enhance customers' patronage.

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