

YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF COMMERCE
MASTER OF BANKING AND FINANCE PROGRAMME

**MOTIVATIONAL FACTORS AND EMPLOYEE
PERFORMANCE OF MICROFINANCE DELTA
INTERNATIONAL CO., LTD**

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ABSTRACT

This study intends to examine relationship between motivational factors and employee performance of Microfinance DELTA International Co.,Ltd. Descriptive and quantitative research methods are used in this study. Both primary data and secondary data are used in this study. Primary data was collected from the responsible person of the company and 120 of employees who are working at head office and Yangon branches by using simple random sampling method. Secondary data was obtained from the documents relating motivation programs of the company, relevant text books, and research papers and websites. Herzberg's Two-Factor theory has been employed in this study. Independent variables are motivators and hygiene factors. Dependent variable is employee performance. According to the results, hygiene factors are positive and significant related with the employee performance. In hygiene factors, the study found that company policy is the highest mean score, therefore Microfinance DELTA International Co.,Ltd should keep and maintain it policies which are paying compensated award for not taking annual leave and providing bonus money to the employees two times per year. In motivator, the mean value of the recognition is the lowest. Hence, manager should consider a mixture of methods monetary rewards, verbal praise and recognition to motivate for improving employee performance. And company should provide more recognition such as monetary awards, sales awards, year of service award and customer service award.

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CHAPTER 1

INTRODUCTION

Motivated employees are a valuable asset of an organization and play the vital role in increasing the income and making the profits of any organization. A successful organization always focuses on finding the qualified employees for management and also fulfills their requirements. This is very beneficial for any organization to motivate their best employees in different ways to achieve the best performance. It can also motivate less-skilled employees to work hard for best performance.

One of the most pressing challenges facing organizations today is how to ensure employee motivation. Without motivation, the organization will not last long. People with abilities, skills, and knowledge don't do much without motivation. Aggressive employees are a key factor in determining employee performance. High-performing individuals will be able to assist organizations in achieving their strategic goals of maintaining the organization's competitive advantage (Dessler, 2010).

Today, financial institutions play an important role in the economic development of all the countries. In particular, MFIs have an impact on the sustainability and economic development of the country.

The purpose of microfinance institutions is to give the poor a self-sufficiency opportunity. The excellent service provided by employees can create a positive view and a lasting image in the eyes of customers. The motivation of MFI employees plays an important role in achieving high levels of employee job satisfaction, personal performance and organizational performance.

1.1 Rationale of the study

Hunter and Tietyen, (1997) stated that employees are more loyal and valuable when they are motivated and satisfied. Potterfield, (1999) argues that these satisfied employees reflect the satisfaction of their customers. Employee performance is defined as a combination of emotional responses to different perceptions of what they want to earn versus what they actually receive (Cranny, Smith, and Stone, 1992).

According to Kelley (2005) research, investigating what employees are motivated and measuring employee performance in the workplace is critical to success and increases the organization's competitive advantage, thereby increasing profitability.

All businesses allow compensation, promotions, bonuses or other types of rewards to motivate and encourage high performance of employees. Managers must find the right mix of incentives to maintain employee satisfaction and productivity in a variety of organizational situations.

Microfinance DELTA International Co., Ltd is one of the microfinance institutions established in 2013. There are currently 45 branches in Myanmar. Among them, 10 branches is providing financial services in the Yangon region.

Although microfinance DELTA International Co., Ltd has been developed for decades, some issues still need to be clarified, especially those related to employees and customers. For employees, the skills and knowledge do not match their job roles ,too much work and the recognition of the manager.

It requires motivated employees to provide quality service to customers. If employees lose their motivation, their commitment will disappear and the company's productivity may be severely affected. Enhancing employee motivation has become a business compulsory and is essential to complete effectively in today's market. Therefore this study endeavors to identify the motivational practices for employee in Microfinance DELTA International Co.,Ltd. , and seeks to find out the relationship between employee motivation and their performance in organization.

1.2 Objectives of the Study

The objectives of the study are as follows:

- i. To identify the motivational practices of the employees in Microfinance DELTA International Co.,Ltd and
- ii. To examine the relationship between the motivational factors and employee performance of Microfinance DELTA International Co.,Ltd.

1.3 Scope and Method of the Study

This study focuses on motivational factors and examines the relationship between the motivational factors and the employee performance of Micro Finance DELTA International Co.,Ltd. Descriptive and quantitative research methods are employed in this study. Both primary data and secondary data are used in this study. The primary data collected from responsible person of the company and 40% of employees who working at head office and Yangon branches with structured questionnaires. This study used a sample size of 120 respondents who were got from 300 employees of head office and Yangon branches. Secondary data obtained from records and reports of the company, relevant text books, research papers, journals and internet websites. Correlation analysis is also used to achieve the research objectives.

1.4 Organization of the Study

This study organizes in five chapters. Chapter 1 is introduction which includes rationale of the study, objectives of the study, scope and method of study and organization of the study. Chapter 2 is theoretical background of the study which involves the definition and concept of the subject matter. Chapter 3 is profile and motivational practices of Microfinance DELTA International Co.,Ltd. Chapter 4 dedicates to data analysis on the relationship between of motivational factors and the employee performance of Microfinance DELTA International Co., Ltd. Chapter 5 presents conclusion with findings and discussions, suggestions and recommendations and needs for further research.

CHAPTER II

THEORETICAL BACKGROUND OF THE STUDY

This chapter expresses the definition and the concept of motivation, theories of motivation, Herzberg's two-factor theory of motivation, employee performance and the relationship of motivation and employee performance.

2.1 Employee Performance

Effective performance management measures are an important tool to motivate employees to achieve the best performance. However, this is not enough for effective performance management. For any performance management system, the most important issue is the degree to which managers and employees value and use it.

Pulakos,(2009) Performance management is the result of improving, synchronizing, and upgrading to create value for customers and create economic value for customers and owners. The expansion of performance management is obviously very large, which is why performance management must be considered as an internal and enterprise tool to increase the motivation of employees to pursue high performance.

Cokins, (2009). Effective performance management requires a strong understanding of the area of performance. That is, understand the obligations and projects that are part of the job description within the company or organization. Once you have all the skills required for your job, you have a foundation for assessing and improving performance. This is the basis for evaluating and improving company performance. Without this, the result is a lack of links to assess employee performance and the possibility of improving employee performance within the organization. In addition, there is a lack of links when evaluating the performance of employees and other colleagues in the same job description (Robert 2007).

2.2 Concept of Motivation

Motivation is derived from the word "motive", which means the needs, desires, or motivations within the individual. This is the process that motivates people to take action to achieve their goals. In the context of work goals, the psychological factors that stimulate people's behavior can be: desire for money, success, recognition, job satisfaction, teamwork, etc.

Baron (1991) defines motivation as the internal process that activates, directs, and maintains behavior, especially goal-oriented behavior. Similarly (Kanfer, 1998) defines the elements of behavior and the psychological mechanisms that control the direction, intensity, and persistence of behavior as free will, not just because of differences in personal abilities or overwhelming requirements for sexual behavior. Motivation has been identified as essential to adaptive functioning and quality of life (Marin & Chakravorty, 2005), and positive thinking is the motivation that people want to maintain to achieve their goals (Schweingruber, 2006). By getting intrinsic rewards from fun and challenging work, you can use incentives as a function of growth. From the above definitions, we have thought of a number of issues related to how to initiate and motivate human behavior, how to guide and sustain these forces, and the results they bring to performance.

Motivation can be internal or external. Intrinsic motivation is intrinsic. Intrinsic motivation is obvious, because an activity is performed to satisfy its innate gratification, not for some separable results. Once intrinsically motivated, one is motivated to take action for the pleasures or challenges associated with it, rather than because of external products, stress (Ryan et al 2000). This happens when people have to do something because they are happy, important or eager. When external factors force people to do something, there is an external motivation. An extrinsic motivation is any action taken to achieve some separable result. (Rayan et al. 2000). Motivation is a driving force within individuals, forcing them to physically and psychologically pursue one or more goals to meet their needs or expectations (Lam & Tang, 2003).

Above all, motivation is defined by the actions employees take to improve company goals and their desire for professional development.

2.3 Theories of Motivation

The theory of motivation can be distinguished between the content theory and the process theory. Content theory focuses on "what"; process theory focuses on "stimulating people's behavior". Content theory is the earliest motivational theory and it has as the greatest impact on management. Contribution theory is also called theory of buy. They motivate people to identify needs and fulfill them. Content theory cannot fully explain what motivates us or what motivates us. The theory of how triggers are triggered and what processes our controls can control. The main content theories are:

- 1) Maslow's needs hierarchy
- 2) Alderfer's ERG theory
- 3) McClelland's achievement motivation and
- 4) Herzberg's two-factor theory

The main process theories are:

- 1) Skinner's reinforcement theory
- 2) Victor Vroom's expectancy theory
- 3) Adam's equity theory and Locke's goal setting theory

Herzberg's Two-Factor Theory of Motivation

Employees in the form of enthusiasm and hygiene are challenging, but also when they are faced with a fun job. The employee's motivation for success and growth shows that the organization is successful. Its recognize job satisfaction when it recognizes employees' efforts. Poor light, poor ventilation, poor working conditions and Environmental factors such as low pay and bad supervisory relationships can lead to job dissatisfaction. These are the basic needs for Herzberg and are the responsibility of the business and industry of the support society for its people in order to be self-sufficient. According to Herzberg, work that is supposedly significant results in satisfaction. Therefore, the factors that indicate dissatisfaction are quite different from the factors that cause the dissatisfaction. Therefore, these feelings are not antagonistic. In other words, the opposite of job dissatisfaction is not job satisfaction.

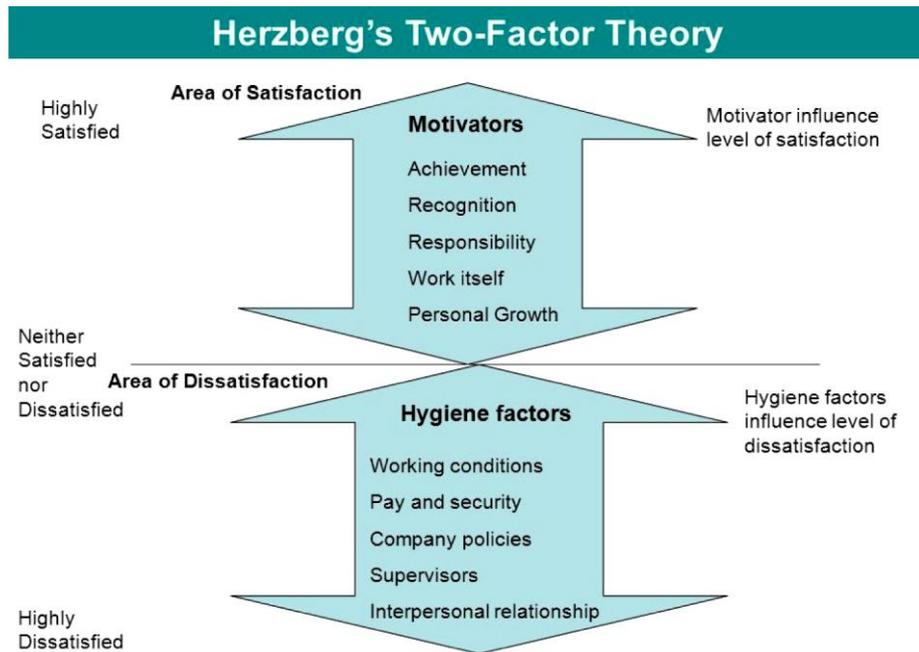
- a) Hygiene Factor
- b) Motivator

According to Frederick Herzberg, “The motivations are success and more success. The six facts for best motivation are achievement, recognition, work itself, responsibility, advancement, and possibility of growth. Hygiene factors are the ‘job content’ factors which include company policies, supervision, relationship with supervision, work conditions, relationship with peers, salary, personal life, relationship with subordinates, status, and job security” (Ruthankoon 2003).

Herzberg identified these as sources of dissatisfaction. "Because the causes of satisfaction are different from those that cause dissatisfaction," Herzberg reasoned, "these two emotions cannot be viewed as contradictory. The opposite of contentment is not dissatisfaction; similarly, the opposite of dissatisfaction is satisfaction. First, the differences between the two opposites seem to play out in words, but argue that there are two distinct human needs expressed by Herzberg (Motivation-Hygiene Theory, 2002).

In a two-factor theory, Satisfaction and dissatisfaction are completely independent dimensions. Employees do not change their opinions as to whether or not they are satisfied with such work (such as working conditions). It is only to protect them from dissatisfaction (Schermerhorn, 2003).

Figure (2.1) Two-Factor Theory



Source : Daft Richard L 2003, Management

The two-factor theory states that managers must take care to ensure the adequacy of hygiene factors in order to avoid employee dissatisfaction. Managers also need to ensure that work is stimulating and rewarding so that employees are motivated to work harder and better and to perform.

a) Hygiene Factors

Personal hygiene tips are essentials for staying motivated in the workplace. This does not produce positive satisfaction for the long term. But if these things are / are not at work, they lead to dissatisfaction. In other words, personal hygiene factors are those that make employees feel happy and unhappy when appropriate / reasonable in the job.

These points are extrinsic to work. Complaints of personal hygiene factors are also referred to as grievances or maintenance points. These points describe the work environment / landscape. Personal hygiene factors represent the physiological needs that individuals want to fulfill and the hygiene factors are

- a) Personal or Working Relationships
- b) Working condition
- c) Salary
- d) Personal life
- e) Feeling a job security

Company Policy or Administration

Operating procedures include workplace rules and regulations, procedures and requirements. It includes the value of an organization and the nature of the business during the process. In fact, operating procedures provide information about how an employee performs his or her job within the organization. There is no set policy for individual employees, but there must be an opportunity for individual performance.

Personal or Work Relationships

The relationship between colleagues describes the environment of an organization. This means that the employee describes how he or she works with him or her colleagues. This is an employee's preference for working with him or her employees. Or he explains that he has a good relationship with his colleagues. This man is her supervisor, teacher. It is a relationship with peers and subordinates. Someone's feelings about the interactions that occur in the workplace can cause dissatisfaction.

Work Condition

It includes the physical environment that works inside, such as a smart building, good facilities and nice surrounding environment.

Salary

This is quite simple. The increase or decrease of wage or salary effects the dissatisfaction within a company great deal.

Personal Life

People try to differentiate both jobs; it is not easy to affect one another.

Feeling a Job Security

This is an important factor. As a position or organization, the meaning of job security also applies to grievances

b) Motivation Factor

According to Herzberg, motivational factors are related to job involvement; They are the source of their own work. They include the physiological requirements for growth and recognition. While none of these points prove to be unsatisfying, they currently create strong motivations for achieving good work performance. Therefore, they are referred to as the Comforter or the Promoter. Because of them, Certification development of, It can increase your sense of responsibility and motivation. Motivational factors include:

- a) Achievement
- b) Recognition for achievement
- c) Work Itself
- d) Responsibility for task
- e) Advancement to higher level tasks
- f) Possibility of Growth

Achievement

Achievement or sense of success is measured only by the "knowledge of success in my work." It was developed in the Job Search Survey of Hackman and Oldham (1974) and measured on the Likert scale. An example of positive success is that if an employee completes the project and reviews the results, the employee's performance may increase. However, if the person is not able to complete the project on time or feels fast and does not do well, the level of satisfaction may be reduced.

Recognition

Certification is the process of giving an employee a status within the organization. This is a very important factor in directing employee motivation. Recognition of how an employee evaluates an employee's performance How much his organization returned. It also describes how an organization gives employees rewards and rewards for their work and activities. It measures satisfaction with the recognition of the Job Satisfaction Survey, developed by Spector (1985). The response was recorded at a 5-point Likert scale, from extremely strongly supported to strongly endorsed. Reverse coding was performed where needed. In the sample item, "When I do a good job, I am recognized for what I should get. Contains. Employees will be more satisfied when employees are recognized for their work ethic. If employees are ignored or criticized, it will have the opposite effect.

Work itself

Employees themselves may like or dislike his or her work. They explained that the work of the staff was not fun. It is measured by the job satisfaction survey developed by Spector (1985). The response was recorded at a 5-point Likert scale, from extremely strongly to strongly support. Reverse coding when needed contains sample materials. Employees have it that this work is very difficult or too easy , challenging or not and boring.

Responsibility

This includes the degree of freedom needed for an employee to make his own decisions and implement his own ideas. The more independent the responsibility is, the more the staff will be able to work on the project and be more satisfied with the outcome.

Advancement

This refers to the expected or unexpected potential of the promotion. This is an example of negative growth if an employee is not expected to be promoted or demoted. It's about personal growth and growth. It creates opportunities for accountability and social status. In fact, an organization gives its employees satisfaction with the growth and career of the organization. It is part of a performance appraisal, which assigns an employee his / her skills and abilities. It was measured by the Satisfaction Rating Scale of the Satisfaction Survey.

Possibility of Growth

This stimulus also includes opportunities for growth within the company. It may also include the opportunity to learn a new skill or trade. Lack of opportunities / opportunities for growth or staffing, as sometimes referred to as peak or glass ceiling, can have a negative effect on employee satisfaction and position.

2.4 Previous Studies and Relationship between Motivation and Employee Performance

According to Steers (1999), employee motivation is the process that enables or authorizes a person to think autonomously, to behave, to take measures, to control work and to make decisions. Koestner (1999) wrote that when motivation is crucial for initiating behavior, performance exists on the other end of the spectrum and is defined as the result of a motivated act.

Posti, C. (2005) states that people need motivation, just as equipment needs fuel and drivers. This is very important to ensure that they are always in optimal operating condition. This in turn leads to optimal productivity. People are one of the most important assets. You have unlimited potential to help achieve the goals. Your overall productivity drives the operation of the company. It determines the overall performance that creates an attractive corporate culture.

Wood, Kakebeeke, Debowski and Frese (2000) examined the role of active research in an adult education program. Their results showed that participants who

were trained in active environmental research during the training had a higher level of intrinsic motivation and higher performance in transfer tasks.

Cooper, Clasen, Silva-Jalonen and Butler (1999) found that intrinsic motivation is associated with higher creativity-based performance for an in-basket work item. In-basket technique is an employment screening task that requires an applicant to fill out a set of documents that would be representative of their actual job tasks.

Amodt (1999) and Graen (1999) also found that the intrinsic motivation of employees is related to higher creative performance, which was assessed by the labor inspectorate. Fang (1997) reported, however, that intrinsic motivation is related to innovation performance, but not to other work results.

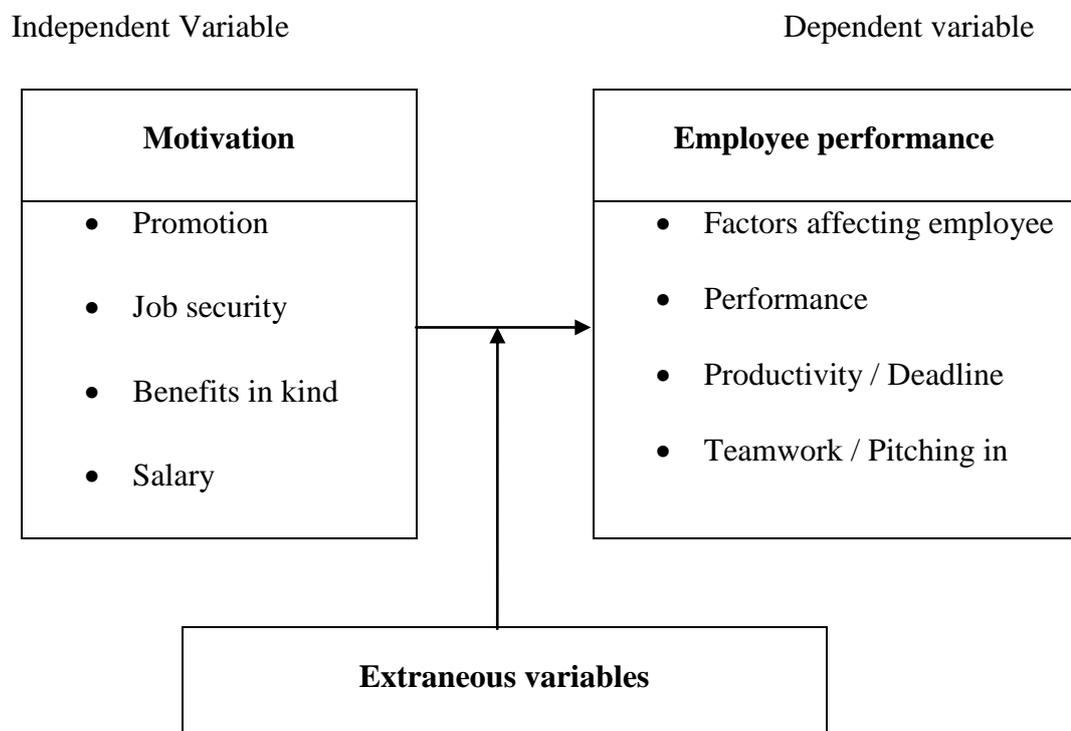
According to Hersey (1996), motivation deals with human behavior. It is the inner striving condition that is described as desires, drives or movements, human psychological characteristics, including the factors that channel and support human behavior. Motivation is therefore concerned with what makes people active. It is the influence that leads to behavior, creating conditions under which employees want to work and are willing to take on responsibility.

According to Waterman (1982), motivation is the effort an employee makes to accomplish a task. It shows excitement about work. From the manager's point of view, a motivated person has characteristics such as, maintaining a high work pace, work hard and self-directed behavior towards important organizational goals. Motivation is the key to increase performance.

According to Heneman, R.L. (1992), differences in institutional arrangements contribute to the feasibility and effectiveness of various monetary incentives, as well as differences in workers' preferences for certain incentives. Companies should therefore address these issues before making changes to existing incentive plans. This is particularly important for service companies, where financial improvements tend to affect tasks more than non-financial rewards that are used alone. Even stronger results are achieved with a combined approach. For example, a meta-analysis of 72 field studies found that monetary incentives improved task performance by 23%, social

recognition improved task performance by 17%, and feedback produced a 10% improvement18%.

Figure (2.2) Conceptual Framework of Motivation and Employee Performance



- Performance Indicators
- Motivation Challenges
- Age

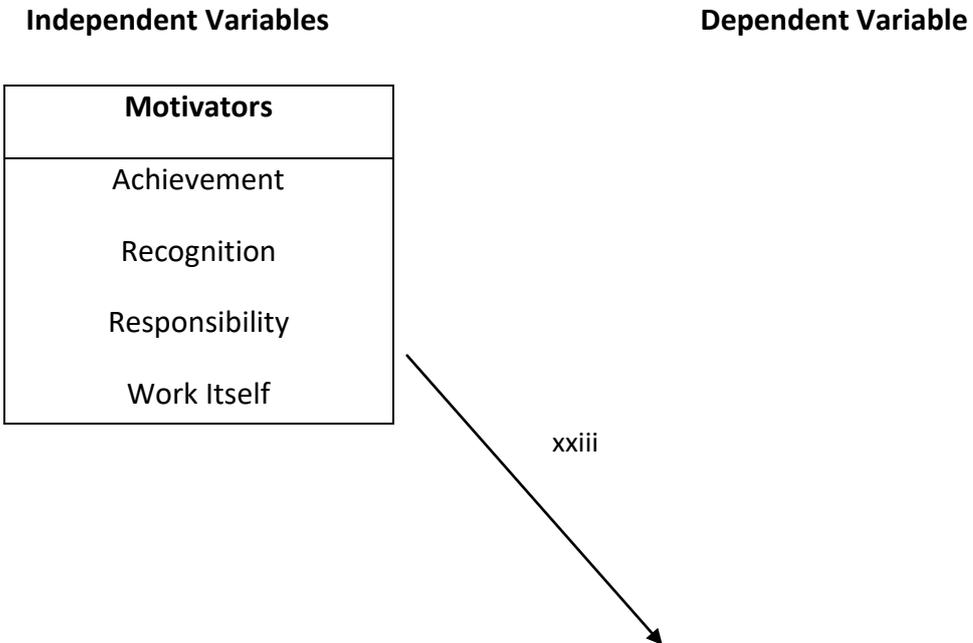
Source: Adapted from: Sanjay, K and Bradley

Figure (2.2) is the conceptual framework of Nakabiri Harriet, (2011), Motivation and Employee Performance who conducted the research on Kampala City Council Central Division. In this study, independent variables are promotion, job security, benefit in kind and salary in motivation. Dependent variable is employee performance. This study found that the motivation makes employees do extra tasks for the better performance and that is positive relationship between the employee motivation and employee performance of Kampala City Council Central Division staff.

2.5 Conceptual Framework of the Study

The conceptual framework of the study is adapted from Nakabiri Harriet, (2011), who conducted the research on Kampala City Council Central Division staff.

Figure (2.3) Conceptual Framework of the Study



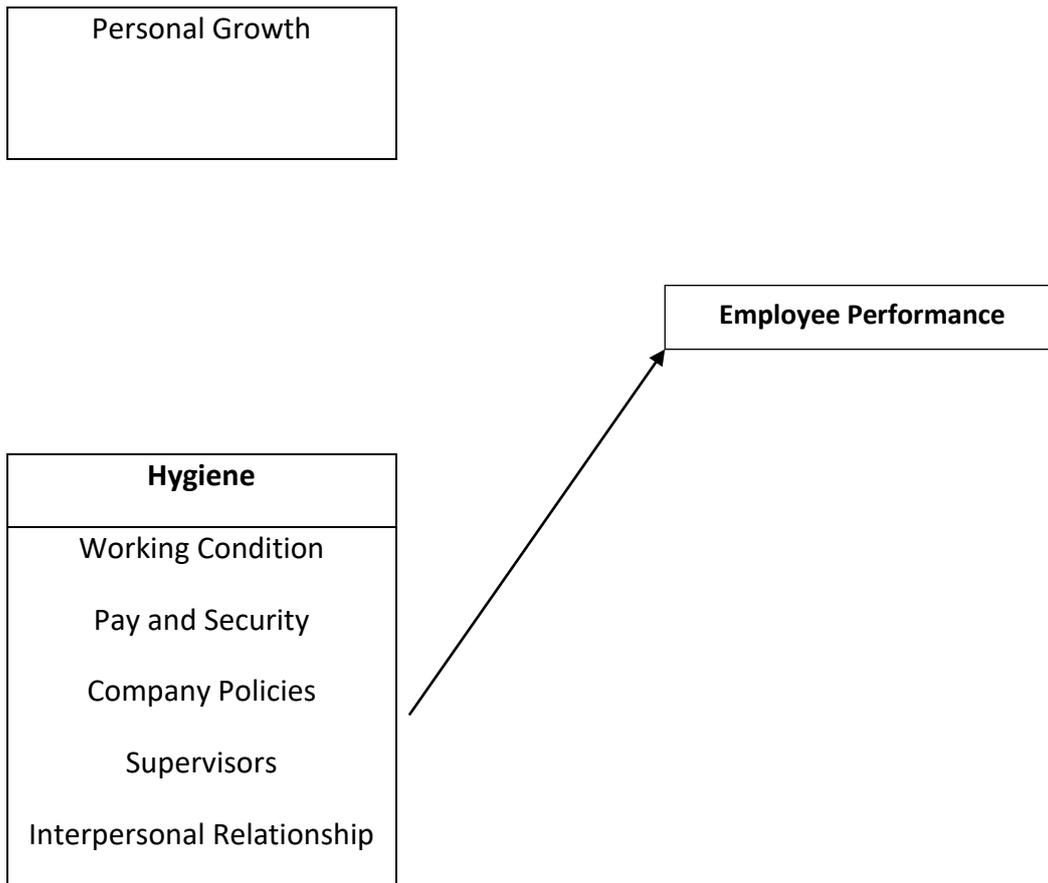


Figure: adapted from of Nakabiri Harriet, (2011), Motivation and Employee Performance

In Figure (2.3), this study includes independent variables such as achievement, recognition, responsibility, work itself, personal growth, working condition, pay and security, company policies, supervisor and interpersonal relational relationship. Dependent variable is employee performance.

CHAPTER III

PROFILE AND MOTIVATIONAL FACTOR OF MICROFINANCE DELTA INTERNATIONAL CO.,Ltd

This chapter describes profile of Microfinance DELTA International Co.,Ltd, company's vision, mission and objectives. Then, services provided by company and motivational practices of Microfinance DELTA International Co.,Ltd.

3.1 Profile of the Microfinance DELTA International Co.,Ltd

Microfinance DELTA International Co.,Ltd, a small start-up MFI founded by local investor, joined Gojo to establish the MFI in 2015. At present, it has 45 branches in nationwide. Among them, 10 branches are operating to provide financial services in Yangon region. The corporate vision is that all low-income people have the

opportunities to achieve a life free from poverty with dignity and purpose. Its mission is to assist the low income groups to improve their living condition through promotion of self-reliant micro-business opportunities and provision of access to small-scale financial services.

The company founder is the former top management of the UNDP microfinance program in Myanmar, is the most well-known and respected microfinance practitioner in the industry and the author of the microfinance textbook in Myanmar. Company's founder made a number of modifications to Grameen methodology so that the methodology suits to Myanmar's specific context. The organization has grown at an exponential speed while keeping the perfect loan quality and the stress-free working environment for the employees.

3.1.1 Vision

Microfinance DELTA International Co.,Ltd's vision is an all low income people have the opportunities to achieve a life free from poverty with dignity and purpose.

3.1.2 Mission

Microfinance DELTA International Co., Ltd's Mission is to assist the low income groups to improve their living condition through promotion of self-reliant micro-business opportunities and provision of access to small scale credit.

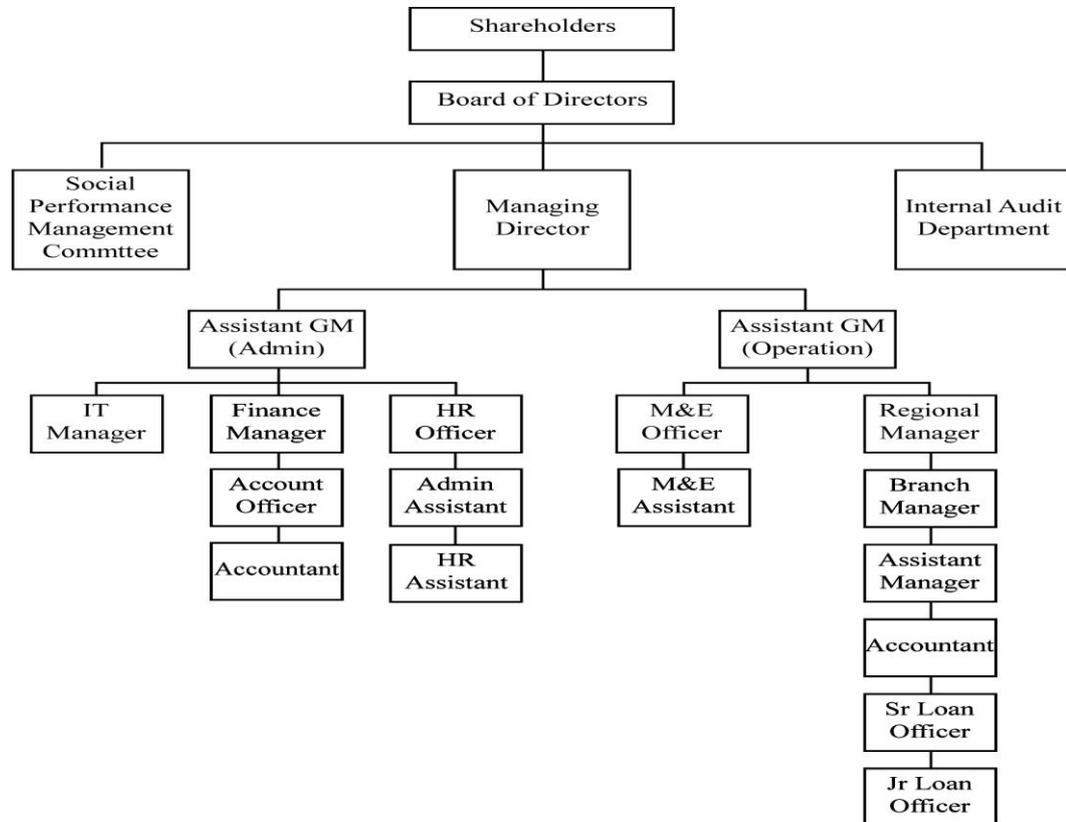
3.2.4 Objective

To promote self-sufficiency and economic development among people who don't have access to the traditional financial sector. We serve all people regardless of race faith, and ethnicity.

According to the company's vision, mission and objective statements, Microfinance DELTA International Co.,ltd, build strong relationship between their

clients. And also company serving low income people to improve their fundamental needs

Figure (3.1) Organization Structure of Microfinance DELTA International Co.,Ltd.



Source: Microfinance DELTA International Co.,Ltd, 2019

Figure (3.1) shows the organization structure of the Microfinance DELTA International Co.,Ltd. Microfinance DELTA International Co.,Ltd performed with social management committee , internal audit department , Board of Directors, Managing Director, Assistant GM , Regional Manager , Branch Manager and qualified employees. Boards of Directors are organized with social management and the internal audit department. Managing director is directly managed the supporting unit such as Finance, HR, IT and Admin department. Assistant GM is directly managed the operation unit such as branches through Regional Manager.

3.2 Service Provided by Microfinance DELTA International Co.,Ltd

Microfinance DELTA International Co.,Ltd provides proper services for low income people to develop their small business or individual needs. Currently,

financial services offered by the Microfinance DELTA International Co.,Ltd are as shown in table (3.1)

Table (3.1) Financial Services Provided by Microfinance DELTA International Co.,Ltd

No	Particular	Constitution	Loan Amount
1	Housing Loan	Individual	1 Million to 5 Million
		Group	1 Million to 5 Million
2	Business Loan	Individual	1 Million to 5 Million
		Group	1 Million to 5 Million
3	Group Loan	Traditional Group Loan	1 Million to 5 Million
4	Electric Loan	Committee	based on project
5	Oversea Workers Loan	Individual	1 Million
6	Agriculture Loan	Individual	based on project
		Group	based on project

Source: Microfinance DELTA International Co.,Ltd , 2019

Financial services provided by company can be classified into six type of loan for clients. Company allows maximum loan amount is 5 Million kyats and the minimum loan amount is 1 Million kyats. Housing loan divided into two kind of purpose, to build house and to prepare house. Group loan is simple and so called traditional group loan. Company is considering for individual borrower or group. Normally, a group involves minimum 5 members to maximum 10 members and business loan also.

Company also provide for village electricity development project. In this type, villagers organized some committee with 8 or 10 members and these members are doing volunteer for collection money to pay back to company.

Agriculture loan especially provide the individual or group who stay and cultivate at the delta region. In this loan type, villagers organized some committee with 8 or 10 members and these members are doing volunteer for collection money to pay back to company.

Oversea workers can apply loan also and if client can submit required documentations. But in this case, company directly pays money to government office. The loan amount is 1 million and company allow for only offshore to Korea. The interest rate is 28% per year for all loan type.

3.3 Motivational Practices of Microfinance DELTA International Co.,Ltd

Company provides not only salaries but the other beneficial programs and motivation scheme. There are various types of incentives and allowances provided by company and all can categorize into Frederick Herzberg's Motivational Theory: hygiene factors and motivators.

a) Hygiene Factors of Microfinance DELTA International Co.,Ltd

Microfinance DELTA International Co.,Ltd has the motivational practices for hygiene factors such as working condition, pay and salary, relationship with manager, company policies and interpersonal relationship.

1) Working Condition

In the aspect of working condition, the office and branches of company are nice, clean, pleasant, well-organized and safe for every employee. All the office room are air-conditioned and fully equipped with office furniture computer with internet facilities and several kinds of electric appliances. The company provides comfortable transportation for the staffs who are working at the head office and Yangon branches. The workplace is hygiene and it has separate clean toilet for both male and female.

2) Pay and Salary

In the pay and salary point of view, the salary ranges of company started from 200,000 kyats to the above of 1million kyats in accordance with the levels and position of designation. Company provides yearly increment system depend upon the key performance indicator. Company pay hotel charges, transportation expense and accommodations for the business trip and daily allowance are 10,000 kyats for one day.

3) Company Policies

According to the company policy, the rules and regulations are mentioned in the contract between the company and employee. The contract is need to renew every year. Company has practices that the three month salary pay back rule, if the employee resign from the job before contract is not mature. The job description of all level of employees are clearly stated and informed well to all employees upon employment contract. Job simplification improves the task efficiency. Annual pay promotion of job position is conducted by management that policy had already mentioned in each job contract. Travel allowance, overtime wages, working hours, holidays are also clearly mentioned in the employment contract and staff manual guide book. Most of the microfinance companies are need to work on Saturday but Microfinance DELTA International Co.,Ltd recognizes Saturday, Sunday and all the Gestated day as holidays. The leave policy are casual leave (6), earned leave (10), medical leave (30), without pay leave (30), maternity leave (96) days respectively. Company policy pays 10,000 kyats for compensated one day earned leave , if the employee is not take earned leave in a year,. And then the company pays the amount that is based on the number of day which is not taking earned leave end of the year. Company policies not allow for sharing client information, the rules regulated by the company and company's system and software.

Company provides bonus money to the employees two times per year annually. Bonus amount consider based on the employees performance (KPI) and working experience and usual bonus ranges is one month salary. And company support the meal allowance and overtime allowance for every month. Company gives 80,000 kyats for 8 hours overtime allowance in Saturday or Sunday. If the branch achieve over the targeted loan disbursement for the month, all the employees in branch is treated the dinner by the management team. **Interpersonal Relationship**

Microfinance DELTA International Co.,Ltd has the some practice like discrimination between the employees who are working at the head office and the employees who are working at branches. Most of the junior staff form the head office is not paying respect to the senior staffs from the branches.

4) Relationship with Manager

Manager or department head does not have verbal praise or monetary award for the employee's meet the target achievement. Manager is responsible for directing the activities of the department or team. Manager provides clear instructions and logical training to the employees. Manager is considering of the suggestions and advices from the employees.

b) Motivators of Microfinance DELTA International Co.,Ltd

Microfinance DELTA International Co.,Ltd has the motivational practices for motivators such as responsibility, and personal growth, achievement and work itself.

1) Responsibility

The employees of Microfinance DELTA International Co.,Ltd have the intuition to maintain the late ratio and loan disbursement amount. This is the sense of ownership for the company. The employees take accountable for their mistake at the work.

2) Personal Growth

Company employees want to work in the following environments: challenges provide new learning opportunities, make a significant contribution to the success of the organization, opportunities for improvement based on success and showing interest in specific areas, and opportunities for personal development. Company creates the refresh training for credit analysis, risk management and justify on loan utilization. Company also develops the training offer from the employees based on the job task. Training program concerning IT, software are also conducted to new recruits for the successful operation of new branches.

3) Achievement

Microfinance DELTA International Co.,Ltd appoints for individual team work tasks. Most of the employee is proud of their job role and work task. But, most of the departments have same job tasks and there is no habit in job rotation.

4) Work Itself

Most of the employees have good impression for their job role. There is no chance for employees that something new challenge by using skills and knowledge which are languages and IT knowledge.

CHAPTER IV

ANALYSIS ON THE MOTIVATIONAL FACTORS AND EMPLOYEE PERFORMANCE

This chapter intends to analyze the employee performance on motivational factors provided by company. The primary data collected form company is presented into two parts in this chapter. It describes demographic profile of respondent, hygiene factors towards employee performance, motivators towards employee performance on organization motivating factors.

4.1 Research Design

This study utilizes descriptive and quantitative research method and also uses five-point Likert scale to identify the motivational practices of Microfinance DELTA International Co.,Ltd. The arithmetic means as the descriptive statistics from the respondent's practices like working conditions, pay and security, company policies, supervisor, interpersonal relationship, achievement, recognition, responsibility work itself, personal growth and employee performance on the result of structured questionnaires. This research applied the descriptive research, correlation analysis method as inferential analysis to measure motivational practices and performance of employees at Microfinance DELTA International Co.,Ltd. The population of this research includes 40 percent of 300 employees from head office and Yangon branches of Microfinance DELTA International Co.,Ltd.

The necessary part of the research design is the collection in which these data is accumulated by the primary and secondary sources. Primary data are collected from 40 percent of employees and HR manager of Microfinance DELTA International Co.,Ltd with the structured questionnaires. Secondary data are collected from thesis paper, journals, research paper, internet website, and also relevant books. The survey questionnaires are administered to measure the motivational practices towards employee performance of the study.

The questionnaire is classified into three parts. Part I included personal profile of respondents which are gender, age, education, years of service, monthly income, occupational fields and position. Part II included two groups of motivational factors which are twenty two questions hygiene factors and, twenty questions of motivators and has total of 42 questions. Last part, par III contained employee performance with 4 questions.

4.2 Demographic Profile of Respondents

This section presents the demographic profile of the sample of the employees in Microfinance DELTA International Co.,Ltd.

Table (4.1) Demographic profile of Respondents

Respondents' Characteristics	Frequency	Percent (%)
-------------------------------------	------------------	--------------------

Gender		
Male	36	30
Female	84	70
Total	120	100
Age		
20 - 30	53	44
31 - 40	31	26
41 - 50	22	18
51 - 60	15	12
Total	121	100
Education		
Under Graduate	1	1
Graduate	99	83
Post Graduate	17	14
Master Degree	3	3
Total	120	100
Year of Service		
Below 1 year	28	23
1 to 3 years	28	23
3 to 5 years	33	28
Above 5 years	31	26
Total	120	100
Occupational Fields		
Supporting	30	25
Operation	90	75
Total	120	100
Monthly Income		
200,000 - 300,000	38	32
300,001 - 500,000	40	33
500,001 - 800,000	22	18
800,001 - 100,000	20	17
Above 1000,000	0	0
Total	120	100
Current Position		
Managerial	22	18
Non Managerial	98	82
Total	120	100

Source: Survey Data, Microfinance DELTA International Co.,Ltd , 2019

Table (4.1) describes the demographic profile of respondents in the matter of gender, age, education, year of service, occupational fields, monthly income and current position. The percentages are shown in Table (4.1).

The respondent by gender describes the percent of gender. Out of 100%, male is 30% and female is 70% and a respondent by age presents the frequency distribution of age. The largest number of age is 20 to 30 years old with 53, second is 31 to 40 years old with 30 and the last is over 51 years old with 15. The highest percent is 44% age between 20 to 30 years old.

The study shows that the employees who have been working between 3 to 5 years in Microfinance DELTA international Co.,Ltd is 28% and above 5 years experienced is 26%. It seen to be more motivated and enjoy with the work. The longer they work in company the more satisfied they are, due to the company's key performance indicators by providing the hygiene factors and motivators. And the employees who have been working under 1 year experienced in company is 28% and 1 to 3 years is 28%,

The respondent by education shows the frequency distribution of sample employee education. There are more employees who have got bachelor degree is 83% and frequency distribution is 99 compared to the employees who have got master degree is last 4% and frequency distribution is 4. And the employees who have got post graduates are 14 % and frequency distribution is 17. There is no under graduate in Microfinance DELTA International Co.,Ltd.

The respondent by salary shows the frequency distribution of salary (kyats) in Microfinance DELTA international Co.,Ltd. It is found that the middle income level which is between 300,001 to 500,000 (kyats) has the highest frequency distribution of salary out of 120. The second is the income level of 200,000 to 300,000 (kyats) with 38 frequency distribution. The employee who has got 500,001 to 800,000 is 20% and frequency distribution is 22. As per results, there are no employees who have got over 1000,000 (kyats).

The respondent by occupational field can be classified in two such as supporting group and operating group. Supporting group may contain of the staff from Admin Department, HR Department, IT Department and Audit Department. Operating group may involve the staff from Account Department, Loan Officer, Assistant branch manager and Branch Manager. The supporting filed and operation field percentages are 25% and 75% respectively.

The respondent by service year describes the frequency distribution of service year. The highest frequency distribution of service year among them is the employees who have working experience 3 to 5 years are 33 of frequency distribution. The employees who have working experience below 1 year and 1 to 3 years are the same number of frequency distribution 28. The last is the employees who have above 5 years working experience of frequency distribution is 31.

The respondent by current position describes the frequency distribution of the position in the company. Non-managerial has the frequency distribution of position with 98 and managerial has the less frequency distribution with 22.

4.3 Hygiene Factors and Motivational Factors

Regarding the employee performance on motivational factors, working conditions, salary, company policies, relationship with manager, interpersonal relationship, achievement, recognition, responsibility, work itself, personal growth are studied in this section.

4.2.1 Hygiene Factors

Hygiene factors consist of (1) Working Condition (2) Pay and Security (3) Company Policies (4) Supervision (5) Interpersonal Relationship. Each factor involves three to four statements. Each motivational statement by providing scores from 1 to 5. Each motivational statement is identified on five – point Likert scale. It can be considered that the mean score below 3 shows the lower employee performance and above 3 indicates the higher employee performance. The mean values of score were analyzed.

1) Working Condition

Concerning employee performance on working condition, the respondents are required to evaluate the following factors shown in Table (4.2).

Table (4.2) Mean Value of Working Condition

Particular	Mean Value
Providing suitable work place	3.85

Supporting suitable office supplies and facilities	4.01
Getting the recognition at work	4
Offering the facilities for working longer time	3.83
Total Mean Score	3.92

Source: Survey Data, 2019

According to table (4.2), the mean values of respondent's employees' performance level on providing suitable work place are 3.85. It means that all employees of selected Microfinance DELTA international Co.,Ltd are highly performed with suitable workplace. The mean values of respondent's employees' performance level on supporting suitable office supplies and facilities are 4.01. It means that all employees of selected Microfinance DELTA International Co.,Ltd are highly performed with suitable office supplies and facilities.

2) Pay and Security

Concerning employee performance on pay and security, the respondents are required to evaluate the following factors shown in Table (4.3)

Table (4.3) Mean Value of Pay and Security

Particular	Mean Value
Paying suitable salary and wages	3.98
Appraising for fair salary increment	4
Offering for overtime working hour	3.99
Supporting for Safe & Secure workplace	4.07
Firing without good reason	4.1
Total Mean Score	4.02

Source: Survey Data, 2019

According to Table (4.3), the mean value of employee's performance level on paying suitable salary and wages are 3.98. It shows that all employees of selected Microfinance DELTA international Co.,Ltd deliver high performance with suitable salary and wages. The mean values of employee's performance level on supporting for Safe & Secure workplace are 4.07. It shows that all employees selected deliver high performance with Safe & Secure workplace.

3) HR/Company Policies

Concerning employee performance on HR/company policies, the respondents are required to evaluate the following factors shown in Table (4.4).

Table (4.4) Mean Value of Company Policies

Particular	Mean Value
Considering for yearly salary increment	4
Favoring promotion that is based on employee's performances	4.03
Setting clear vision and mission to meet its goals	3.67
Bringing up to date policy and information to employees	3.79
Making rules that is easy to do for me a good job	3.69
Total Mean Score	4.83

Source: Survey Data, 2019

According to the Table (4.4), the mean value of employee's performance level on favoring promotion that is based on employee's performances are 4.03. It means that all the employees of selected Microfinance DELTA International Co.Ltd deliver high performance with favoring promotion that is based on employee's performance .The mean values of employee's performance level on considering yearly salary increment are 4. It means that all the employees selected deliver high performance with yearly salary increment.

4) Supervision/ Relationship with Manager

Concerning employee performance on supervision/ relationship with manager, the respondents are required to evaluate the following factors shown in Table (4.5).

Table (4.5) Mean Value of Supervision or Relationship with Manager

Particular	Mean Value
------------	------------

Trusting and respecting between employees and their supervisor	3.96
Discussing work problem freely	3.87
Providing clear instruction & logical training to employees	3.99
Getting the recognition and reward from the manager	3.73
Total Mean Score	3.88

Source: Survey Data, 2019

According to the Table (4.5), the mean value of employee's performance level on providing clear instruction & logical training to employees are 3.99. It means that all the employees of selected Microfinance DELTA International Co.Ltd deliver high performance with providing clear instruction & logical training to employees. The mean values of employee's performance level on trusting and respecting between employees and their supervisor are 3.96. It means that all the employees selected deliver high performance with trusting and respecting between employees and their supervisor.

5) Interpersonal Relationship

Concerning employee performance on working condition, the respondents are required to evaluate the following factors shown in Table (4.6).

Table (4.6) Mean Value of Interpersonal Relationship

Particular	Mean Value
Working together with co-workers	3.70
Having good coordination with employees from other departments	4.02
Well communication with senior management	3.98
Being transparency among each other	4.03
Total Mean Score	3.93

Source: Survey Data, 2019

According to the Table (4.6), the mean values of employee's performance level on being transparency among each other are 4.03. It means that all the

employees of selected Microfinance DELTA International Co.Ltd make high performance with being transparency among each other. The mean values of employee's performance level on having good coordination with employees from other departments are 4.02. It means that all the employees selected make high performance with having good coordination with employees from other departments.

4.2.2 Motivators

The analysis of employee performance on motivating factors has five topics. They are achievement, recognition, responsibility, work itself and personal growth. The results of 120 employees from the questionnaires are shown in Tables.

1) Achievement

Regarding employee performance on achievement, the respondents are required to rate the following factors shown in Table (4.7)

Table (4.7) Mean Value on Achievement

Particular	Mean Value
Grateful to say what kind of work I do	4.02
Feeling that my job role is of value in my department	4.01
Performing variety of task and duty	3.75
Improving my skills and abilities	3.83
Total Mean Score	3.9

Source: Survey Data, 2019

According to the Table (4.7), the mean values of employee's performance level on grateful to say what kind of work I do are 4.02. It means that all the employees of selected Microfinance DELTA International Co.Ltd deliver high performance with grateful to say what kind of work I do. The mean values of employee's performance level on feeling that my job role is of value in my department are 4.02. It means that all the employees selected deliver high performance with feeling that my job role is of value in my department.

2) Recognition

Regarding employee performance on recognition, the respondents are required to rate the following factors shown in Table (4.8).

Table (4.8) Mean Value on Recognition

Particular	Mean Value
Getting reward for what I do	3.74
Praising regularly for my work	3.98
Receiving constructive criticism about my work	4.12
Contribution in solving problems	4.00
Total Mean Score	3.9

Source: Survey Data, 2019

According to the Table (4.8), the mean values of employee's performance level on receiving constructive criticism about my work are 4.12. It means that all the employees of selected Microfinance DELTA International Co.Ltd deliver high performance with grateful to say what kind of work I do. The mean values of employee's performance level contribution in solving problems are 4.00. It means that all the employees selected deliver high performance with contribution in solving problems.

3) Responsibility

Regarding employee performance on responsibility, the respondents are required to rate the following factors shown in Table (4.9).

Table (4.9) Mean Value on Responsibility

Particular	Mean Value
Matching skills to play job role and responsibilities	3.77
Having sense of ownership for company	4.10
Getting almost complete freedom and power to made decision	4.07
Being accountable for my mistake at the work	3.81
Total Mean Score	3.95

Source: Survey Data, 2019

According to the Table (4.9), the mean values of employee's performance level on having sense of ownership for company are 4.10. It means that all the employees of selected Microfinance DELTA International Co.Ltd deliver high

performance with having sense of ownership for company. The mean values of employee's performance level getting almost complete freedom and power to made decision are 4.07. It means that all the employees selected deliver high performance with getting almost complete freedom and power to made decision.

4) Work Itself

Regarding employee performance on work itself, the respondents are required to rate the following factors shown in Table (4.10).

Table (4.10) Mean Value on Work Itself

Particular	Mean Value
Having chance for difference things to do time to time	3.77
Having chance to do something that make use of my skill, knowledge and experience	4.10
Feeling satisfaction for my job	4.07
Feeling that there is a greater sense of dignity and safety	3.81
Total Mean Score	3.93

Source: Survey Data. 2019

According to the Table (4.10), the mean values of employee's performance level having chance to do something that make use of my skill, knowledge and experience are 4.1. It means that all the employees of selected Microfinance DELTA International Co.Ltd make high performance with having chance to do something that make use of my skill, knowledge and experience. The mean values of employee's performance level feeling satisfaction for my job are 4.07. It means that all the employees selected make high performance with feeling satisfaction for my job.

5) Personal Growth

Regarding employee performance on personal growth, the respondents are required to rate the following factors shown in Table (4.11).

Table (4.11) Mean Value on Personal growth

Particular	Mean Value
------------	------------

Receiving the training from this company to do an excellent job	3.84
Learning many new skills in this job	4.03
Being proud to work in Microfinance DELTA Co.,Ltd because I feel I have grown and developed as a person	4.01
Making me ensure for my carrier opportunities	3.84
Total Mean Score	3.93

Source: Survey Data, 2019

According to the Table (4.11), the mean values of employee's performance level learning many new skills in this job are 4.03. It means that all the employees of selected Microfinance DELTA International Co.Ltd serve high performance with learning many new skills in this job. The mean values of employee's performance level being proud to work in Microfinance DELTA because I feel I have grown and developed as a person are 4.01. It means that all the employees selected serve high performance with being proud to work in Microfinance DELTA Co.,Ltd because I feel I have grown and developed as a person.

4.4 Overall Motivational Factors

High job performance is the ability of the employee himself of herself. The employee must be able to give a better results and also have a high productivity goes to high performance based on the company motivational factors. Concerning employee performance on motivational factors, the respondents are required to range the following factors shown in Table (4.12).

Table (4.12) Overall Mean Score of Motivational Factors

Hygiene Factors	Mean Value
Working Condition	3.92
Pay and Security	4.02
Company Policies	4.83
Relationship with Manager	3.88
Interpersonal Relationships	3.93
Overall Mean Value on Hygiene Factors	4.11
Motivators	Mean Value

Achievement	3.9
Recognition	3.9
Responsibility	3.95
Work Itself	3.93
Personal Growth	3.93
Overall Mean Value on Motivators	3.92

Source: Survey result, 2019

According to the table (4.12), the overall mean value of employees' performance in hygiene factors are 4.11. It proves that all the employees of selected Microfinance DELTA International Co.,Ltd produces high performance with hygiene factors. The overall mean values of employee's performance level on motivators are 3.92. It means that all the employees selected makes high performance with motivators. As per results, company policy is the highest mean value 4.83 among the hygiene factors. It means that selected employees deliver high performance by company policies.

4.5 Mean Value of Employee Performance

Respondents were asked to indicate whether motivation is the motivation is the best important factor of employee performance and the following information are shown in Table (4.13).

Figure (4.13) Mean Value of Employee Performance

Employee Performance	Mean Value
Employee often endeavor to meet the set targets to be paid a bonus	3.99
My performance reduces when company take long to rotate the employee	3.73
I always perform always to my best when I know that I am accepted at work	3.89
With the current motivation practices at company , the performance of the employee is always going to reduce	3.73

Total Mean Score	3.84
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Source: Survey Data

According to the table (4.13), the totals mean score of employees' performance in Microfinance DELTA international Co.,Ltd is 3.84. It proves that all the employees of selected Microfinance DELTA International Co.,Ltd produces high performance in their job. Employee often endeavor to meet the set targeted to be paid a bonus 3.99 is the highest score. Therefore, this factor is positive relationship for high performance. My performance reduces when company takes long to rotate the employee and with the current motivation practices at company, the performance of the employee is always going to reduce 3.73 is the lowest.

4.7 Relationship between Motivational Factors and Employee Performance

Pearson correlation is a statistical test that assesses the strength of the relationship between two numerical data variables (Saunders et al., 2009). Therefore, the relationship of independent variables and dependent variables is evaluated via Pearson Correlation. The significance level is 0.05 in the Pearson Correlation test, which shows there is 95% of confidence level. Hence, the hypotheses only can be accepted if the significant p-value is less than 0.05 (Malhort, 2010).

Firstly, there is analyzing the relationship between motivational factors and employee performance. The results are shown in Table (4.13).

Table (4.14) Relationship between Employee performance and Motivational Factors

Factors		Employee Performance
Motivators	Pearson Correlation	0.220*
	Sig.(1-tailed)	0.016
Hygiene	Pearson Correlation	0.558**
	Sig.(2-tailed)	0.000

Source: Survey Result, 2019

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

* Correlation is significant at the 0.05 level (1-tail)

In Table (4.14), it can be seen that both motivational factors and hygiene factors positively related to the employee performance with ($r=0.220$, $p<0.005$) and ($r=0.558$, $p<0.01$). It can be found that there is a weakly relationship between motivational factors and employee performance at 5% significant level. In additions, it can be found that there is a moderately relationship between hygiene factors and employee performance at 1% significant level. The correlation result highlights that the hygiene factors are more related than the motivational factors with employee performance of Microfinance DELTA International Co.,Ltd.

CHAPTER V

CONCLUSION

This chapter presents the summary of the findings based on analysis of the previous chapter. This chapter also includes suggestions and recommendation and need for further study.

5.1 Finding and Discussion

This study evaluates on motivational factors of Microfinance DELTA International Co.,Ltd. Specially, it explores the relationship between the motivational

factors and the employee performance of the Microfinance DELTA International Co.,Ltd.

In this study, the demographic variables contain gender, age, education, monthly income, experience and occupational. The majority of the respondents are the female employees, age between 20 to 30 years old, graduated employees, working experience between 3 to 5 years, salary between 300,000 to 500,000 (kyats), non-managerial and the employees from the operation field. The minority of the respondents are the male employees, age between 51 to 60 years old, under graduate employee, working experience between below 1 year, salary above 1000,000 (kyats), managers and the employees from the supporting field.

According to the results, among the hygiene factors, the company policy is the highest mean score and the relationship with manager is the lowest mean score. In this study, among the motivators, recognition is the lowest mean score and the responsibility is the highest mean score.

The results prove that not only the motivation factors but also hygiene factors are positive and significant related with the employee performance. The analysis indicated that the most significant factor is hygiene factors provided by Microfinance DELTA international Co.,Ltd.

5.2 Suggestions and Recommendation

The results from this study expressed that it is very essential and useful data for Microfinance DELTA International Company's authority to handle the human resource and appraised the employee key performance indicator in organization. The results of this study are positively related with company's motivational factors and employee performance. Nowadays, Myanmar becomes developing country but most organization does not know these motivational factors Therefore, senior management needs to consider how to approach and motivate ways to achieve high employee performance.

According to the survey, in hygiene factors, company policy is highest mean score and relationship with manager is the lowest mean score. Therefore, supervisor or manager should support recognition by sitting with employees for informal talks, taking time to participate in team building activities, and rewarding employees for the achievement and their personal goals or teamwork. And the company should maintain beneficial program and policies for the employees. In motivators, the mean value of the recognition is the lowest and responsibility gets the highest mean score. Therefore, company should view more recognition like monetary awards, public recognition, sales awards, year of service award and customer service award.

Although responsibility gets the highest mean score but one the factor in motivators which is making rules that is easy to do for me a good job is the lowest mean score. Therefore, company should establish the right job roles to recognize and reward program for high performance in a transparent manner. This reduces the stress and anxiety associated with high performance and motivates employees to pursue quality assurance and higher performance.

5.3 Limitations and Future Study

This study only focuses on the limitation of selected Microfinance DELTA International Co.,Ltd. The sample should be drawn from multiple geographical locations of Microfinance DELTA International Co.,Ltd in Myanmar.

Moreover, the study only uses on Two-Factor Theory affecting employee motivation. The future research should focus on the other Human Resource Management practices. And the other factors can be studied such as efficiency, productivity, absenteeism, turnover rates and intention to quit also influence on work motivation. Therefore, if a company wants to achieve its goals, they must focus on all aspects to increase the motivation of employees, because they are always an important resource for the organization.

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Questionnaires Form

Yangon University of Economics

Master of Banking and Finance (MBF-Day) Program

The Assessment of Employee Motivational Practices on Employee Performance of Microfinance DELTA International Co.,Ltd

Please Tick (✓) in the box that best describes you.

Part I Demographic Profile

1. Gender

- Male
- Female

2. Age

- 20-30 31-40 41-50 51-60

3. Education

- Under Graduate Graduate Post Graduate Master
Degree

4. Year of Service

- Below 1 year 1 to 3 Years 3 to 5 Years Above
5 Years

5. Occupational Fields

- Supporting (i.e., Staff from Admin, HR, IT, Audit) - Head Office's
employee
- Operation (i.e., Account, Branch Loan Officer)- Branches' employee

6. Monthly Income

- 200,000 – 300,000 300,000 – 500,000 500,000 – 800,000
- 800,000 – 1,000,000 Above 1,000,000

7. Current Position

- Managerial Non - Managerial

Part II Hygiene Factors and Motivators

Question No 8 and 9 concerned with the level of employees' performance based on Motivation and Hygiene Factors of MIFDA International Co.,Ltd

Please answer each question by ticking the number that shows your opinion on each question. There is no right or wrong answer. Your point of view is what we want to know.

1. How would you rate each of the **Hygiene factor** relating to the level of performance for the best job?

Strongly Disagreed	Disagreed	Neutral	Agreed	Strongly Agreed
1	2	3	4	5

I. Working Conditions

1) Microfinance DELTA International Co.,Ltd provides suitable work place	1	2	3	4	5
2) Microfinance DELTA International Co.,Ltd supports suitable office supplies and facilities	1	2	3	4	5
3) Microfinance DELTA International Co.,Ltd's employees get the recognition at work	1	2	3	4	5
4) Microfinance DELTA International Co.,Ltd offers the facilities for working longer time	1	2	3	4	5

II. Wages, Salaries and Security

1) Microfinance DELTA International Co.,Ltd pays suitable salary and wages	1	2	3	4	5
2) Microfinance DELTA International Co.,Ltd appraises for fair salary increment	1	2	3	4	5

3) Microfinance DELTA International Co.,Ltd offers for overtime working hour	1	2	3	4	5
4) Microfinance DELTA International Co.,Ltd supports for Safe & Secure workplace	1	2	3	4	5
5) Microfinance DELTA International Co.,Ltd not fire without good reason	1	2	3	4	5

III. Company Policies

1) Microfinance DELTA International Co.,Ltd considers for yearly salary increment	1	2	3	4	5
2) Microfinance DELTA International Co.,Ltd favors the employee promotion that is based on employee's performance	1	2	3	4	5
3) Microfinance DELTA International Co.,Ltd has clear mission and vision to meet its goal	1	2	3	4	5
4) Microfinance DELTA International Co.,Ltd brings up to date policy to employees	1	2	3	4	5
5) Microfinance DELTA International Co.,Ltd regulates that rules make it easy to do for me a good job	1	2	3	4	5

IV. Relationship with Manager (supervisor)

1) There is trust and respect between employees and their supervisor	1	2	3	4	5
2) I can discuss work problem freely	1	2	3	4	5
3) Manager provides clear instruction & logical training to employees	1	2	3	4	5
4) I get the recognition and reward from the manager	1	2	3	4	5

V. Interpersonal Relationship

1) My coworker and I work with together	1	2	3	4	5
2) I have good coordination with employees from other departments	1	2	3	4	5
3) Employees have transparency among each other	1	2	3	4	5

4) I have well communication with senior management	1	2	3	4	5
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2. How would you rate each of the **Motivators** relating to the level of performance for the best job?

I. Achievement

1) I am grateful to say what kind of work I do	1	2	3	4	5
2) I feel that my job role is of value in my department	1	2	3	4	5
3) I have to perform variety of task and duty	1	2	3	4	5
4) I have been improved my skills and abilities	1	2	3	4	5

II. Recognition for the outcome of the work

1) I get reward for what I do	1	2	3	4	5
2) I am praised regularly for my work	1	2	3	4	5
3) I receive constructive criticism about my work	1	2	3	4	5
4) I am contributed in solving problems	1	2	3	4	5

III. Responsibility for the work

1) I have matched skills to play job role and responsibilities	1	2	3	4	5
2) I have sense of ownership for company	1	2	3	4	5
3) Employees get almost complete freedom and power to made decision	1	2	3	4	5
4) I can be held accountable for my mistake at the work	1	2	3	4	5

IV. Work Itself

1) I have chance for difference things to do time to time	1	2	3	4	5
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2) I have chance to do something that make use of my skill, knowledge and experience	1	2	3	4	5
3) I feel satisfaction for my job	1	2	3	4	5
4) I feel that there is a greater sense of dignity and safety	1	2	3	4	5

V. Personal Growth

1) I receive the training from this company to do an excellent job	1	2	3	4	5
2) I have learned many new skills in this job	1	2	3	4	5
3) I am proud to work in Microfinance DELTA International Co.,Ltd because I feel I have grown and developed as a person	1	2	3	4	5
4) Microfinance DELTA International Co.,Ltd makes me ensure for my carrier opportunities	1	2	3	4	5

Part III

1. How would you rate each of the following factors that you to perform your job the best?

Employee Performance

1) Employee often endeavor to meet the set targets to be paid a bonus	1	2	3	4	5
2) My performance reduces when company take long to rotate the employee	1	2	3	4	5
3) I always perform always to my best when I know that I am accepted at work	1	2	3	4	5
4) With the current motivation practices at company , the performance of the employee is always going to reduce	1	2	3	4	5