

Monetary Staff Motivation, Agency Roles and The Performance of Arusha Road KKKT Savings and Credits Society

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Abstract

The impact of monetary motivation on the execution of agency responsibilities and, ultimately, the performance of the Arusha Road KKKT Savings and Credit Cooperative Societies (SACCOS) in Dodoma City, Tanzania, was investigated in this research. The information from the two board members and four SACCOS workers was gathered using the in-depth interview data collection tool. Data was analyzed using manual content analysis. As revealed, the SACCOS employed competitive salaries, allowances, bonuses, and subsidized loans to motivate its employees. It was further revealed that monetary incentives had motivated SACCOS workers to fulfil their responsibilities without having to deal with the agency's concerns of conflict of interest, risk aversion, and personal gain by concealing SACCOS information. The study recommends that employees' motivating policies and strategies be properly formulated and implemented to intensify SACCOS' performance.

Keywords: Staff motivation, Agency roles, the performance of SACCOS, Tanzania

1. Introduction

Motivation is the process of inducing an increase in human effort in order to achieve organizational goals (Lambrou, et al., 2010). As a result, the primary goal of motivation is to aid in the achievement of organizational objectives. Motivation is usually associated with improved job performance, which can be assessed in terms of increased productivity, profitability, or task completion (Ndege, 2015). When a desire to complete a task arises from an internal purpose, it is referred to as intrinsic motivation, and when it arises from external pressure, it is referred to as external motivation (Nwankwo et al., 2018). According to Stello (2012), monetary incentives are those that involve monetary payment, unlike non-monetary motivations. Salary, earnings, and various types of allowances such as accommodation,

transportation, extra duty, and shift allowances are all examples of monetary motivation. Career achievement, recognition, personal growth, influence, and responsibility are elements of non-monetary motivation. The terms financial and monetary motivation were used interchangeably in this study.

Various scholars (Troisi and Nese, 2012; Ibrahim and Brobbey, 2015; Liliane and Lydia, 2020 and Felicien and Irechukwu, 2021) assessed the influence of monetary motivation on the performance of SACCOS and other related microfinance institutions (MFIs) such as credits unions. However, these studies did not explore the influence of competitive salaries, staff allowances, annual incentives, and subsidized loans on SACCOS performance. Furthermore, the investigations found a link between monetary motivation and agency roles. According to the literature, the majority of studies on the influence of monetary and non-monetary motivation on performance have been conducted in commercial banks rather than semi-formal financial organizations like SACCOS (Sarpong, 2016; Benyela, 2018; Khan et al., 2018; Laury, 2019). However, because commercial banks have ample capital and structured procedures, the authors believe they are unable to portray the actual conditions in SACCOS. SACCOS mobilize savings and provide borrowing opportunities to members (Absanto & Aikaruwa, 2013). They also serve the majority of the rural and urban dwellers who are excluded from formal financial services (Nigusie, 2015). SACCOS are globally termed as credit unions (Donal et al., 2015). Therefore, the terms SACCOS and credit unions are synonymously used in this study.

Tanzania Cooperatives Development Commission (TCDC) has registered a total of 5,918 cooperatives in 2020. TCDC further reports that in 2020 the Minister responsible for cooperatives deregistered 2,554 SACCOS, owing to being non-functional or untraceable. Magumula and Ndiege (2019) reported corruption, fraud cases and misuse of SACCOS' funds in Tanzania, a situation that reflected the existence of agency problems and the low integrity of SACCOS' leaders.

Akten et al. (2019) argued that the challenges of credits union in Ghana included; managerial problems, competition from other financial service providers, poor by-laws enforcement, loans default and poor loans recovery methods. The challenges portrayed the existence of agency problems and lack of staff motivation (Muithya & Ombati, 2019). SACCOS or credits unions in developed countries reported fewer problems related to agency roles and staff motivation. For instance, Donal et al., (2015) uncovered the demands of the regulatory framework, capital inadequacy, the decline of members, and imbalance between economic and social objectives as the major challenges that restrained credit unions globally. *Kanisa la Kiinjili la Kilutheri Tanzania (KKKT)* or Evangelical Lutheran Church in Tanzania (ELCT) Arusha road SACCOS was established in February 2004 and bears the registration number DOR 619. The SACCOS was established to promote the economic welfare of church congregants. The SACCOS initially had 89 members (37 males, 51 females) and 1 group and kicked off with a capital of Tanzanian Shillings (TZS) 1,701,320 (USD 738.8). However, as of February 2020, the SACCOS had 612 members (280 males, 310 females and 22 groups), a capital base of TZS, 616,049,724 (USD 267,522.03), shares TZS 463,110,000 (USD 201,107.35), savings TZS 188,503,324 (USD 81,858.31) and deposits TZS 917,150,000 (USD 398,276.01). In May 2020, the SACCOS issued cumulative loans of 12 billion TZS

(USD 5,199,126.55) and had registered an after-tax profit of TZS 26,328,172 (USD 11,406.96) and TZS 56,594,919 (USD 24,520.35) in 2017 and 2018 respectively. The SACCOS is among the 60 licensed SACCOS in Tanzania and operates without requiring external capital. The SACCOS was branded as the best in the Dodoma region and one of the best performing SACCOS in Tanzania (Arusha KKKT SACCOS, 2020; TCDC, 2020).

Dodoma City and region had a total of 20 and 47 SACCOS respectively (TCDC, 2020). The sources of income for the people living in the city were agriculture, animal husbandry, petty businesses such as wholesale and retail shops, carpentry, food vendors, small and medium industries, consultancy, construction, industrial, craft and forests works, tourism, hotels, and permanent and wage employment (URT, 2020). A complete shift of Tanzania's capital from Dar es Salaam to Dodoma led to an increase in business activities in the City and hence compelled the Arusha KKKT SACCOS to expand its services as well. Arusha KKKT SACCOS was purposely selected for the study owing to its outstanding performance in the Dodoma region. As a result, the authors were enthused to link the SACCOS' performance to monetary motivation and how personnel execute agency responsibilities.

Magali (2014) revealed that 46% of the rural SACCOS in the Dodoma and Morogoro regions were non-sustainable. The majority of employees in these SACCOS were not paid monthly salaries although they received allowances. However, no study was conducted to ascertain how monetary motivations influenced the SACCOS' performance in Tanzania.

Belghitar and Clark (2015) found that higher managers' cash compensation provides the opportunity for risk diversification and reduces agency costs. Similarly, Mukameneza and Emuron (2020) revealed that the payment of financial incentives to employees greatly increased the profitability of Umwalimu SACCO in Rwanda. However, only salary increase was considered in the analysis and other forms of financial motivations such as allowances, incentives and subsidized loans were beyond the scope of the study.

Nyaga (2017) confirmed that the growth of Kenyan SACCOS was attributed largely to staff's morale and motivation. Wanjihia (2016) found that only 8.7%, 2.9% and 2.8% of the employees of Kenya Bankers SACCO Society (KBSS) were satisfied with salary, annual bonus and compensation package respectively, signifying that most of the employee dissatisfaction with monetary motivations. Houensou and Senou (2019) found that MFIs productivity in Benin largely relied on the provision of non-financial in comparison to financial incentives. The authors suggested that financial incentives should be distributed based on the MFIs' overall performance. They did admit, however, that financial incentives hampered outreach. Furthermore, their research focused on bonuses rather than other financial-based incentives like allowances and subsidized loans.

Most microfinance organizations, according to De Leeuw (2017), employed financial incentives to motivate their personnel and promote improved performance. Employees were motivated by financial incentives to fulfill their agency roles efficiently and avoid conflicts of interest and asymmetric information flow (Panda & Leepsa, 2017). Despite the fact that the types of motivators were not specified, Iqbal et al. (2013) stated that motivation determined the level of commitment for banking employees in Pakistan, and Akhter (2018) stated that

employee motivation influenced more than 22% of the performance of financial institutions in Bangladesh.

2.2 The Literature Review

2.2.1 Agency theory and SACCOS performance

Jensen and Meckling proposed the agency theory in 1976 and articulated that conflict of interests might arise when managers run firms on shareholders' behalf. This occurs because the managers' and shareholders' interests are to maximize incentives and wealth, respectively (Bratton, 2012). According to Eisenhardt (1989), when shareholders trust the management to run the company, they relinquish direct control and so allow the agency problem to flourish. The prevalence of conflict of interest, asymmetric information flow, and risk aversion among managers are thus the factors of the agency theory.

The firm's viability is jeopardized by poor handling of the agency problems. Because of the conflict of interest, the management violates the company's rules and bylaws for personal advantage. The asymmetric information flow permits the firm's manager to keep information hidden that could improve the organization's success. Furthermore, risk aversion prevents the organization from earning revenue or profit as a result of the manager's decision to accept calculated risks. Many scholars, according to Perrow (1986), have focused on the problems caused by the agents rather than the principals.

The firm's viability is jeopardized by poor handling of agency problems. Because of the conflict of interest, the management violates the company's rules and bylaws for their own personal gain. The asymmetric information flow permits the firm's manager to retain information that could improve organizational success. Furthermore, risk aversion prevents the organization from earning revenue or profit as a result of the manager's decision to accept calculated risks. Many scholars, according to Perrow (1986), have focused on the problems caused by the agents rather than the principals.

Several scholars (Huang et al., 2016 ; Mwangi et al., 2015 ; Melkamu, 2016 ; Omwenga, 2017, and Muhanguzi, 2019) used the agency theory to analyze the influence of corporate governance practices on the financial performance of SACCOS in Kenya however, they did not analyze the link between good governance variables and the agency theory. Although Kumburu et al. (2012) assessed the link between the agency theory and SACCOS performance in Kilimanjaro region, they however did not examine how the variables of the agency theory influenced borrowing of loans from external sources and SACCOS' performance.

According to Omollo and Ronga (2016), SACCOS in Kenya adhered to the agency theory because members elected board members and employees to run the SACCOS. However, the relationship between the variables of the agency theory and compliance were beyond the scope of the study. According to Olando et al. (2013), stewardship and agency responsibilities were critical for the growth of SACCOS in Kenya. Nonetheless, the study made no mention of how the factors of the agency hypothesis aided SACCOS expansion.

Despite the fact that no analysis was conducted to support the claim, Nkuru (2015) claimed that agency theory was associated with incentive, interest, and risk. The problem of conflict of interest between agents and the principle in SACCOS, according to Kenani and Bett (2018), is generated by the separation of ownership and control. The amount to which these variables influenced SACCOS' performance, however, was not investigated. We looked at how financial motivation affects the employees' agency role and performance at Arusha KKKT Arusha road SACCOS in this study.

2.2.2 The role of Monetary and non-monetary motivation on the performance of banks and microfinance institutions (MFIs)

Troisi and Nese (2012) avowed that the Italian credits union workers failed to balance their job satisfaction and shareholders' profit maximization motive. The study revealed that the workers' motivation was lower when the maximization of the profit was prioritized. The study recommended a balance between employee's motivation and profit maximization.

Because of inadequate human resource management abilities, most credit unions in Cameroon did not have a staff incentive plan, according to Benyela (2018). The financial motive and performance of Rwandan Umwalimu SACCOS in terms of profitability and liquidity correlation were recognized by Liliane and Lydia (2020). Promotion, recognition, wage increment, and training were the variables examined in the study. However, the study only looked at the monetary motivation component of salary, ignoring the factors of staff allowances, annual incentives, and subsidized loans. Similarly, Felicien and Irechukwu (2021) discovered a link between employee satisfaction, security, and training and the performance of Umwalimu SACCOS. Again, the study did not examine the impact of monetary motivation on SACCOS' performance in depth. The factors under investigation were also not linked to the agency theory.

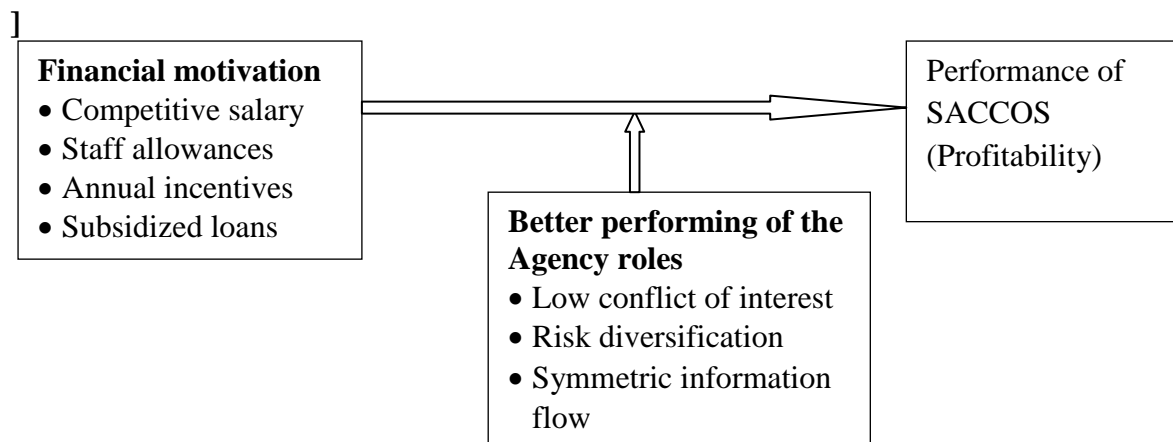
The majority of studies on the impact of monetary and non-monetary motivation on performance were conducted in the banking sector. According to Sarpong (2016), attractive salary, automobile and housing loans, promotion, and fringe benefits motivated 86.7 percent of Eco bank employees in Ghana. Commercial banks, on the other hand, are financially sound and formalized financial institutions that cannot be compared to SACCOS, which are semi-formal MFIs with limited capital. The study did not look into how financial motivation and the role of the bank's staff influenced the bank's performance. According to Nduru (2012), financial motivation was a driver for improving staff performance at the ATGT Ghanaian commercial bank. Employee motivation, according to Ibrahim and Brobbey (2015), improved efficiency, increased individual goal achievement, increased overall satisfaction, and strengthened bonds among financial institution employees in Ghana. Laury (2019) concurred that recognition, remuneration advantages, and other financial awards had a favourable impact on the performance of Mlimani City CRDB bank employees. Despite this, the influence of agency roles on bank's performance in Tanzania was beyond the scope of the study.

Ruth (2013) revealed that centenary banks in Uganda used bonuses payment, fringe benefits provision, cultivating a sense of responsibility, equal treatment and promotion as employees' motivators. Nevertheless, the author found that employee involvement in decision-making processes, remuneration, training, and employees' rotation were significantly lacking. Khan et al. (2018) explored the link between performance and Pakistan banking employee's motivation and motivational variables included; knowledge integration, experience recognition and training. However, the influence of financial motivation on bank performance was beyond the study's scope.

2.2.3 The conceptual framework

The conceptual framework in Figure 2.1 indicates that the financial motivations consisted of an attractive salary, staff allowances and subsidized loans. Competitive salary encouraged the employee to work hard because income was sufficient to meet basic needs. The competitive salary was complemented by staff allowances which included extra duty, communication and emergence financial assistance and annual incentives (Stello, 2012). Moreover, subsidized loans led to increased SACCOS' staff motivation and overall performance (Belghitar & Clark, 2015; Mukaminega & Emuron, 2020). This means that they were free from performing duties that conflicted with their interests and were able to manage and diversify risks for the benefit of the SACCOS. Therefore, financial motivations and better implementation of the agency roles promoted the performance of SACCOS in terms of profitability.

Figure 2.1: The Conceptual Framework



3. Methodology

This study used an in-depth interview technique to obtain data that informed this study. The chairman of the board, chairperson of the credit committee, manager, one cashier and one guard participated were interviewed. The management committee which comprises of 7 members and 2 members were considered for an interview. Moreover, 4 SACCOS' staff were selected for participation in the interviewee from the list of 12 staff and the composition of the population is as shown on Table 3.1 below. The members recruited represented the category of responders who had sufficient knowledge about the SACCOS. The qualitative data was collected using a checklist and the researchers conducted a saturation test and determined that the number of respondents was sufficient for obtaining the required data

(Fofana et al., 2020). Data were analyzed using manual content analysis. The information gathered was divided into three themes: types of financial motivation offered by SACCOS, variables of the agency theory that influence staff motivation, and SACCOS performance statistics. Because the number of respondents was small, a manual contents analysis was used. As a result, the amount of data gathered was not enormous (Kasperuniene, et al., 2020).

Table 3.1: Population and sample distribution

Category	Total numbers	Gender	Interviewed number
Management committee	7	2 females, 5 males	2 (1 male, 1 female)
Manager	1	1 male	1
Cashiers	3	Females	1
Watchman	4	Males	1
Attendants	1	Female	1

4. Results and Discussion

4.1 Forms of monetary motivation

The respondents reported receiving competitive salaries, allowances, incentives and subsidized loans as forms of monetary motivations. The study assessed the link between monetary motivation and the performance of Arusha road KKKT SACCOS.

4.1.1 Salary

Basic salary which meets the monthly staff expenditure is vital for employee motivation (Liliane & Lydia, 2020). An attractive wage encourages employees to focus on their work rather than on how they may supplement their income to cover basic expenses. Inadequate pay, on the other hand, makes employees disgruntled. As a result, paying a suitable salary to an employee boosts job performance (Nagaraju & Pooja, 2017). The manager of the Arusha Road KKKT SACCOS responded that the employees were contented with their pay. "We are satisfied with our income because the SACCOS provide us a minimum wage of over 400,000 TZS for lower cadre employees and over one million TZS for managers." We are motivated by this amount of pay." Furthermore, the SACCOS provides us with an annual wage increase based on the profitability of the SACCOS each year. In 2019, for example, each employee received a 10% yearly wage increase.

SACCOS employees were also motivated by their jobs, according to the chairman of the SACCOS, because they were paid a salary that was higher than the government's suggested basic salary." *We offer our employees a greater compensation than the government recommends, which keeps them motivated all the time.*" Sarpong (2016) similarly found that attractive salaries motivated Eco bank employees in Ghana. Furthermore, Liliane and Lydia (2020) concluded that employee salary increment promoted the performance of Umwalimu

SACCOS in Rwanda. Magali (2014) revealed that the motivation of some rural SACCOS' staff in Morogoro, Kilimanjaro and Dodoma regions in Tanzania was low owing to low salaries, while others were not paid at all and catalyzed the poor performance of the SACCOS, especially in Morogoro and Dodoma regions.

4.1.2 Allowances

The amount of money awarded to a member of staff who has completed a specific assignment is known as an allowance. The sum is sometimes paid on a regular basis to enable the payee to meet specific demands or expenses (Parsa, 2017). As a result, allowance payment is critical since it not only covers budgeted expenses but also allows employees to use the remaining funds to meet their fundamental necessities before receiving their monthly income. Leaders and employees of the SACCOS confirmed that they were granted various allowances by the SACCOS. According to the chairman of the SACCOS, *"At the end of each month, we pay all staff loan appraisal allowances. Extra duty allowances, meeting allowances, and training attendance allowances are also paid. Allowance payments have promoted employee retention in our SACCOS"*.

The manager of the SACCOS stated, "I can fulfill my fundamental necessities because I am satisfied with my employment and numerous payments." This is why I've been with SACCOS for over ten years." "We are paid a monthly communication allowance ranging from 5,000 to 50,000 TZS based on the staff's job responsibilities and seniority," the manager continued. " Furthermore, in the event of the death of a SACCOS employee or a blood relation, the SACCOS provides us a contribution of 1 million and 500,000 TZS, respectively. There is also an emergency fund set aside to address social concerns, with employees receiving TZS 200,000 in the event of childbirth or wedding ceremony. *The SACCOS further contributes half of the health insurance and social security scheme charges which is equivalent to 3% and 10% of our salaries respectively*". In Indonesia, Astiti et al. (2018) discovered that professional allowances increased teachers' motivation and job performance positively, but that hardship allowance had no effect on student-teacher performance in Gambia.

4.1.3 Staff Incentives

The chairman of the SACCOS stated, *"At the conclusion of each year, after calculating the earnings in two ways, we provide incentives to the employees. To begin with, we pay them dividends from their loans in the same way as we do for other SACCOS members. Second, as an incentive, we pay the SACCOS employees an amount determined by the board. In 2019, for example, each employee received a TZS 200,000 incentive and 250,000 TZS honoraria."* *"We pay personnel sitting allowances when they attend meetings, seminars, and workshops," the SACCOS chairman added. " The housing allowance, is however not paid to employees; rather, it is included in the total monthly income. Furthermore, while there is no transportation allowance, there is a facility for official duties."* Houensou and Senou (2019) revealed that non-financial incentives improved the performance of MFIs. However, no detailed analysis was carried out to depict how financial incentives influenced MFIs'

performance. The fringe benefits and bonuses payment also motivated the Eco and centenary bank employees in Ghana and Uganda respectively (Sarpong, 2016; Ruth, 2013).

3.1.4 Staff subsidized loans

Subsidized loans to employees enhanced their incentive by lowering their loan interest rates. The administration of the Arusha Road KKKT SACCOS indicated that its employees will be given subsidized loans. The chairman of the SACCOS responded. *"Instead of the 15% offered to other borrowers, we have given our employees a 10% plot loan interest rate." The loans for plots ranged from TZS 3 to TZS 9 million. As a result, our employees paid a lower price for the plot than other SACCOS members.* According to Sarpong (2016), Eco bank workers in Ghana were motivated with vehicle and house loans. Employees were additionally motivated by the issuing of off-the-book (OTB) or informal loans, according to Hunt and Hayward (2018), because it helped them solve their unanticipated financial challenges. The purpose of issuing OTB loans was to retain qualified employees and loyal customers.

4.2 The relationship between Agency role and staff financial motivation

The study further explored how financial motivation boosted SACCOS employees' performance while avoiding issues like conflict of interest, risk aversion, and asymmetric information flow and as revealed by one attendant; *"We are encouraged to work even longer than the specified work schedule because we have a sense of belonging to the SACCOS, of course, we benefit from the SACCOS by receiving annual dividends, salaries, and allowances."* *"We do not hesitate in taking risks that may improve the SACCOS' performance,"* the manager added.

The chairman of the SACCOS revealed that; *"There is no risk in trusting our employees, and financial motivation is one of the risk mitigation measures. We allow staff to attend various seminars and compensate them for their attendance."* The attractive reward scheme for the manager, according to Boshkoska (2014), can be employed as one of the ways to mitigate agency problems. Paying a manager, a share of the profit earned could motivate them to work hard. Financial motivations, according to Besley and Ghatak (2014), promote the execution of agent roles and lower the extent of conflict of interests.

The cashier stated that *"We have a cash counting equipment that detects counterfeit notes, therefore the chance of receiving fake money is lowered." We have specified the permissible faults in counting money; otherwise, we are liable for paying the deficits. However, because we are very dedicated to our work, this does not always transpire. When a loss occurs, however, we accept responsibility and reimburse the lost amount. We are willing to take the risk because the financial gain we receive from the SACCOS outweighs the predicted loss."* In regard to agency risk reduction, the manager shared; *"We are very vigilant in loan appraisal and we make sure that every borrower fulfils all loans conditions. We issue loans to borrowers three times their deposits"* (Interview field data, Dodoma May 2020). Francis-Sandy (2016) also found that the credits union in the Caribbean did not face agency challenges because of common bonds.

The chairman of the SACCOS also shared that, *"Members have assigned leadership to the management committee and employees. The management committee is in charge of overseeing policies, rules, and daily operations. There are three types of committees: supervision, board, and loan. Under the direction of the chairman of the Board or a Board member on duty, the manager is the secretary of the Board and is responsible for carrying out SACCOS internal managerial functions. Three yearly general meetings are held, during which members discuss and deliberate on various matters. The lending committee approves all loans except emergence loans, which are approved by the board member on duty and the SACCOS manager. There has never been a situation where the manager and a board member on duty granted loans in a way that violates by-laws. We trust our staff and treat them like family. They work hard to achieve the SACCOS' objectives because we financially motivate them."* Boshkoska (2014) asserted that internal control plays a vital role in reducing the agency problem.

According to the information provided by the SACCOS chairperson, employees worked hard because they were trusted and motivated, which prohibited them from engaging in activities that were not in their best interests. The evidence also indicated that the SACCOS was managed using an agency method. The agency method allowed the SACCOS to entrust the operation of the SACCOS to its board of directors and employees on behalf of its shareholders. Because the elected board members were able to run the SACCOS, the operation of the SACCOS was streamlined. The study's findings confirmed that the board members and SACCOS personnel carried out their duties thoroughly and professionally, resulting in the SACCOS's good performance.

Concerning information flow, the manager shared that; *"The chairman of the board, manager, other board members, and SACCOS' personnel have an excellent flow of information."* When necessary, information is provided orally and via cell phone. The head of the SACCOS is in charge of formal communication, such as signing official documents and contracts". The manager further adds that; *"There have been no instances where we have withheld information for personal gain, and I do not believe that there is any reason for withholding information because we believe that transparency is a cornerstone of SACCOS' performance."* Furthermore, this is not conceivable because while the SACCOS chairman is absent, the board member on duty manages the organization. Furthermore, while we are fully benefited by the SACCOS, we do not see the rationale of withholding information for personal advantage."

According to the conclusions of the respondents, information flow was symmetrical, and there were no instances where employees withheld information for personal gain. The level of employee motivation and the availability of a proper information flow mechanism within the SACCOS, however, cultivated this. Effective information benefits the firm and stakeholders, according to Omar and Rahman (2019). Because a smooth flow of information not only improves a company's transparency, but it also aids in business monitoring.

5. Conclusion

The results of the in-depth interview revealed that there was a link between financial motivation and SACCOS workers' adoption of agency tasks. Financial motivations encouraged SACCOS personnel to work without having to deal with agency difficulties such as conflict of interest, risk aversion, and withholding SACCOS information for personal gain, according to the findings. The research also found that SACCOS employees worked hard since they were compensated with a salary, allowances, bonuses, and loan interest that was subsidized.

6. Recommendations

SACCOS employees in Tanzania should be motivated to enhance their performance, according to current study findings. Policymakers should create policies that encourage SACCOS workers to be more motivated. This will help to alleviate the agency difficulty while also boosting SACCOS performance. SACCOS' financial motive, implementation of agency responsibilities, and performance are all linked in this study, which adds to the agency theory. Previous research has related the agency theory to formal financial institutions but hasn't looked into how the variables of agency roles are linked to financial incentives and SACCOS performance, as was the case in the current study. The findings of this study show that semi-formal institutions like SACCOS can lessen or prevent agency difficulties by prioritizing employee motivation. However, because the research is qualitative, it is limited in its ability to test theories. As a result, mixed design studies are suggested for future research.

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