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Employee motivation measurement framework in the banking sector: A systematic literature review

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Orientation: Employee motivation is essential for banking performance, service quality, and retention, yet research remains fragmented with thematic, geographic, and methodological gaps that hinder theory and practice.

Research purpose: This study reviews empirical studies from 2000 to 2025 to consolidate knowledge and develop a multidimensional framework for measuring employee motivation in banking.

Motivation for the study: Despite extensive research, no unified model captures financial, relational, developmental, and digital factors, limiting evidence-based human resource (HR) strategies and global relevance.

Research approach/design and method: A systematic review used PRISMA guidelines and multistage thematic synthesis in five academic databases, assessing thematic trends, geographic distribution, and methodological rigour.

Main findings: Motivation research is dominated by transactional and leadership constructs, such as financial incentives and leadership styles, while holistic indicators, such as career development and work-life balance, receive moderate attention. Relational and cultural factors remain under-explored. About 75% of studies originate from Asia, and most employ cross-sectional surveys, limiting explanatory depth. To address these gaps, a six-dimensional framework integrates 21 metrics across compensation and financial rewards, leadership and governance, recognition and non-financial engagement, growth and development, work environment and well-being, and digital transformation.

Practical/managerial implications: The framework offers HR practitioners a structured tool for motivation strategies, balancing financial and non-financial drivers and adapting to cultural and technological shifts.

Contribution/value-add: This study introduces an integrated, practice-oriented motivation measurement framework to improve banking performance.

Keywords: employee motivation; staff motivation; banking sector; banking industry; commercial banks; measurement framework.

Introduction

Purpose of the study

This systematic literature review synthesises 26 years of empirical research to develop a comprehensive framework for measuring employee motivation in the global banking sector. By consolidating key motivational dimensions across diverse regions, the study addresses existing fragmentation and offers a unified perspective. The ultimate aim is to create a structured, multidimensional measurement model applicable across global regions in the banking sector, serving as a foundational tool for scholarly inquiry and evidence-based human resource management.

Current theoretical perspective

The theoretical foundations of employee motivation in banking are extensive, yet fragmented. Existing studies often apply broad organisational and psychological frameworks in isolation, limiting their integrative potential. Common theoretical anchors include transformational leadership theory, which links leadership styles with motivation and performance outcomes (Debnath et al., 2018; Kebe et al., 2024); the job demands – resources model (JD-R), extended to examine how organisational support mediates stress and engagement (Kaur & Bhullar, 2024;

Lee & Han, 2020); and self-determination theory (SDT), which distinguishes between extrinsic rewards and intrinsic drivers such as empowerment and recognition (Albalush & Devesh, 2023). Furthermore, high-performance work systems (HPWS) theory positions formal HR practices as antecedents of motivational states (Hossain & Islam, 2023; Saad et al., 2021).

Despite these contributions, theoretical perspectives are typically deployed in isolation, resulting in a fragmented body of knowledge. No unified model currently captures the complex interplay among financial incentives, leadership, organisational culture, well-being, and digital adaptation, factors that define motivation in modern banking. The field remains in transition, shifting from transactional paradigms towards holistic, human-centric models, yet lacking a consolidated framework to bridge these perspectives.

Problem statement and research objectives

Employee motivation is widely recognised as a critical determinant of organisational performance, service quality, and talent retention in banking (Khan et al., 2018; Nga et al., 2024; Orenuga et al., 2024). Despite its importance and growing scholarly attention – particularly in response to digital transformation and evolving work paradigms – the literature exhibits three interrelated deficiencies.

Firstly, geographic fragmentation and bias persist. Empirical research is disproportionately concentrated in Asian contexts such as India, Pakistan, Nepal, and Gulf states, and in select African countries such as Ghana and South Africa, while major banking regions, including North America, western Europe, and Latin America, remain under-represented (Addae Nketsiah & Anokye Nkansah, 2024; Albalush & Devesh, 2023; Kgoedi & Pillay, 2018). This imbalance limits global relevance and cross-cultural validity.

Secondly, the field is characterised by thematic and methodological silos. Studies often focus on isolated variables such as financial rewards (Haddad et al., 2023; Shafiq & Naseem, 2011), leadership styles (Ozcan & Ozturk, 2020) or work-life balance (Basnet et al., 2023; Jain, 2022), without integrating these elements into a comprehensive measurement system. Methodological homogeneity compounds this issue, with an over-reliance on quantitative, cross-sectional survey designs that provide snapshot data, but limited insight into causal processes or longitudinal dynamics.

Thirdly, there is no unified measurement framework. Inconsistent operationalisation of motivation and debate over its primary drivers – ranging from compensation to culture, trust, and empowerment (Addae Nketsiah & Anokye Nkansah, 2024; Alzghoul & Khaddam, 2024) – impede comparative research and the development of standardised tools for HR practitioners. This fragmentation leaves bank management without a holistic, evidence-based instrument to measure and strategically improve workforce motivation.

To address these gaps, this study aims to map the evolution and gaps in the banking literature over the past 26 years, examine geographic and methodological patterns to identify biases, consolidate motivational indicators and metrics, and develop an integrated framework that organises these indicators into core interrelated dimensions for advancing research and practice.

Rationale and value of the study

This review and the resulting framework make significant theoretical, methodological, and practical contributions. The study goes beyond generic motivational constructs by proposing a universal framework tailored to the banking sector. By integrating diverse theoretical perspectives and empirical evidence, it offers a consolidated model that addresses fragmentation and provides a structured foundation for future research.

The review critically evaluates the current state of scholarship, highlighting geographic and methodological biases that constrain the field. It advocates for research in under-represented regions and promotes methodological pluralism, particularly mixed-methods approaches, to build a more comprehensive evidence base.

Practically, the synthesis delivers an evidence-based tool for industry stakeholders. This framework enables a targeted assessment of motivational drivers, informing strategic interventions in areas such as talent management and retention (Alzghoul & Khaddam, 2024), equitable compensation systems (Efing et al., 2023), leadership development (Kebe et al., 2024), and initiatives to improve work-life quality and well-being (Hakuduwal & Bati, 2025; Ladeira et al., 2016). By consolidating insights from diverse contexts, the framework equips the banking sector with an adaptable resource to strengthen employee motivation, thus promoting sustainable performance, service excellence, and competitive advantage in an evolving industry landscape.

Research design

Research approach

This study employs a qualitative research approach using a systematic review methodology. This approach is appropriate as it allows for comprehensive identification, critical evaluation, and integrative synthesis of empirical research on employee motivation within the banking sector. Rather than generating new primary data, the review aggregates findings from multiple studies to develop a coherent conceptual framework through a systematic and replicable process.

Research methods

A systematic review of the literature was conducted to ensure methodological rigour, transparency, and reproducibility. The process adhered to established guidelines for systematic reviews.

Targeted body of literature

The review focused on empirical peer-reviewed journal articles that explicitly examined employee motivation, its antecedents, correlates, or outcomes within the banking sector. Literature published from 2000 to 2025 was included to capture contemporary trends and practices relevant to employee motivation indicators in the banking environment in global regions.

Data collection

A comprehensive search strategy was implemented across five major academic databases: Scopus, Web of Science, Business Source Ultimate (EBSCOhost), ProQuest, and Google Scholar to ensure broad coverage. The search combined keywords and Boolean operators, which are presented in Table 1. The searches were restricted to titles, abstracts, and keywords.

Data analysis

Data analysis followed a multistage thematic synthesis process. Duplicate records were removed, and relevance was assessed using predefined inclusion and exclusion criteria. Articles that focused on non-banking financial sectors, were not published in English; were not empirical, and did not treat employee motivation were excluded. Selection involved a review of the title and abstract, followed by evaluation of full-text. Each included article was evaluated for methodological quality. Subsequently, thematic analysis was performed by extracting and thematically analysing data related to motivational indicators.

Data presentation

The review process is summarised using the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) flow diagram, which details the number of records identified, screened, assessed for eligibility, and included in the final synthesis. Findings from the thematic synthesis are presented narratively and supported by structured tables summarising key characteristics of included studies (e.g. author, year, country, key variables) and synthesising evidence across core themes and subthemes. This structured presentation ensures transparency and provides a clear foundation for developing the integrated measurement framework. The records extracted from different databases are summarised in Table 1.

TABLE 1: Search query adopted in the extraction of articles from databases and its results.

S/No.	Database name	Query	Records (N)
1	Google Scholar	(“employee motivation” OR “staff motivation” OR “worker motivation” OR “employee inspiration”) AND (“commercial bank” OR “bank” OR “banking sector” OR “banking industry”)	199
2	ProQuest	(“employee motivation” OR “staff motivation” OR “worker motivation” OR “employee inspiration”) AND (“commercial bank” OR “bank” OR “banking sector” OR “banking industry”)	112
3	Scopus	(“employee motivation” OR “staff motivation” OR “worker motivation” OR “employee inspiration”) AND (“commercial bank” OR “bank” OR “banking sector” OR “banking industry”)	83
4	Web of Science	(“employee motivation” OR “staff motivation” OR “worker motivation” OR “employee inspiration”) AND (“commercial bank” OR “bank” OR “banking sector” OR “banking industry”)	6
5	Business Source Ultimate	(“employee motivation” OR “staff motivation” OR “worker motivation” OR “employee inspiration”) AND (“commercial bank” OR “bank” OR “banking sector” OR “banking industry”)	4
Total	-	-	**404**

S/No., serial number.

Table 1 presents the comprehensive and systematic search strategy used to identify relevant literature on employee motivation in the banking sector. To ensure broad coverage and minimise selection bias, multiple academic databases were consulted. Boolean operators were applied to combine core terms related to employee motivation with descriptors of the banking sector, thereby improving both precision and recall. The multi-database approach produced varying results across platforms, strengthening the review process by capturing a diverse range of peer-reviewed studies. The records summarised in Table 1 were subsequently evaluated, as illustrated in Figure 1, which depicts the selection process.

Figure 1 illustrates the PRISMA-based selection process, which includes four stages: Identification, selection, eligibility, and final inclusion. A comprehensive search across five academic databases initially retrieved all potentially relevant records. After removing duplicates and applying predefined inclusion and exclusion criteria, a full-text eligibility assessment was conducted. Ultimately, 45 peer-reviewed articles satisfied the criteria and were included for a detailed analysis, as presented in Table 3. This systematic approach ensured transparency, minimised bias, and improved the methodological rigour of the review.

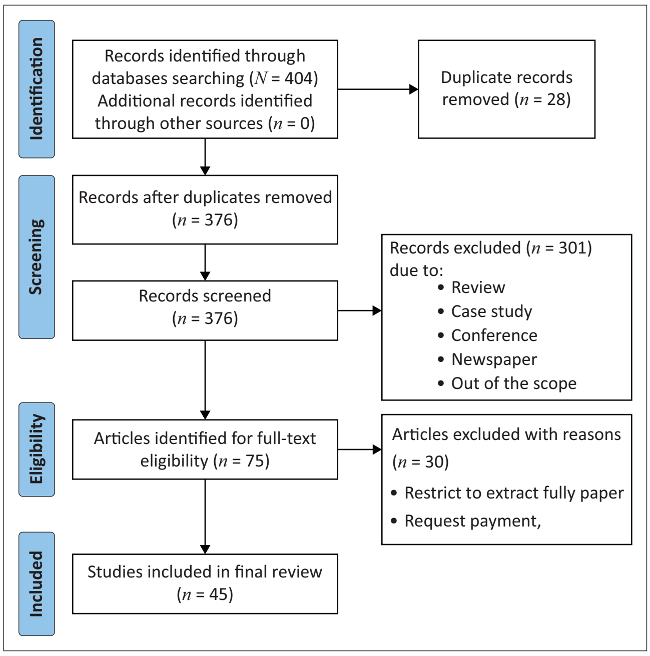

FIGURE 1: The study selection process flow chart.

Methodological quality rating

Using the appropriate JBI Critical Appraisal Checklists, the methodological quality of the 45 included studies was systematically assessed. Of these, 89% (n = 40) were categorised as having a low risk of bias and high methodological quality, whereas 11% (n = 5) demonstrated a moderate risk of bias and moderate methodological quality (see Table 2). Overall, the evidence base reflected strong methodological rigour, as most studies employed clearly articulated research designs, appropriate analytical procedures, and sufficiently detailed reporting standards that reinforced the reliability and validity of their findings.

The methodological rigour identified across the included studies guided both the interpretation and weighting of evidence in the synthesis. High-quality studies – characterised by well-defined inclusion criteria, valid and reliable measurement approaches, proper identification and management of confounding variables, and the application of appropriate statistical analyses – were given greater weight in

TABLE 2: Methodological quality rating**.**

S/No.	Authors	Design	IC	SS	EV	OC	CI	SFC	OV	SA	YS	Quality
1	AbuHazeem and Albloush (2024)	CSS	Y	Y	Y	Y	Y	Y	Y	Y	8	High
2	Addae Nketsiah and Anokye Nkansah (2024)	CSS	Y	Y	Y	Y	Y	Y	Y	Y	8	High
3	Albalush and Devesh (2023)	CSS	Y	Y	Y	Y	Y	Y	Y	Y	8	High
4	Alnehabi (2025)	CSS	Y	Y	Y	Y	Y	Y	Y	Y	8	High
5	Bahl et al. (2024)	CSS	Y	Y	Y	Y	Y	Y	Y	Y	8	High
6	Basnet et al. (2023)	CSS	Y	Y	Y	Y	Y	Y	Y	Y	8	High
7	Rai et al. (2018)	CSS	Y	Y	Y	Y	Y	Y	Y	Y	8	High
8	Razul et al. (2024)	CSS	Y	Y	Y	Y	Y	Y	Y	Y	8	High
9	Saad et al. (2021)	CSS	Y	Y	Y	Y	Y	Y	Y	Y	8	High
10	Alam and Ramay (2012)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
11	Alzghoul and Khaddam (2024)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
12	Bailey et al. (2016)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
13	Dajani (2015)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
14	Dartey-Baah and Ampofo (2015)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
15	Davydenko et al. (2017)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
16	Debnath et al. (2018)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
17	Efing et al. (2023)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
18	Gautam (2019)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
19	Ghosh et al. (2016)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
20	Gummadi and Asi (2023)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
21	Haddad et al. (2023)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
22	Hakuduwal and Bati (2025)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
23	Hasanov and Aghayeva (2023)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
24	Hossain and Islam (2023)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
25	Jain (2022)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
26	Kaur and Bhullar (2024)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
27	Kgoedi and Pillay (2018)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
28	Khan et al. (2018)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
29	Khan et al. (2015)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
30	Ladeira et al. (2016)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
31	Lee and Han (2020)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
32	Mekpor and Dartey-Baah (2017)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
33	Nga et al. (2024)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
34	Orenuga et al. (2024)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
35	Ozcan and Ozturk (2020)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
36	Papageorgiou et al. (2025)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
37	Pereira et al. (2024)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
38	Putra et al. (2021)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
39	Shafiq and Naseem (2011)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
40	Taqwa et al. (2021)	CSS	Y	Y	Y	Y	Y	U	Y	Y	7	High
41	Kebe et al. (2024)	CSS	Y	Y	Y	Y	U	U	Y	Y	6	Moderate
42	Kumari et al. (2020)	CSS	Y	Y	Y	Y	U	U	Y	Y	6	Moderate
43	Mungania (2022)	CSS	Y	Y	Y	Y	U	U	Y	Y	6	Moderate
44	Puni et al. (2014)	CSS	Y	Y	Y	Y	U	U	Y	Y	6	Moderate
45	Selviasari (2019)	CSS	Y	Y	Y	Y	U	U	Y	Y	6	Moderate

Note: Please see the full reference list of this article Keneni, A.D., & Mabhungu, I. (2026). Employee motivation measurement framework in the banking sector: A systematic literature review. *SA Journal of Human Resource Management/SA Tydskrif vir Menslikehulpbronbestuur*, *24*(0), a3506. https://doi.org/10.4102/sajhrm.v24i0.3506 for more information. Quality rating: 0–3, Low; 4–6, Moderate; 7–8, High.

S/No., serial number; CSS, cross-sectional study; IC, inclusion criteria; SS, subjects and setting; EV, exposure valid; OC, objective criteria; CI, confounders identified; SFC, strategies for confounders; OV, outcome valid; SA, statistical analysis; YS, yes score out of 8; Y, yes; N, no; U, unclear.

the review. This approach enhanced the transparency, robustness, and overall credibility of the synthesised findings, even in the presence of methodological homogeneity across the predominantly cross-sectional studies.

Ethical considerations

Ethical clearance to conduct this study was obtained from the College of Accounting Sciences, University of South Africa Research Ethics Committee (Ref. No. 5119).

Results

This section provides a critical synthesis of the literature published between 2000 and 2025, organised under distinct thematic subheadings. Table 3 illustrates the distribution of publications throughout the review period. Table 4 presents key employee motivation metrics along with their operational definitions in the banking sector, while Table 5 outlines the core dimensions and associated employee motivation metrics in the banking industry.

The analysis of publication trends demonstrates a distinct evolution in scholarly attention to employee motivation within the banking sector over the past 26 years. Early research was minimal, indicating that motivation was overshadowed by operational and financial performance metrics. A gradual increase in studies during the mid-period reflects growing recognition of motivation as a driver of organisational performance, while the recent surge in publications signals intensified academic interest, likely influenced by heightened industry competition.

This trajectory confirms the shift of employee motivation from a peripheral concept to a central theme in the organisational performance discourse. Despite this progress, the absence of a unified measurement framework tailored to the banking sector persists, underscoring both theoretical and practical imperatives for consolidation. For practitioners, these trends highlight the urgent need to embed motivation strategies within HR policies and performance systems to improve service quality, innovation, and customer satisfaction.

In general, the progression validates the relevance of this systematic review and reinforces the need for a comprehensive measurement framework to guide academic research and practical human resource management. A synthesis of these findings, based on publications identified over the 26 years, is presented in Table 3. The review identified 21 discrete employee motivation metrics operationalised in banking research. These indicators, along with their operational definitions, geographic focus, and frequency in the literature, are summarised in Table 4. The analysis draws on 45 publications from 2000 to 2025 covering 26 countries, revealing different thematic concentrations and significant geographic and methodological gaps.

TABLE 3: Level of publications of studies in the given timeframe in the banking sector.

Serial number	Status of publication over 25 years	Publication results (N)	Publication results (%)
1	2000–2005	0	0.00
2	2006–2010	0	0.00
3	2011–2015	6	13.00
4	2016–2020	13	29.00
5	2021–2025	26	58.00
Total	-	**45**	**100.00**

The systematic synthesis of 45 studies enables a critical, multilayered examination of the scholarly landscape on employee motivation in banking. This analysis goes beyond description to interrogate thematic concentrations, geographic and methodological biases, and the conceptual evolution, underscoring the need for a more integrated, globally informed, and methodologically diverse measurement framework. The literature shows a clear hierarchy of research attention. Existing studies appear to focus predominantly on managerial and reward-based constructs, particularly leadership styles, incentives, and recognition. This emphasis may encourage a more instrumental interpretation of employee motivation, while giving comparatively less attention to its relational, developmental, and contextual dimensions. A group of moderately studied indicators, including career development, work-life balance, and empowerment, signals an emerging holistic perspective focused on growth and well-being. Critical neglect is evident for relational and systemic constructs such as interpersonal relationships and Organisational Culture, revealing a thematic blind spot. The field appears to be transitional, straddling an established transactional paradigm and an emerging holistic one.

Profound imbalances constrain the global relevance and contextual depth of current knowledge. Geographically, research is heavily concentrated in Asia (approximately 75% of country mentions), creating a skewed evidence base and leaving major regions such as North America, Western Europe, and Latin America severely under-represented. Methodologically, the field is dominated by quantitative cross-sectional survey designs, which offer limited explanatory power. A marked deficiency exists in qualitative, longitudinal and mixed-methods research, which is needed to uncover causal processes, contextual meanings, and temporal dynamics.

The synthesis informs the development of a more robust measurement framework. Firstly, future frameworks must be integrated and multilevel, modelling interactions between individual, interpersonal, and organisational factors. Secondly, they must prioritise contextual sensitivity, allowing for modular adaptation based on cultural, economic, and institutional settings, rather than proposing a universal model. Practically, the findings highlight that effective strategies require a balanced portfolio; over-reliance on financial incentives may fail if foundational issues such as culture or career paths are neglected. The prominence of well-being and engagement indicators signals a shift in post-pandemic workforce expectations. Advancing the field requires addressing identified gaps: Expanding geographic scope to

TABLE 4: Key employee motivation metrics and their operational definitions in the banking sector.

S/No.	Key employee motivation indicators	Operational definition	Regions	Countries	Publications (N)	References
1	Incentives	Monetary or nonmonetary rewards are provided to motivate performance and align individuals with organisational goals	Asia, Europe, Africa	Bangladesh, Pakistan, Azerbaijan, India, Nepal, Poland, Oman, South Africa, Global	9	Adil Albalush and Devesh (2023), Gautam (2019), Shafiq and Naseem (2011), Davydenko et al. (2017), Efing et al. (2023), Kgoedi and Pillay (2018), Razul et al. (2024), Khan et al. (2015, 2018)
2	Leadership styles	The approach and behaviour of managers in guiding, motivating and influencing employees towards banking goals	Asia, Africa	Bangladesh, Azerbaijan, Indonesia, Riau Kepri, Oman, Ghana, Sierra Leone, Kenya, Pakistan, Turkey	12	Debnath et al. (2018), Taqwa et al. (2021), Selviasari (2019), Putra et al. (2021), Dartey-Baah and Ampofo (2015), Kebe et al. (2024), Mekpor and Dartey-Baah (2017), Ozcan and Ozturk (2020), Puni et al. (2014), Khan et al. (2015), Nga et al. (2024), Orenuga et al. (2024)
3	Recognition	The formal or informal acknowledgement of employee contributions and achievements to improve morale and job satisfaction	Asia, Africa	Nigeria, Pakistan, Azerbaijan, Nepal, Oman, India	8	Gautam (2019), Adil Albalush and Devesh (2023), Khan et al. (2018), Ghosh et al. (2016), Rai et al. (2018), Hossain and Islam (2023), Kumari et al. (2020), Pereira et al. (2024)
4	Career development	Structured programmes and opportunities for employees to advance skills, knowledge and positions within the bank	Asia, Africa	Azerbaijan, India, Pakistan, Nepal, Jordan, Ghana	6	Kumari et al. (2020), Pereira et al. (2024), AbuHazeem and Albloush (2024), Alzghoul and Khaddam (2024), Addae Nketsiah and Anokye Nkansah (2024), Nga et al. (2024)
5	Working environment	The physical, social, and psychological conditions under which employees perform their duties	Asia, Africa	Nigeria, Pakistan, India, South Korea, Sierra Leone	6	Selviasari (2019), Khan et al. (2015), Lee and Han (2020), Nga et al. (2024), Kebe et al. (2024), Basnet et al. (2023)
6	Compensation	The total financial remuneration, including salary and benefits, provided to employees for their services	Asia, Africa	Nepal, Indonesia, Bangladesh, Lebanon, South Africa	5	Gautam (2019), Selviasari (2019), Haddad et al. (2023), Kgoedi and Pillay (2018), Orenuga et al. (2024)
7	Training and development	Systematic efforts to improve employees' skills and competencies for current and future roles	Asia	India, Pakistan, Malaysia	4	Kumari et al. (2020), Pereira et al. (2024), Bahl et al. (2024), Saad et al. (2021)
8	Job security	The perceived stability and continuity of employment within the bank	Asia, Africa	Pakistan, Nigeria, Oman, Ghana	4	Khan et al. (2018), Adil Albalush and Devesh (2023), Addae Nketsiah and Anokye Nkansah (2024), Mungania (2022)
9	Salary	The fixed and regular payment made to employees for their work, excluding bonuses and incentives	Asia, Africa	Pakistan, Nigeria, Oman, Bangladesh	4	Shafiq and Naseem (2011), Gautam (2019), Khan et al. (2015, 2018)
10	Work-Life balance	The balance between professional responsibilities and personal life to reduce stress and improve well-being	Asia, Africa	Indonesia, Nepal, Oman, Kenya	6	Gautam (2019), Selviasari (2019), Basnet et al. (2023), Jain (2022), Mungania (2022), Hakuduwal and Bati (2025)
11	Employee empowerment	Giving employees autonomy, authority, and resources to make decisions and perform effectively	Asia, Africa, Europe	Pakistan, Nepal, Jordan, Egypt, Greece	5	Khan et al. (2015), Gautam (2019), AbuHazeem and Albloush (2024), Orenuga et al. (2024), Papageorgiou et al. (2025)
12	Employee engagement	The emotional and cognitive commitment of employees to their work and organisational goals	Asia, Africa	India, Pakistan, Egypt, South Africa, Nepal	7	Gummadi and Asi (2023), Khan et al. (2018), Dajani (2015), Kaur and Bhullar (2024), Saad et al. (2021), Hakuduwal and Bati (2025), Alnehabi (2025)
13	Job satisfaction	The degree to which employees feel content and satisfied with their job roles and conditions	Asia, Africa, South America	Pakistan, Sri Lanka, Jordan, Brazil, Saudi Arabia	6	Khan et al. (2018), Kumari et al. (2020), Bailey et al. (2016), Ladeira et al. (2016), AbuHazeem and Albloush (2024), Papageorgiou et al. (2025)
14	Nature of work	Characteristics and complexity of tasks assigned to employees in banking operations	Asia, Africa	India, Nigeria, Indonesia	3	Kumari et al. (2020), Khan et al. (2015), Taqwa et al. (2021)
15	Rewards	Tangible or intangible benefits given to employees to achieve specific performance targets	Asia	Azerbaijan, Bangladesh, India, Nepal	5	Adil Albalush and Devesh (2023), Hossain and Islam (2023), Ghosh et al. (2016), Rai et al. (2018), Gautam (2019)
16	Bonuses	Additional financial payments based on performance or organisational profitability	Asia, Europe, Global	Azerbaijan, Oman, Poland, Global	4	Adil Albalush and Devesh (2023), Davydenko et al. (2017), Efing et al. (2023), Razul et al. (2024)
17	Interpersonal relationship	The quality of social interactions and collaboration between bank employees	Asia	India, South Korea	2	Kumari et al. (2020), Lee and Han (2020)
18	Job stability	The assurance of continued employment without frequent interruptions or layoffs	Asia	Pakistan, Kenya	2	Khan et al. (2015), Mungania (2022)
19	Organisational commitment	The psychological attachment and loyalty of employees to their bank	Asia, Africa	Pakistan, Ghana, Saudi Arabia	4	Khan et al. (2018), Addae Nketsiah and Anokye Nkansah (2024), Alam and Ramay (2012), Alnehabi (2025)
20	Organisational culture	The shared values, beliefs, and norms that shape behaviour and practices within the bank	Asia, Africa	Riau Kepri, Jordan, Turkey, Sierra Leone	5	Putra et al. (2021), Alzghoul and Khaddam (2024), Ozcan and Ozturk (2020), Kebe et al. (2024), Saad et al. (2021)
21	Digital motivation methods	Adaptation to technology, technology-driven processes, digital workplace evolution	Asia	Azerbaijan	1	Hasanov and Aghayeva (2023)

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under-represented regions; diversifying methodology through longitudinal and qualitative designs; prioritising investigation into the 'neglected core' of cultural and relational constructs; and examining the impact of digitalisation and ethical considerations on traditional motivators.

In conclusion, this analysis maps the metrics studied in the research on banking employee motivation. It reveals a field anchored in transactional rewards and leadership, but increasingly attentive to holistic well-being. However, severe geographic concentration, methodological homogeneity, and neglect of relational and cultural constructs present significant limitations. These findings argue compellingly for a next-generation measurement framework that is integrated, contextually sensitive, and methodologically pluralistic. This framework is essential for globally relevant research and for designing motivation systems that drive performance while meeting the evolving needs of the workforce.

Proposed comprehensive conceptual framework

Drawing on the theoretically grounded synthesis of the literature, this study proposes a comprehensive, multidimensional framework for measuring employee motivation within the banking sector (Table 5). The framework consolidates six core, interrelated dimensions derived from the systematic review, each encompassing specific indicators that collectively capture the multifaceted nature of employee motivation. In total, 21 key metrics are integrated to ensure a robust and holistic assessment. These dimensions and their corresponding metrics are detailed in Table 5, with their thematic inter-relationships conceptually illustrated in Figure 2.

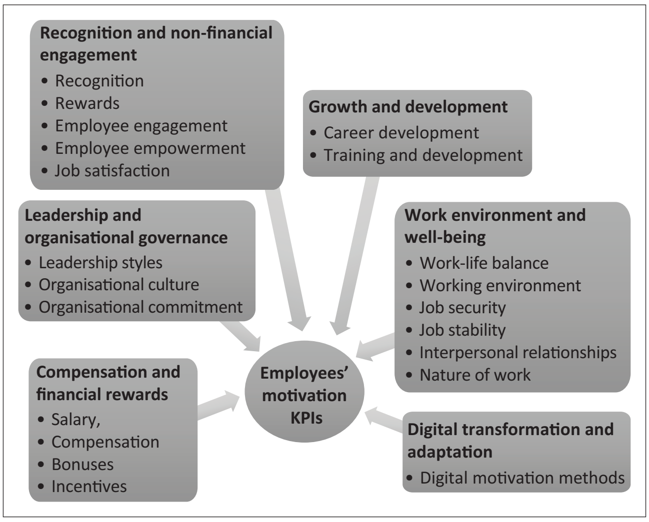
TABLE 5: Core dimensions and related employee motivation metrics in the banking sector.

Core dimension	Key indicators	References
Compensation and financial rewards	• Salary • Compensation • Bonuses • Incentive	Adil Albalush and Devesh (2023), Shafiq and Naseem (2011), Gautam (2019), Efing et al. (2023), Haddad et al. (2023), Kgoedi and Pillay (2018), Davydenko et al. (2017), Razul et al. (2024), Selviasari (2019)
Leadership and organisational governance	• Leadership styles (transformational, transactional, and situational) • Organisational culture • Organisational Commitment	Debnath et al. (2018), Dartey-Baah and Ampofo (2015), Kebe et al. (2024), Ozcan and Ozturk (2020), Putra et al. (2021), Puni et al. (2014), Mekpor and Dartey-Baah (2017), Addae Nketsiah and Anokye Nkansah (2024), Alam and Ramay (2012), Alnehabi (2025), Taqwa et al. (2021)
Recognition and non-financial engagement	• Recognition • Rewards • Employee engagement • Employee empowerment • Job satisfaction	Ghosh et al. (2016), Rai et al. (2018), Gummadi and Asi (2023), Dajani (2015), AbuHazeem and Albloush (2024), Papageorgiou et al. (2025), Bailey et al. (2016), Ladeira et al. (2016), Orenuga et al. (2024), Kaur and Bhullar (2024)
Growth and development	• Career development, • Training and development	Alzghoul and Khaddam (2024), Bahl et al. (2024), Hossain and Islam (2023), Pereira et al. (2024), Nga et al. (2024), Kumari et al. (2020), Saad et al. (2021)
Work environment and well-being	• Work-life balance • Work environment, • Job security • Job stability • Interpersonal Relationships • Nature of work	Basnet et al. (2023), Jain (2022), Mungania (2022), Hakuduwal and Bati (2025), Lee and Han (2020), Khan et al. (2015, 2018), Selviasari (2019)
Digital transformation and adaptation	• Digital motivation methods (adaptation to technology, technology-driven processes, and digital workplace evolution)	Hasanov and Aghayeva (2023), Debnath et al. (2018), Papageorgiou et al. (2025), Nga et al. (2024), Al Mamun et al. (2025)

Note: Please see the full reference list of this article, Keneni, A.D., & Mabhungu, I. (2026). Employee motivation measurement framework in the banking sector: A systematic literature review. *SA Journal of Human Resource Management/SA Tydskrif vir Menslikehulpbronbestuur*, *24*(0), a3506. https://doi.org/10.4102/sajhrm.v24i0.3506, for more information.

The framework synthesises findings from 45 empirical studies conducted in more than 20 countries from 2000 to 2025, presenting six interconnected dimensions that move beyond traditional transactional motivation models. The first dimension, compensation and financial rewards, includes salary, bonuses, and incentives. These tangible rewards remain essential for aligning performance and retaining talent, with recent research exploring risk-sharing contracts and the interaction between financial and non-financial elements. Closely related to leadership and organisational governance are the factors that shape the effectiveness of rewards. Evidence consistently shows that transformational leadership and a positive organisational culture foster commitment, reduce stress, and encourage positive voluntary behaviours, creating the managerial and cultural foundation for motivation. Leadership is conceptualised as both a behavioural function and a governance mechanism that embeds employee motivation within systems of accountability, transparency, and human capital reporting. By integrating motivation indicators into formal oversight processes – such as internal controls, board reporting, and structured human capital disclosures – leadership ensures that motivation measurement contributes to transparent workforce reporting and evidence-based governance. This framing positions leadership not only as an influencer of employee behaviour but as a custodian of organisational integrity, responsible for verifying, communicating, and governing motivation-related information in line with contemporary reporting standards.

Recognition and non-financial engagement capture psychological and relational drivers, emphasising that formal and informal recognition, empowerment, and emotional engagement are critical for sustaining job satisfaction and discretionary effort. Growth and development highlight



KPIs, key performance indicators.

FIGURE 2: Conceptual framework for employee motivation measurement.

strategic investment in employees through career progression, training, and transparent performance evaluation, reflecting a shift towards viewing employees as valuable human capital essential for retention in a competitive sector. Motivation indicators are linked to turnover by serving as early-warning signals of churn. Declines in job satisfaction, engagement, and organisational support mirror pre-exit behavioural patterns identified in churn-prediction research, including behavioural stability diagnostics (Agrawal et al., 2024). Monitoring these trends enables managers to detect emerging disengagement and implement targeted retention actions. Thus, the framework not only measures motivation but also proactively anticipates employee exit and supports workforce stability.

The work environment and the well-being dimension address the immediate work context, where factors such as work-life balance, interpersonal relationships, and job security enable or constrain other motivational drivers, a theme that has gained prominence in the post-pandemic era. Finally, digital transformation in banking fundamentally restructures work systems by integrating automation, RegTech, and digitally mediated processes that heighten both job demands and behavioural monitoring. RegTech solutions – such as automated transaction monitoring (TM), fraud analytics, and real-time risk scoring – replace manual compliance tasks but simultaneously introduce new cognitive demands as employees must interpret algorithmic alerts, manage false positives, and align decisions with regulatory expectations (Al Mamun et al., 2025). Automation therefore shifts job design from procedural processing to digital judgement work, requiring continuous upskilling and greater digital self-efficacy. Moreover, digitally mediated work environments expand managerial oversight through data-driven dashboards, continuous performance tracking, and algorithmic evaluation systems, which increase surveillance intensity and reduce discretion in task execution. While these systems enhance accuracy and regulatory compliance, they also amplify techno-stress, compress decision timelines, and strengthen extrinsic motivational pressures linked to compliance and productivity metrics. At the same time, digital tools can enhance intrinsic motivation by simplifying workflows, enabling faster decision-making, and supporting employees in complex analytical tasks. Overall, digital transformation introduces a dual effect – empowering employees through advanced tools while simultaneously increasing monitoring, digital workload intensification, and performance pressure – making it a critical pillar of the proposed framework for understanding contemporary motivational dynamics in banking.

In sum, the framework portrays a dynamic ecosystem in which these six dimensions interact synergistically. Effective motivation strategies in banking require an integrated approach: Leadership must nurture a culture that supports recognition and well-being; financial rewards must be perceived as fair within the work environment; and growth opportunities must evolve alongside digital transformation. This framework reflects a shift in the literature from discrete transactional motivators towards a more complex, human-centric, and strategically integrated understanding of motivation in the modern banking sector. The conceptual framework diagram is presented in Figure 2.

Figure 2 illustrates the proposed conceptual framework comprising six interrelated dimensions: Compensation and financial rewards, leadership and organisational governance, recognition and non-financial engagement, growth and development, work environment and well-being, and digital transformation and adaptation positioned around the central construct of employee motivation in the banking sector. Arrows indicate synergistic and bidirectional relationships among these dimensions, reflecting the integrated nature of motivational drivers in contemporary banking contexts.

Trustworthiness and methodological rigour

The review was conducted to ensure methodological trustworthiness, focussing on transparency, replicability, and a critical, unbiased synthesis. A definitive, preregistered protocol guided the entire process, with explicit documentation of databases, search strings, inclusion and exclusion criteria, and the multistage screening process. These elements, visualised through the PRISMA flow diagram, guarantee that the study can be audited and replicated.

The findings are based on a critical thematic analysis of 45 empirical studies, in which patterns, geographic concentrations, and methodological biases within the literature were actively identified and interrogated. This approach ensures that the conclusions represent a credible interpretation of the existing evidence.

The proposed framework is intentionally designed for the context of the banking sector. By clearly delineating the scope and limitations of the current evidence base, the study defines the boundaries for applying its findings and underscores the need for contextual adaptation in practice.

Discussion

Outline of the results

This systematic review of the literature aimed to consolidate existing knowledge on measuring employee motivation within the banking sector. By analysing 45 empirical studies published from 2000 to 2025, the review mapped the thematic, geographic, and methodological contours of this research domain and proposed a multidimensional framework to address identified gaps. The synthesis revealed an evolution in academic attention, with employee motivation transitioning from a peripheral concern to a central determinant of organisational performance. Despite this progress, the literature remains fragmented, dominated by isolated theoretical perspectives such as transformational leadership, self-determination theory, and the job demands-resources model, without a unified integrative approach.

The findings indicate a pronounced focus hierarchy: A dominant emphasis on transactional and leadership-centric constructs (e.g. financial incentives, leadership styles), moderate attention to holistic indicators (e.g. career development, work-life balance), and critical neglect of relational and systemic factors such as organisational culture and interpersonal relationships. Two major imbalances constrain the validity of the field: (1) geographic bias, with approximately 75% of the studies originating in Asian contexts, leaving North America, Western Europe and Latin America severely under-represented; and (2) methodological homogeneity, characterised by reliance on quantitative, cross-sectional survey designs, which limits explanatory depth and does not capture causal mechanisms or longitudinal dynamics.

Practical implications

The proposed multidimensional framework offers actionable guidance for human resource management in banking. Integrates 21 metrics in six interrelated dimensions: Compensation and Financial Rewards; Leadership and Organisational Governance; Recognition and Non-Financial Engagement; Growth and Development; Work Environment and Well-being; and Digital Transformation and Adaptation. This holistic approach moves beyond fragmented initiatives, allowing practitioners to design motivation strategies that balance financial, relational, developmental, and technological factors.

For HR professionals, the findings underscore that over-reliance on financial incentives is insufficient if foundational issues such as organisational culture, career progression, and psychological well-being remain unaddressed. The prominence of well-being and engagement indicators reflects a post-pandemic shift in workforce expectations, necessitating policies that integrate work-life balance and psychological safety. In addition, the impact of digital transformation requires motivation systems to adapt to evolving skill demands, hybrid work models, and technology-driven job designs. Consequently, HR strategies should transition from administering discrete rewards to curating a synergistic motivational ecosystem aligned with leadership, culture, recognition, and development.

Limitations and recommendations

This review is subject to several limitations that inform future research directions. The most significant constraint is the pronounced geographic skew, as the majority of studies originate from Asian contexts, thereby limiting the global applicability and cross-cultural validity of the proposed framework and synthesis. In addition, methodological uniformity, dominated by cross-sectional survey designs, restricts causal inference and does not capture the dynamic and contextual nature of employee motivation. To advance the field, future research should broaden its geographic scope to include under-represented regions, thereby enhancing generalisability; adopt diverse methodological approaches. Future motivation research should advance beyond cross-sectional surveys by integrating data-driven HR analytics, such as predictive modelling, digital trace data, and behavioural analytics, to capture dynamic shifts in employee motivation. Longitudinal and mixed-methods designs can further illuminate causal mechanisms and contextual influences. Collectively, these methodological developments will support more precise, real-time, and evidence-based motivation measurement; explore neglected relational and cultural constructs, including ethical climate and team dynamics; and systematically examine the evolving influence of digitalisation and remote work on motivational paradigms within technology-driven banking environments.

Conclusion

This review achieved its objectives by mapping the evolution and current state of research on employee motivation measurement in banking, synthesising fragmented metrics and identifying significant thematic, geographic, and methodological gaps. Its main contribution, a comprehensive multidimensional framework, addresses these deficiencies by integrating financial, relational, developmental, and technological dimensions. The significance of these findings is twofold: For research, they provide a clarified landscape and a foundational model to guide more diverse and rigorous inquiry; for practice, they offer a structured, context-sensitive approach to designing motivation systems capable of engaging a digitally transforming workforce and sustaining competitive advantage.

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Competing interests

The authors declare that they have no financial or personal relationships that may have inappropriately influenced them in writing this article.

CRediT authorship contribution

Argan D. Keneni: Conceptualisation, Data curation, Formal analysis, Investigation, Methodology, Project administration, Resources, Visualisation, Writing – original draft. Isaac Mabhungu: Supervision, Validation, Writing – review & editing. All authors reviewed the article, contributed to the discussion of results, approved the final version for submission and publication, and take responsibility for the integrity of its findings.

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Data availability

The data that support the findings of this study are available from the corresponding author Argan D. Keneni, upon reasonable request.

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