
The Impact of Financial Incentives on Employee Motivation and Job Satisfaction in Private Universities in Nangarhar Province

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DOI:

Article Info:

Received:

28/9/ 2025

Revised:

19/10/ 2025

Accepted:

26/10/ 2025

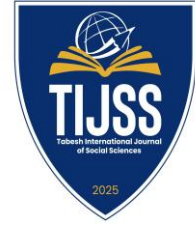
Published:

4/11/ 2025

ABSTRACT

This study examines the influence of financial incentives on job satisfaction, retention, and motivation of employees at a private university in Nangarhar province. Eighty employees, including both teaching and administrative staff, participated in the data collection. The results indicate that a considerable number of employees are dissatisfied with their remuneration, overtime allowances, and bonuses. A large proportion of them perceive that the financial incentives they receive are unfair and insufficient. The research shows that when good financial incentives are provided, employees become more motivated, do more effort, and are more engaged in their work. The majority of respondents felt that monetary benefits would help boost job satisfaction and encourage them to stay longer at the university. This implies that financial rewards are crucial in ensuring that employees remain happy and motivated. According to the research, university management should reconsider and fine-tune its salary structure, overtime payments, bonuses, and allowances in order to retain staff and maintain their satisfaction. The findings also show that when employees understand they can receive financial rewards, they become more determined to achieve their objectives and perform better. The majority believe that financial rewards directly enhance their motivation and willingness to work harder. However, the analysis of the existing reward systems revealed several issues, particularly regarding overtime pay, food and transport reimbursement, and the motivational impact of bonuses. These concerns contribute to dissatisfaction and demotivation among many employees. Therefore, the administrations of private universities in Nangarhar must take serious action to improve financial policies, ensure equal treatment, and develop more effective reward systems that positively influence employee motivation and satisfaction, ultimately increasing the likelihood of long-term retention.

KEYWORDS: Customer Satisfaction, Iranian Products, Brand Reputation, Nangarhar



1. INTRODUCTION

Nowadays, financial rewards are especially important in Afghanistan, particularly in Nangarhar province, due to the poor economic conditions of its citizens. There has been little research on the impact of financial incentives on employee motivation and satisfaction in private universities in this region. This study explores how monetary rewards can motivate employees and increase their job satisfaction. The findings will assist policymakers and university leaders in understanding how to retain employees, enhance their performance, and contribute to the overall success of their institutions by identifying what matters most to staff. Employee motivation and job satisfaction are crucial for the success of universities, especially in today's competitive educational environment. The pressure is increasing on private universities to recruit, retain, and maintain talented staff. Salaries, bonuses, allowances, and retirement plans are among the most effective methods for motivating employees. These financial compensations significantly influence how employees feel about their work, their performance levels, and their overall satisfaction (Saeed et al., 2013). Many studies have examined the impact of money and rewards on workers in both developed and developing countries, finding that employees are more motivated when they receive timely payments, making them less likely to quit their jobs or become dissatisfied at work (Dartey-Baah & Amoako, 2011). The performance of staff in schools and universities significantly influences student outcomes and shapes public perception of the institution. Therefore, providing financial incentives to employees is essential to improving their performance (Osibanjo et al., 2014). The number of private universities in Nangarhar Province, Afghanistan, has been growing rapidly. However, many of these universities lack sufficient income to offer competitive salaries. With minimal pay, staff motivation tends to decline. Research by Sahibzada and Pandya (2023) at Nangarhar University showed that bonuses and retirement benefits had a significant positive effect on lecturers' job satisfaction. However, smaller perks (also known as fringe benefits) had little impact. This suggests that private universities should reconsider how they provide financial incentives to ensure employee satisfaction and help the institutions achieve their goals.

Non-financial incentives such as praise, opportunities for career growth, and certificates of appreciation are also important. However, numerous studies have shown that financial rewards have a stronger and faster impact on employee motivation and satisfaction, especially in developing countries like Afghanistan (Manzoor, 2012). When organizations fail to provide adequate pay, employees—particularly those in private universities—are often forced to leave their jobs (Shah et al., 2021). A fair salary and sufficient benefits can help retain experienced and skilled staff while also motivating them to perform better, which plays a vital role in achieving organizational goals. Additionally, fair and consistent salaries and rewards help build a sense of value and commitment among employees (Malik et al., 2012). Job satisfaction increases when monetary rewards align with market rates and reflect employee performance. On the other hand, inappropriate or unequal pay systems

can lead to demoralization and low productivity. Therefore, financial incentives should be recognized as a key element of effective human resource practices, particularly in the context of private universities in Nangarhar.

1.2 Research Objectives

1. To examine the effect of financial rewards on employee motivation and satisfaction.
2. To recommend specific measures to maximize staff motivation and satisfaction through financial incentives in private universities in Nangarhar province.

1.3 Research Questions

1. What is the impact of financial incentives on employee motivation and satisfaction?
2. What is the relationship between financial incentives and overall staff performance?

1.4 Hypotheses

H1: Financial incentives have a significant positive impact on employee motivation and satisfaction.

H2: Financial rewards enhance productivity by improving employee motivation and satisfaction.

1.4 Significant of the study

The significance of this study is that it examines how money can be used to enhance motivation, job satisfaction among workers working in private universities in Nangarhar, Afghanistan. The results can assist the university administrators to know how to retain employees who may be satisfied and motivated which may enhance the quality of teaching and learning. It also bridges a gap in the research by demonstrating the influence of money and incentives on employee performance in the education sector of Afghanistan.

2. Literature Review

A study by (Sahibzada and Pandya, 2023) conducted in Nangarhar, Afghanistan, examined the influence of bonuses, salary increments, and medical allowances on lecturers' job satisfaction. Using a cross-sectional survey and regression analysis, the research found that financial incentives had a positive effect, while subsidiary incentives did not significantly impact satisfaction. The study's main limitation was its small sample size. It specifically tested whether academic job satisfaction is directly boosted by financial incentives. Another study conducted in Jalalabad in 2020 explored the relationship between job satisfaction, job retention, and compensation using a survey of 246 participants and regression analysis with SPSS. The findings revealed a strong positive correlation among these factors. Although the study used convenience sampling, it concluded that staff retention in private universities requires appropriate and fair pay systems. Similarly (Puspitasari, M. D., 2024) study in Indonesia analysed the impact of financial incentives, appraisals, and recognition on the motivation of start-up employees using surveys (N=300) and multiple regression analysis. The study found that

all factors were important, but financial rewards were the strongest motivator. The research recommended combining financial and non-financial incentives to boost employee motivation effectively.

Akandi et al., (2023) study in Saudi Arabia and has used Structural Equation Modelling (SEM) to examine the relationship between workplace incentives and performance, with job satisfaction as a mediating variable, based on cross-industry data. The findings confirmed that job satisfaction mediates the relationship between incentives and performance, though the strength of this mediation varies across sectors. Similarly, our research highlights the importance of material rewards, particularly financial incentives, and suggests that the best outcomes are achieved by combining these rewards with employee engagement programs. Similarly (Tony et al., 2025) study in the Zambian finance market compared monetary and non-monetary incentives using a sample of 436 participants. The findings showed that monetary rewards contributed to short-term motivation, while non-monetary rewards enhanced long-term satisfaction. The research concluded that a balanced reward system fosters sustained motivation among employees. Similarly (Ahamd et al., 2019) examined how financial incentives affect employee motivation and satisfaction in manufacturing organizations of Pakistan. Using a survey of 200 workers and regression analysis, the study found that monetary motivators play a strong role in improving both job satisfaction and motivation. Although limited to the manufacturing sector, the study highlighted those financial gains are a major factor in employee performance. In the same way (Ogunmakin & Sunday, 2023) focused on low-income employees without specifying the country. It used a mixed-method approach and surveyed 40 experienced workers. This research tested theories such as Self-Determination Theory (SDT), Vroom's Expectancy Theory, Adams' Equity Theory, and Reinforcement Theory. The findings indicated that short-term motivation relies on financial rewards, whereas long-term motivation depends on non-financial incentives. Despite its small sample size, the study offered valuable insights and concluded that a fair and balanced reward system enhances both motivation and employee commitment.

Iqbal et al. (2021) studied the impact of monetary incentives on employee commitment in Bahawalpur, Pakistan. Using a quantitative approach and random sampling, they distributed Likert-scale questionnaires to 100 bank employees. Linear regression analysis showed a significant positive relationship between financial incentives (promotions, bonuses, salary increments) and employee commitment. The research found that such rewards maximize employee performance and reduce turnover. Additionally, the study emphasized that financial rewards strengthen employee loyalty and contribute to organizational success. (Landry et al., 2017) studied the impact of fair distribution of monetary rewards on motivation and work performance in Canada. Their research found that when financial rewards—such as bonuses and job security—are adequately provided, employees feel more motivated and perform better, supporting the organization's goals.

Yousef et al. (2014) examined the effects of both monetary and non-monetary rewards on employee motivation in a company in Lahore, Pakistan. The study highlighted that both types of rewards are important in developing

countries. While monetary rewards are significant, non-monetary incentives such as respect, praise, and job security also play a crucial role in enhancing and maintaining employee motivation. The study concluded that managers who actively address employee motivation tend to improve overall work performance. (Farsh et al., 2024) examined how financial incentives, such as wages and work allowances, along with workplace factors like organizational culture and internal communication, impact employee motivation at Paradise Estate Management Company. Using regression analysis on survey data from 79 employees, the study found that both financial and non-financial factors play a strong role in maintaining employee motivation. The author supports Herzberg's 1959 theory, which states that people need good pay and a positive work environment to stay motivated. However, since the study focuses on a single company, its findings may not be universally applicable. The study concluded that both adequate pay and a supportive work environment improve motivation. A study by (Liu et al., 2022). in Shandong, Eastern China, investigated the influence of incentives on job performance, motivation, and health among public and private hospital staff. Data were collected through close-ended questionnaires from 171 doctors and 149 nurses. The findings revealed that transformational leadership had a stronger positive effect on job performance and organizational outcomes compared to monetary incentives, which had a smaller but still positive impact on performance and health. The study suggests that good leadership in developing economies benefits workers more than financial rewards alone. In a study conducted by (Kosovo et al., 2022) explored how total compensation management—comprising both financial and non-financial rewards—affects employee performance in commercial banks. Using 129 questionnaires and statistical methods like principal component analysis and linear regression, the study found that financial incentives led to a 30 percent increase in employee performance. It also showed that factors such as equal pay, career development opportunities, and benefits like pensions and holidays further enhanced performance, while labour market pressure negatively impacted it.

Albalush and Devesh (2023) examined the role of monetary and non-monetary rewards in employee motivation and job performance in the banking sector in Oman. The study, based on 100 employee responses, found that motivation is strongly influenced by how employees are treated, compensated, and encouraged. The study concluded that both financial and non-financial incentives—such as salary, bonuses, respect, and recognition—are crucial for enhancing performance. However, from my perspective, these findings may not fully apply to my sample. (Farsh et al., 2024) examined how financial incentives—such as wages and work allowances—and workplace factors like organizational culture and internal communication impact employee motivation at Paradise Estate Management Company. Using regression analysis and a survey of 79 employees, the study found that both financial and non-financial factors play a strong role in maintaining employee motivation. The author supports Herzberg's 1959 theory, which states that people need good pay and a positive work environment to stay motivated. However, since the study focuses on a single company, its findings may not be

generalizable to other contexts. The study concludes that both adequate pay and a supportive work environment enhance motivation. As a systematic review by (Schmid et al., 2023) shows, financial incentives for physical activity during work can increase workplace physical activity. Out of six studies involving 2,646 participants, four reported positive effects. The overall quality of evidence was moderate, suggesting that such incentives likely encourage healthier behaviours among employees. According to (Kuvass, 2006; Hossen & Rehman, 2020; Mello, 2015) financial incentives—such as bonuses, salary increments, and medical allowances—and non-financial incentives—like appreciation certificates, applause, private guest services, and relaxing workspaces—are important for boosting motivation and performance. These studies, conducted in Kenya, found that non-financial rewards tend to provide long-term satisfaction, while financial rewards offer short-term motivation. However, since these studies were limited, further research is needed to explore how these incentives affect employee performance in academic careers.

According to (Hossen and Rehman, 2020), financial rewards such as salary increments, performance-based incentives, and bonuses provide quick motivation, which directly improves employee productivity through increased satisfaction. These rewards offer tangible benefits and encourage employees to achieve specific organizational goals. (Habibi & Khan, 2019) conducted a mixed-method study in Peshawar, Pakistan, collecting data through interviews and questionnaires from private college teachers. Their findings suggested that annual rewards and training support help teachers feel motivated. However, since this research was not conducted in Afghanistan and highlighted Pakistan's better private education system, the findings may not fully apply to Nangarhar province. Similarly (Zaman & Faizi, 2020) studied the impact of salary delays on lecturer motivation in Kabul's private universities. Surveying 80 employees, the study found that delayed payments lowered employee morale and increased resignation intentions. In my opinion, while the study addresses a common issue, it does not explain why salary delays occur, how to prevent them, or the main challenges faced by policymakers. (Kakar et al., 2023) researched financial motivation among female lecturers in Kandahar's private universities. Their study revealed that a consistent salary is more important than fringe benefits, and that financial incentives significantly helped enhance women's self-confidence and motivation.

3. Methodology

3.1 Research Design

In this study, a questionnaire was used to collect data from employees in private universities in Nangarhar, focusing on their satisfaction with financial incentives, including salary increments, bonuses, performance bonuses, and other allowances. The insights gained will help identify what employees value or dislike about these incentives and highlight areas for improvement.

3.2 Population of the Study

This research was conducted in Nangarhar Province, Afghanistan, specifically in Jalalabad city. The participants are mainly educated staff members—primarily lecturers and administrative personnel—who reside in Jalalabad and can understand the questionnaire. Since surveying the entire population is impractical, the study focuses on a smaller, representative subset.

3.3 Sample Size and Sample Techniques of the Study

In this research, 80 participants were chosen, which is sufficient to provide valuable insights and reliable results. The study used simple random sampling, meaning participants were selected randomly, giving everyone an equal chance to be included. This approach ensures fairness and helps minimize bias.

3.4 Instrument of the Study

The primary instrument used was a questionnaire comprising yes/no questions and rating scales. Respondents indicated their levels of satisfaction and motivation regarding various financial incentives. The questions were designed for clarity and ease of understanding.

3.5 Data Analysis and Descriptive Data

Basic statistical methods such as percentages, averages, and charts were used to illustrate employee satisfaction and motivation levels regarding financial incentives. Graphs were utilized to clearly present the results.

4. Results and Discussion

The findings of this research clearly indicate that financial rewards and incentives—such as bonuses, overtime pay, salaries, and allowances—play a crucial role in satisfying and motivating employees in private universities in Nangarhar Province. Many workers are unhappy and dissatisfied with current salaries and incentives, particularly regarding overtime payments and the lack of adequate allowances like transport, food, and medical support. This dissatisfaction can lead to decreased work interest, lower performance, reduced participation in achieving organizational goals, and increased turnover intentions. Furthermore, many employees feel that the bonuses given by management are not sufficiently linked to their performance, which undermines their trust in the reward system. These results suggest that the existing financial reward systems in many private universities in Nangarhar are not meeting the needs of lecturers and administrative staff, causing challenges in employee motivation and satisfaction.

On a positive note, the research shows that when management provides adequate financial rewards, most employees are motivated to work harder and demonstrate greater commitment toward achieving organizational objectives. The study's charts reveal that the majority of staff agree that financial incentives boost employee effort and job satisfaction, and even encourage longer tenure within the universities. This implies that a fair and adequate reward system can improve employee performance and reduce turnover. Therefore, leaders of private

universities should review and enhance salary and incentive policies to keep employees motivated, satisfied, loyal, and happy, ultimately contributing to improved educational quality and services in private universities in Nangarhar Province, Afghanistan.

4.1. Preparation of Tables and Figures

Figure 1. Perception of Employees about Salary

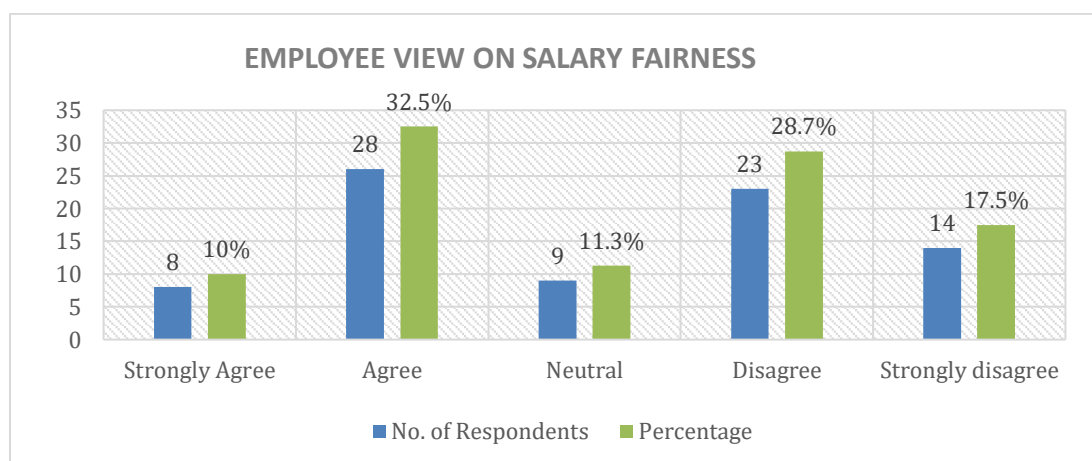


Figure one above shows out of 80 respondents, 42.5% (34) strongly agree or agree that their pay is fair and are somewhat satisfied. However, 46.2% (37) strongly disagree or disagree, indicating most are not content with their salary. Only 11.3% (9) are unsure. This reveals a clear divide in perceptions of salary fairness. Management should prioritize reviewing and clearly outlining salary policies to improve employee satisfaction.

Figure 2. Perceptions of performance according to Bonuses

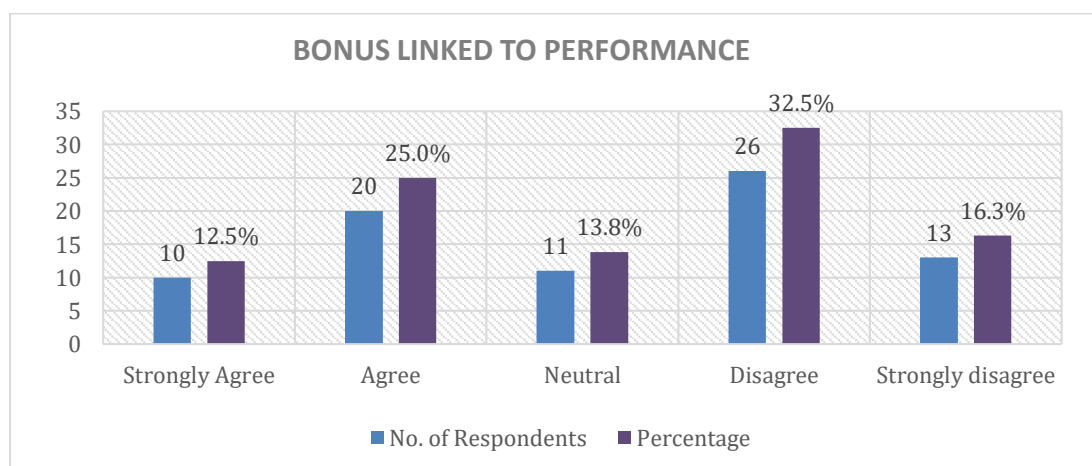


Figure two above shows out of the total respondents, only 30 (37.5%) strongly agree or agree that their bonuses are linked to their performance. However, the majority—39 respondents (48.8%)—strongly disagree or

disagree, indicating widespread dissatisfaction with the bonus system. Additionally, 11 respondents (13.8%) remained neutral. This suggests that many employees feel the bonus system is inadequate. Therefore, management should work on improving the bonus policy to increase employee satisfaction.

Figure No 3. Perception of Adequate Overtime Compensation

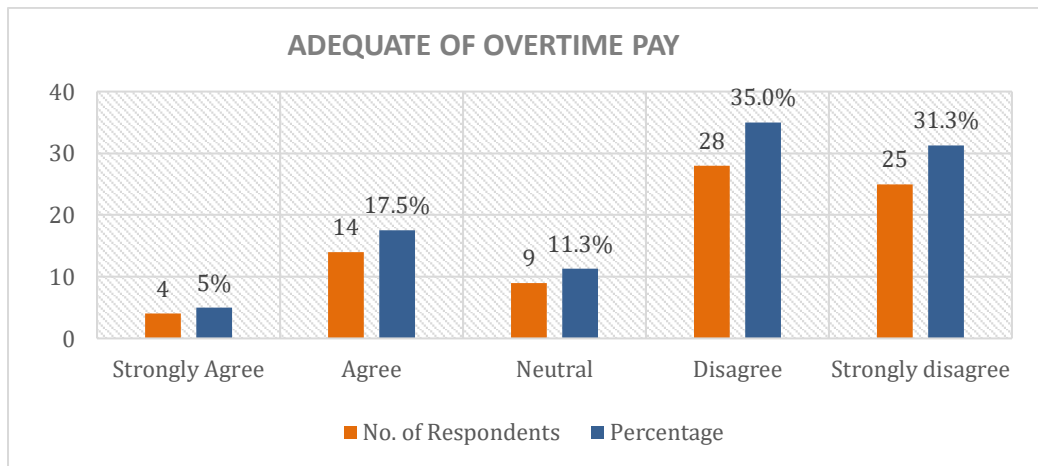


Figure three above shows that most employees are dissatisfied with overtime pay. Out of 80 respondents, only 18 (22.5%) strongly agree or agree that their overtime payment is adequate. In contrast, 53 employees (66.3%) strongly disagree or disagree, while 9 (11.3%) remained neutral.

Figure No 4. Employee Allowances (Food, Transport & Medical)

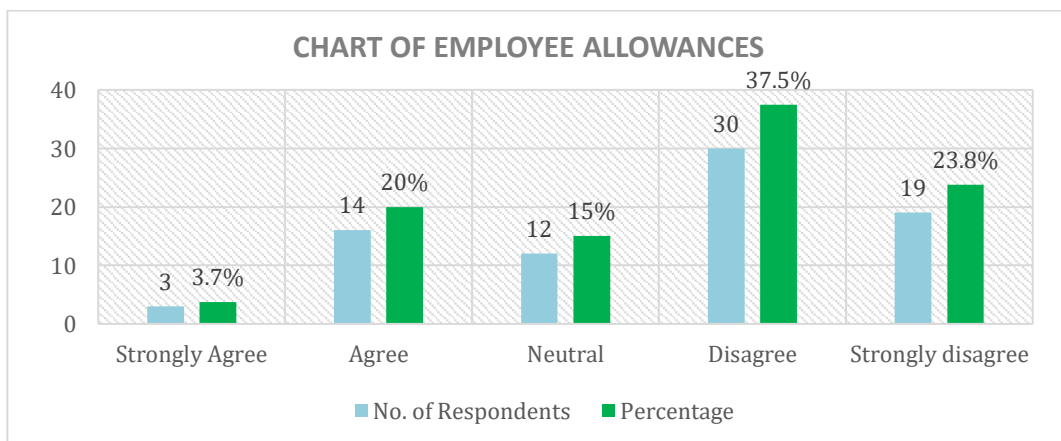


Figure four above shows that out of 80 respondents, only 17 (21.3%) agree or strongly agree that they receive adequate allowances, while the majority, 49 (61.3%), strongly disagree or disagree. This indicates that a large number of employees in private universities in Nangarhar province are dissatisfied and demotivated due to insufficient allowances such as food, office rent, and medical benefits. Figure 4 highlights that employees in

these universities are not receiving enough allowances. The study emphasizes the importance of reviewing allowance policies, as they play a crucial role in employee motivation and satisfaction.

Figure No.5 Employee Perceptions on the Role of Financial Incentives in Work Motivation

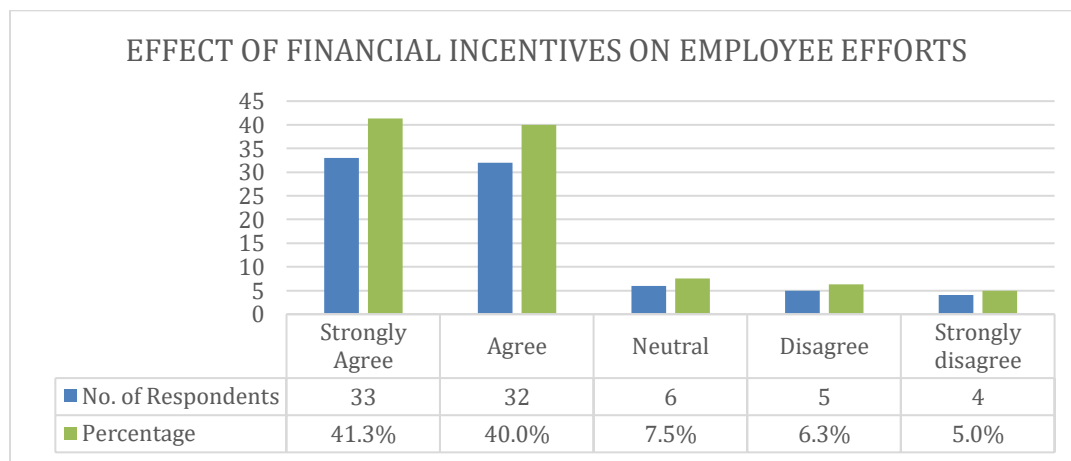


Figure five above shows that the total number of respondents in this study is 80 employees, including lecturers and administrative staff. Among them, 55 (68.8%) strongly agree or agree that financial incentives motivate them, while a small number of 9 (11.3%) disagree or strongly disagree, and 6 (7.5%) remain neutral. This data reveals that financial incentives or rewards are a powerful and effective way to motivate and encourage employees in private universities in Nangarhar Province. The study emphasizes that university management should prioritize providing adequate and transparent financial incentives to keep staff motivated and satisfied.

Figure No.6 Perception: Effort Increases with Possible Financial Incentives

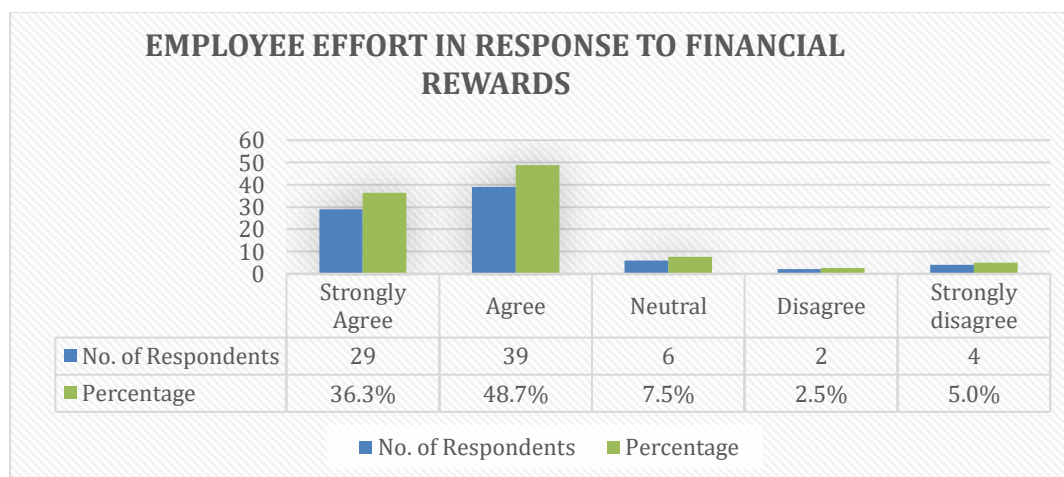


Figure six above shows that, the statement “I increase my effort when I know financial rewards are possible” received strong agreement. A large portion, 48.7% (39 respondents), agreed, and 36.3% (29 respondents)

strongly agreed, indicating that adequate financial rewards motivate employees to work harder and strive to achieve organizational goals. Only 7.5% (6 respondents) were neutral, 2.5% (2 respondents) disagreed, and 5.0% (4 respondents) strongly disagreed. This chart clearly shows that financial incentives are a powerful motivator for increasing employee effort and driving goal achievement.

Figure No. 7 Worker Commitment to Objective due to incentives

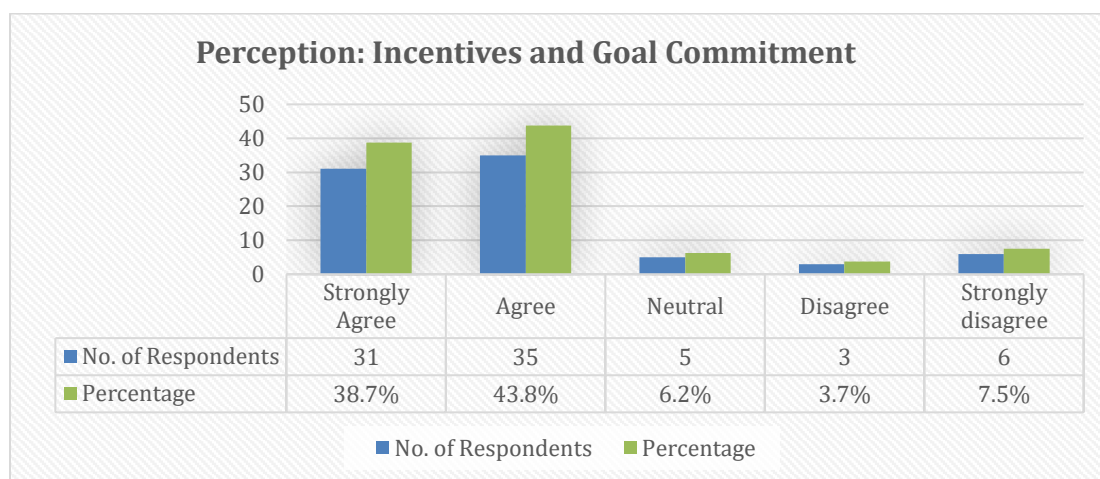


Figure seven above shows that the chart illustrates how 80 participants responded to the statement, “Incentives make me more committed to achieving my goals.” The majority agreed, with 43.8% (35 individuals) agreeing and 38.7% (31 individuals) strongly agreeing. This indicates that most employees feel more dedicated when incentives are provided. Only a small portion were neutral (6.2% or 5 individuals), while 3.7% (3 individuals) disagreed and 7.5% (6 individuals) strongly disagreed. Overall, the results show that incentives are highly effective in fostering employee commitment to their goals.

Figure No. 8: Satisfaction stage with the financial reward provided by the University

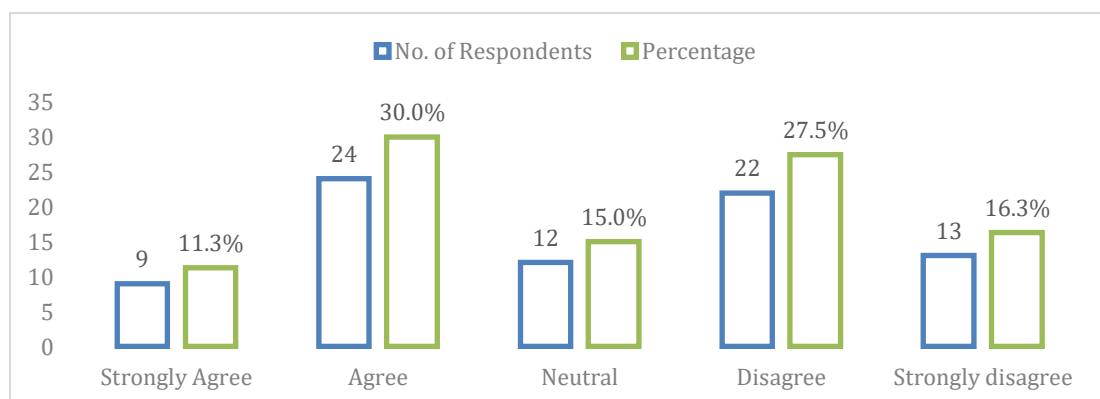


Figure eight above shows that it is clear that more employees are dissatisfied than satisfied with the financial rewards. Out of 80 respondents, only 41% (33 respondents) strongly agreed or agreed that they were satisfied, while a larger group—about 44% (35 respondents)—strongly disagreed or disagreed. Around 15% (12 respondents) remained neutral. This indicates that a significant portion of employees in private universities in Nangarhar province are unhappy with their financial rewards. Therefore, universities must review their compensation packages, ensure transparency in pay decisions, and address this critical issue to improve employee satisfaction.

Figure No. 9 Perception: Incentives and Overall Job Satisfaction

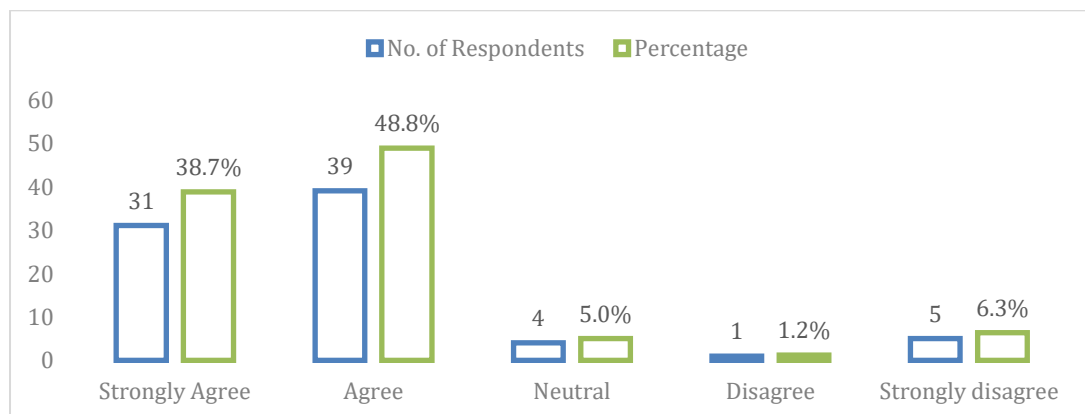


Figure nine above shows the combined opinions of 80 respondents on whether financial rewards improve employee job satisfaction. Among them, 70 employees (87.5%) strongly agreed or agreed. However, a small number—6 respondents (7.5%)—disagreed or strongly disagreed, and 4 respondents (5%) were unsure. The results clearly shows that financial rewards significantly boost employee satisfaction and motivation. This highlights the need for management to develop a better and more effective reward system.

Figure No. 10: Effect of Financial Incentives on Employee Retention

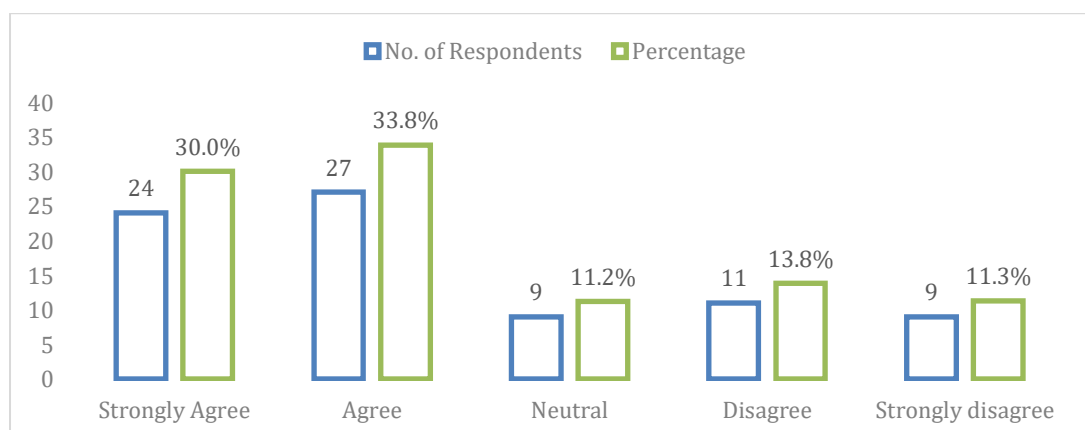


Figure ten above shows responses from 80 participants to the statement, “Because of financial incentives, I want to stay longer in this university,” Most participants, 51 (63.8%), strongly agreed or agreed, indicating that financial rewards significantly enhance employee retention. Meanwhile, 25.1% disagreed or strongly disagreed, and 11.2% remained neutral. These findings suggest that financial incentives play a crucial role in motivating staff to remain longer, particularly in private universities in Nangarhar Province.

5. Conclusions

This study reveals that financial incentives significantly impact employee motivation, satisfaction, and commitment in private universities in Nangarhar Province. Many employees are dissatisfied with their salaries, bonuses, overtime pay, and allowances. Such issues make them feel undervalued and demotivated, which negatively affects performance and job satisfaction. When employees perceive unfair pay, they may lose interest in their work and consider leaving. This highlights how weak financial systems can pose serious challenges for university management. The findings emphasize the need to improve financial policies to ensure employees feel supported and fairly compensated.

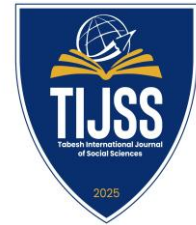
At the same time, the findings offer a positive outlook. Many employees reported that receiving fair financial rewards increases their motivation, encourages greater effort, and strengthens their commitment to their jobs. Incentives such as fair salaries, bonuses, and benefits help build trust and satisfaction among staff. This results in improved performance and reduced employee turnover. The study confirms that financial rewards are not only a source of income but also a reflection of respect and value in the workplace. Therefore, private universities in Nangarhar should prioritize enhancing their financial incentive systems to boost employee satisfaction, motivation, and loyalty.

6. Recommendations

1. **Review Salary Structure:** Ensure salaries reflect employees’ roles, responsibilities, and experience.
2. **Improve Bonus System:** Link bonuses to performance with clear, transparent criteria.
3. **Provide Adequate Allowances:** Enhanced food, transport, medical, and housing allowances to ease financial stress.
4. **Ensure Fair Overtime Pay:** Compensate extra hours fairly and establish a clear overtime policy.
5. **Clarify Financial Policies:** Clearly document and communicate all incentive policies to staff.
6. **Gather Regular Feedback:** Collect employee input and adjust incentive systems accordingly.
7. **Plan Long-Term Rewards:** Develop strategies to retain skilled staff and minimize turnover.

Conflict of Interest:

All authors express no conflict of interest in any part of the research.



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