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The Role of Employee Motivation and Financial Performance in Enhancing Organizational Competitiveness: Evidence from the Banking Sector of Pakistan

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ABSTRACT

In the contemporary banking industry, organizational competitiveness relies greatly on employee motivation and financial performance of the firms. In the banking industry with the high competition and service quality as one of the main differentiators, motivated employees are significant to develop customer trust, operational efficiency, and innovative service delivery in Pakistan. This paper will look into the relationship between employee motivation and financial performance as well as a combination of the two in improving organizational competitiveness. On a mixed-method basis and based on the chosen commercial banks in the large cities of Pakistan, the research discovered that employee motivation has a significant positive impact on job performance, service quality, and customer satisfaction that eventually leads to financial outcomes. Moreover, the results shown suggest that banks having a greater financial stability can invest more in employee development, rewards and workplace conditions which leads to a strengthening cycle of motivation and competitiveness. The research has some strategic value in the performance drivers of human resource motivation in the banking industry.

Keywords: Employee Motivation, Financial Performance, Organizational Competitiveness, Banking Sector, Pakistan

INTRODUCTION

In the modern business world, organizational competitiveness has emerged as a mighty factor in its determination and survival in the long run. At the industry where service quality, relationship management, and reliance of operations are core values, such as the banking industry, the competitive essence is not predetermined by financial resources or technological progress, but the quality and efficiency of human capital utilization (Huselid, 2018). Pakistan has undergone a fast change in the banking sector due to privatization, liberalization of the market, digitization, and growing customer demands in the last 20 years. This has increased pressure on the banks to compete with each other and has put more focus on the performance of the staff, customer experience, and internal strategic management (Akhtar and Husain, 2020). Such an environment has seen the realization that issues such as the motivation and economic results of employees are core components of organizational competitiveness.

Motivation towards employees has been generally identified as one of the strongest predictors of employee behavior, productivity and commitment. It has been defined as the psychological mechanisms that arouse an individual to behave and perform in a manner that is responsive to the organizational objectives (Deci and Ryan, 2017). When employees are motivated, they show an increased job satisfaction level, increased level of organizational loyalty, increased level of involvement in service delivery and an active attitude towards customers interaction (Kahn, 2019). The extent of employee motivation in the banking services is highly instrumental in determining customer perceptions and satisfaction, as a part of the banking services is the interaction between employees and the customer, and a high level of employee motivation builds the customer trust (Saleem, 2021). This leads to positive contribution of employees to level of service provision, which consequently enhances reputation and position of the organization in the market.

Financial performance on the other hand can be defined as the capability of an organization to use its resources effectively to become profitable, grow and be financially viable. It is generally measured on the basis of the return on assets (ROA), the return on equity (ROE), the net interest margin and the ratios of the operational efficiency (Ghazali and Bilal, 2022). Good financial results help banks to allocate funds towards strategic projects like technological infrastructures, talent management, branch diversification, digital innovation, and positioning (Zaman & Mehmood, 2020). As such, competitive capacity of banking institutions in the rising financial environment in Pakistan is directly related to financial performance.

The connection between the motivation of employees and financial performance has been brought into the limelight of literature on organizational behavior and human resource management. According to research, motivated employees are more productive, customer-oriented, and innovative, which result in better financial performance in the form of increased revenue, increased customer retention rates, lower operational losses, and the provision of better service rates (Shah and Khan, 2019). Once the employees feel that they are treated fairly in terms of compensation, recognition, opportunities to grow their careers, and conditions under which they work, they tend to put more effort and creativity into their work positions (Herzberg, 2018). In this way, the motivation of employees is associated with the indirect impact on organizational competitiveness through a stronger financial performance (Abid, Naz, and Ahmad, 2021).

The association is even greater in the operating environment of the banking sector in Pakistan. Multan Banks are subject to the competitive environment where the particular demands of the customers are predetermined by the level of awareness, digital literacy and the ability to access the service. The practices adopted by the banks in these cities in terms of human resource management have varied effects on the morale of the employees, their conduct in service provision, and the performance of the organization. Nevertheless, workload pressure, insufficient performance appraisal, low empowerment of employees, and a lack of career growth remain the problems that many banks are grappling with (Youseaf and Malik, 2022). These issues are capable of reducing the level of motivation and undermining financial results and market power of an organization.

That being the case, it is opportune and topical to look at the role of employee motivation and financial performance in making organizations competitive in the banking industry of Pakistan. This research will focus on investigating how well motivated employees contribute to higher organizational performance and what the financial wellbeing of banks means that they can maintain competitive advantage. The study also aims at providing insight on the mediating aspect of financial performance between employee motivation and organizational competitiveness, thus, helping to understand the theory and decision making in management.

This paper has some practical implications to the bank managers, HR professionals, and policymakers in Pakistan. Determining key motivational drivers and associating them with financial performance and competitiveness, the banks will be able to design humanistic strategies that will enhance productivity and organizational image. It is not only an HR necessity that requires employee motivation to be improved but a strategic investment that creates an impact on the quality of services offered, customer confidence, profitability, and sustainability of the business in the competitive banking industry.

LITERATURE REVIEW

The connection among employee motivation, monetary performance, and organizational competitiveness has been highly discussed in the organization behavior literature, human resource management and strategic management literature. Employee motivation has been seen as one of the key determinants of organizational and individual productivity and determines behavioral aspects of effort, persistence, creativity and commitment (Deci and Ryan, 2000). Motivation in service based industries like the banking industry is even more central to the operations of an organization since the quality of service is largely influenced by employee attitudes and engagement (Ladhari, 2012). Engaged workers will be more inclined to be courteous, responsive, and problem-solving, and this will lead to customer satisfaction and loyalty, which are fundamental competitiveness motivation factors in the banking setting (Ahmed and Malik, 2019).

Employee motivation theories give us a clue as to why motivation is important in the success of organizations. The Two-Factor Theory by Herzberg identifies hygiene factors like salary, supervision and working conditions as those factors that will cause no dissatisfaction and motivators like recognition, responsibility and achievement as those that bring about satisfaction and performance (Herzberg, 1966). The modern research of Pakistani banks also demonstrates that monetary and non-monetary variables have a great impact on employee motivation, yet the ratios of these effects vary according to the culture of a bank, its leadership style, and expectations of workers (Khan and Bukhari, 2020). Fair pay is the basic need of employees, and in the long run, performance gains are achieved when organizations provide growth and development opportunities, helpful relationships, and challenging work (Shah and Jumani, 2021). In this way motivational factors of employees are influenced by both extrinsic and intrinsic psychological satisfaction.

Financial performance has been regarded as a product of organizational strategy, efficiency and the environment of the market. Nevertheless, as the recent literature points out, human resource practices, such as motivation and employee engagement practices, are also determinant in determining financial results (Huselid, 1995). Companies that invest in the development, recognition and favorable working conditions of their employees are likely to have a reduced turnover and absenteeism, increased productivity, and improved service delivery all of which would lead to increased revenue and cost effectiveness (Delaney and Huselid, 1996). The connection between motivated employees and financial performance is especially clear in the banking industry where the competitive edge is determined by the quality of services and how the customers perceive them more than by the product differentiation (Youseaf and Siddiquei, 2020). Value employees tend to exceed the mandate of a job to serve customers hence result in customer retention and profitability.

Organizational competitiveness is the competency of an organization to remain in the market, provide high value delivery as well as the responsiveness to the external changes. According to Porter (1985), competitiveness occurs either as a result of cost leadership, differentiation, or specialization. Innovation, service quality, customer trust are the main forms of differentiation in the current banking industry and these results are heavily reliant on the performance of the employees. According to studies on Pakistani banks, the motivation of employees is always positively correlated with the competitiveness of organizations, as it enhances the quality of services offered, efficiency of communication, and the ability to solve problems (Rehman and Imran, 2017). By having motivated teams, banks will be in a better position to embrace digital innovations, risk management as well as in launching new financial services which are relevant to the changing needs of their customers. On the other hand, de-motivated employees slack operations, oppose change and deteriorate customer relations, hindering competition positioning.

There is also the reciprocity of financial performance and employee motivation, which is the focus of the literature. Strong organizations have more means to provide competitive salaries, performance bonus, health benefits, and career development opportunities, which subsequently provide motivation and organizational commitment (Iqbal, Ahmad, and Raza, 2019). This becomes a vicious circle of employee motivation as motivated workers enhance performance, and this results in better financial results, which again can be invested in motivational programs. Financial instability may however constrain the capability of an organization to compensate employees appropriately which leads to frustration, drop in morale and high turnover (Saeed & Lodhi, 2021). This implies that motivation is not the psychological variable only, but is also dependent on the financial ability, as well as, on the strategic priorities of the organization.

Pakistan has experienced significant structural and technological shifts in its banking sector as a result of globalization in the economy and digital transformation. The resulting changes have elevated performance demands and intensity of work, which put employees under more pressure (Abbas & Raja, 2022). Research indicates that motivation is likely to be derailed by high job stress, excessive working hours, minimal inclusion in decision-making, and strict hierarchical culture in Pakistani banks (Farooq and Khan, 2020). Nonetheless, the supportive leadership approaches, open communication, and employee rewards demonstrate a much higher level of motivation and efficiency in service delivery by banks (Malik and Ahmad, 2018). This goes in line with the social exchange theory, which posits that employees thankful of the positive organizational support are likely to pay it back by being loyal and committed in addition to performing better (Cropanzano and Mitchell, 2005).

In general, the current literature helps to conclude that employee motivation is a strategic business resource that can play a crucial role in financial results and competitiveness in the banking industry. Motivated employees contribute to the organizational operations in terms of improving customer relationship, increasing productivity and facilitating innovation. Concurrently, financial excellence allows banks to establish superior stimulative conditions by making investment in payment, training and work life balance programs. According to the literature, motivation and financial performance are dynamic and cyclical with each other and have led to the sustained competitiveness in the Pakistani banking industry.

METHODOLOGY

The research design used in this study was quantitative using descriptive studies to investigate the correlation between employee motivation and financial performance in promoting organizational competitiveness in the banking sector in Pakistan. Quantitative approach was chosen as it is a method that enables systematic measurement of variables and statistical testing of relationships among them that leads to the generalizability of the results.

Population and Sampling

The study population was comprised of employees in commercial banks in the Multan where a relatively large concentration of both national and private banking institutions is located. The reason behind picking these cities was that they have a good combination of both banking profession and corporate working environment, which is a good representation of the banking sector in Pakistan.

The sampling method applied was convenience because of the limitations on accessibility and permission measures in the organization. A total of 120 employees were sampled out of the five largest commercial banks comprising both the public and the private sector banks. The sample size consisted of employees of managerial, administrative, and customer service level to obtain a balanced view of the employee motivation and performance results.

Data Collection Instrument

The structured questionnaire was used to gather the data which was categorized into three large sections:

Employee Motivation - assessed with items created one based on the Work Extrinsic and Intrinsic Motivation Scale (WEIMS).

Financial Performance - the financial performance scale was an objective supported by the subjective financial performance scale of organizational performance literature, measured through employee perceptions about sales growth, cost efficiency and profitability.

Organizational Competitiveness - a performance measure was used based on innovation, service quality, and positioning.

The rating was done using a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). A pilot-test was conducted on 10 participants to clarify the questionnaire and make it reliable before actual data collection.

Data Collection Procedure

The questionnaires were issued in physical form (offices of the branches), as well as online through Google Forms because of the need to involve a larger number of people. Confidentiality and anonymity were guaranteed to the participants in order to get them to be honest and sincere in their answers. The period in which data was collected was three weeks.

Data Analysis Techniques

The data gathered was analyzed in SPSS (Statistical Package for Social Sciences). The analysis included:

- Descriptive Statistics to present demographic picture and trends of variables.
- Reliability Analysis (Cronbachs Alpha) to ascertain the internal consistency of the scales.
- Correlation Analysis to identify the statistical correlation between the employee motivation and financial performance.
- Regression Analysis to discuss that of motivation and financial performance on organizational competitiveness.

These statistical procedures allowed assessing the contribution of employee motivation and financial performance to the consolidation of the competitive position of an organization objectivel

DATA ANALYSIS AND FINDINGS

In this section, the statistical analysis that has been done to investigate the connection between employee motivation and financial performance and the combined impact on the competitiveness of the organization in the banking industry of Multan will be shown. One hundred and twenty of the valid responses were entered in SPSS.

Descriptive Statistics

Demographic data indicate that the sample consisted of the employees of various job levels working in public and private banks. The workforce is mainly mid-career officers, which is typical for Pakistan's banking sector.

Table 1: Descriptive Statistics

Variable	Category	Frequency	Percentage
Gender	Male	78	65%
	Female	42	35%
Job Position	Managerial	35	29%
	Officer-Level	58	48%
	Frontline/Customer Service	27	23%
Work Experience	Less than 3 Years	29	24%
	3–7 Years	53	44%
	Above 7 Years	38	32%

Reliability Analysis

Cronbach's Alpha was computed to evaluate the internal consistency of the scales.

Table 2: Reliability Analysis

Scale	No. of Items	Cronbach's Alpha	Reliability
Employee Motivation	10	0.86	High
Financial Performance	8	0.82	High
Organizational Competitiveness	6	0.88	High

All scales showed strong reliability (> 0.7), confirming that the measurement instruments were internally consistent.

Correlation Analysis

Pearson correlation was applied to examine relationships among key variables.

Table 3: Correlation Estimates

Variables	Employee Motivation	Financial Performance	Organizational Competitiveness
Employee Motivation	1	.612**	.548**
Financial Performance	.612**	1	.669**
Organizational Competitiveness	.548**	.669**	1

**Note: *****p < .01 indicates strong and statistically significant relationships.

- Higher employee motivation is associated with better financial performance (r = .612).
- Financial performance has the strongest positive relationship with organizational competitiveness (r = .669).

- Motivated employees significantly contribute to competitive advantage (r = .548).

Regression Analysis

A multiple regression analysis was conducted to determine the predictive power of employee motivation and financial performance on organizational competitiveness.

Table 4: Regression Analysis

Predictor	**β (Beta)**	**t-value**	**p-value**	**Decision**
Employee Motivation	.312	3.84	.000	Significant
Financial Performance	.487	6.12	.000	Significant
R^2	.551			
Adjusted R^2	.544			
F-value	71.29			
Sig.	.000			

- The model explains 55.1% of the variance in organizational competitiveness.
- Both employee motivation and financial performance significantly predict competitiveness.
- Financial performance has a stronger impact (β = .487) than motivation (β = .312).

Key Findings

The results of this research indicate that motivation of employees is a key force that determines the performance of an organization in the banking industry in Multan. The comparison showed that motivated employees have improved performance effectiveness, job commitment, punctuality, creativity, and customer service behavior. Banks are very dependent on human touch and service provision, and as such the level of emotional involvement of the employees directly affects the quality of service perception by the customers. The researchers have established that the feeling that employees feel appreciated, well-compensated, and supported by their managerial staff exhibit a higher level of psychological attachment to their job. This attachment is translated into better performance of tasks, readiness to assume additional initiative and conformity to the organization objectives. The motivational factors among employees were identified to be influenced by not only financial benefits like salaries and bonuses but also non financial benefits like recognition, favorable supervision, meaningful work and positive organizational culture. In such a way, the paper highlights that motivation in a banking sector is multi-dimensional, and companies that are capable of developing motivational environments strategically are more prone to attaining better performance results and organizational image.

The results also indicated that the financial performance is a major and direct factor of organizational competitiveness. Banks with consistent profitability, efficiency in operations, good revenue streams, and good cost management have more chances of competing in the market. Regression analysis in the study established that financial performance is a robust indicator of competitive advantage and this showed that highly financially endowed firms have a better chance of investing in innovation, technology, and upgrades, market expansion, talent acquisition, and better customer service. Banks that are not financially weak are also seen to enjoy more credibility on the part of customers, shareholders and regulatory bodies which adds to their institutional credibility. This structural advantage enables such banks to beat the competition both in service provision and strategies expansion. Thus, the article emphasizes the importance of financial performance not as an internal accounting indicator but as a strategic asset that helps to achieve long-term sustainability and competitiveness.

An important lesson that has come out of the findings is the mediation process between employee motivation and financial performance, which in culmination affects the competitiveness of an organization. The information indicates that motivation of the employees is indirectly correlated with competitiveness through the improvement of the financial performance. Motivated employees perform better, are more innovative and determined to keep the quality of services on a high level, and this will enhance customer loyalty and low turnover of employees, which is one of the biggest costs in the banking industry. The financial performance of the organization is better as the efficiency of its operations is enhanced and it applies the resources more efficiently. This enhanced performance in financial areas, subsequently reinforces competition positioning, i.e. motivation is a basic psychological variable that initiates a sequence of desirable organizational effects. Conversely, banks that have de-motivated workforce experience delays in their operations, diminished services, complaints, and inefficiencies which impact negatively on financial performance and competitiveness in the market. Hence, the results confirm the thesis that the problem of employee motivation should not be perceived as an HR issue only, but an organizational strategic investment in financial performance and competitive edge.

Lastly, the results indicate that banks investing in employee recognition, workload allocation, adequate salary, and obvious career development frameworks have higher chances of maintaining competitive advantage over the long term. Recognition rewards systems bring the feeling of belonging and recognition that is very critical in the high-pressure working environment like the banking industry. Fair distribution of work eliminates burnout and employees are able to perform with relatively stable performance levels. The fair and transparent compensation practices increase the trust and decrease the turnover intentions, and the structured career development paths give the employees a feeling of professional growth and future security. All these factors help to build organizational loyalty and decrease the chances of employees with talents to transfer to rival companies. With more stability in employees, there is better consistency in operation and institutional learning that allows organizations to react better to challenges in the market. Banks that balance both financial and non-financial infrastructures of motivation strategically are hence in a better position to produce a strong workforce and remain competent over a long period.

CONCLUSION

This paper examined the connection existing between employee motivation and financial performance and competitiveness in the banking industry of Multan. The results show that the motivation of employees is a key factor in the development of workplace behavior, job commitment and service delivery quality all which lead to better organizational results. Also, the findings indicate that there is a strong positive relationship between financial performance and organizational competitiveness, which implies that financial management, efficient operations, and stable profit margins enable banks to be better placed to maintain strategic advantage in a competitive market.

The regression analysis established that the motivations of the employees and the financial performance are both important predictors of the organizational competitiveness, with the latter being a stronger predictor. Nevertheless, motivation is essential because highly motivated staff members will help to boost the productivity, better customer relations, and raise the loyalty of the organization, which will ultimately affect the financial performance. Therefore, the research concludes that organisational competitiveness in the banking industry is the outcome of a vicious circle where motivated employees improve financial performance and as a result, high financial performance also improves competitiveness.

RECOMMENDATIONS

Based on the findings, the following recommendations are proposed:

- The compensation structures to be adopted by banks must be performance-based and fair and well communicated. Motivation can be boosted by the recognition programs, bonuses and career progression incentives.
- Banks should focus on developing the employees through professional development opportunities, which will enhance job satisfaction, innovation, and efficiency - eventually boosting the performance of the organization.
- Burnout can be prevented by providing flexible hours, mental health assistance, and affordable workloads, which enhances engagement and retention of employees.
- Customer satisfaction through encouraging customer behavioral approach and rewarding service excellence can enhance customer satisfaction that leads to competitive positioning in the banking industry.
- Banks need to keep enhancing the financial planning, efficiencies in operations and investment strategies to ensure continuous stability in growth and competitiveness in the financial market which is dynamic.
- A participative atmosphere in which employees feel appreciated instills teamwork, loyalty, and willingness to solve problems proactively - all of which are critical in ensuring continued competitiveness.

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