

THE PSYCHOLOGICAL OWNERSHIP ACT AS MEDIATING ROLE ON THE RELATIONSHIP BETWEEN EMPLOYEE MOTIVATION FACTORS AND WORK PERFORMANCE: A PERSPECTIVE OF BANKING SECTORS IN MALAYSIA

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Abstract

Aim: The aim of the article is to emphasize on the influences of motivated employees with the high level of psychological ownership towards optimizing the work performance. This research also stressed the importance of the psychological ownership as mediating role on the relationship between employee motivation factors and work performance among the workers in the banking sectors, Malaysia. This study was conducted to find out the issues pertaining employees' work performance based on poor service quality, critical work stress, high employee turnover rate, poor communication, inflexibility in Malaysian banking sectors. Thus, this research bring to new perspective on the employees' work performance related issues which helps banks to improve intrinsic and extrinsic motivating factors to increase employees' work performance through strong ownership. Furthermore, it is essential for banks to take serious attention towards the issues related since banks are experiencing critical level of poor employees' performance which indirectly affected the overall organization performance as well. Work performance in this study consist of three dimensions comprise of task performance, contextual performance and adaptive performance. Employee motivation includes the benefits, job environment, job empowerment and recognition. Based on the research gap identified via a thorough literature review and Herzberg's theory factors as predictor of motivation, a conceptual framework was developed. It is expected that the influence of psychological ownership will have significant effect towards employee motivation and work performance and the research findings would assist the bank management to formulate effective strategy towards optimization of its work performance that is crucial for business sustainability.

Keywords: Psychological Ownership, Employee Motivation, Work Performance, Banking Sectors, Malaysia

1.0 INTRODUCTION

Employees are creating an important role to adopt a positive working environment for developing competitive edge in current tough business world. Employee contribution is the essential strength of any business as the employees are putting their efforts to implement the organization decisions into action to achieve the goals. Thus, motivational factors are becoming the part of organization strategy which help individuals to decide towards their jobs and work proficiently during their tenure. Employees' work

performance remains as important topic among researchers until today. There are various approaches of analyzing work performance stated in the current literature even though several of studies have been researched on individual work performance. As changes in the economy world of today, motivated and committed employees with an interest in developing positive organizational behaviour has risen. A successful and highly productive business can be achieved by encouraging the employee's psychological ownership in improving the individual work performance.

There are number of issues happening in Malaysian banks. The banking industries today have to manage with new technology development, managerial alteration and global competition. Thus, bank employees become sick due to the changing of working environment of new technology which lead to occupational diseases because the process of work performed (Silva & Navarro, 2012). There are increases of complaints made related to tension, stress and pressure by the workers due to the changes in banking environment. Banks known as sector of heavy workload and the need to adapt with strict time limits become one of the reasons of high turnover rate compared to other sectors (Rubiah, 2012). Furthermore, poor communication among the front line employees related to basic banking products to be provided by banks has been observed (Ibrahim, 2016).

Another issue related to poor service quality provided by banks has risen up. It has been highlighted that employees are spending time by talking and making personal calls instead offering service to customers (Mansori, Tyng & Ismail, 2014). Thus, customers are dissatisfied towards slow feedback by the customer service employees when dealing with customers. All these complaints lead to poor employees' performance and disappointment of customers towards the level of service provided. Banks are known as highly regulated industry so daily operation of banks are not allowed to practise flexibility (Daud, et.al 2013). Thus, one of the issues experienced by employees is banking hours is too strict and inflexibility.

Thus, this paper is to conduct a critical examination of this literature gap which focusing on the mediating role of psychological ownership on the relationship between employee motivation and work performance in banking sectors in Malaysia. The results of this paper have implications for practitioners. Therefore, this paper aims to further analyze the work performance of employees by exploring the literature review of work performance, and critically examine the employee motivation factors that were studied against work performance. Based on the findings, the research gaps are identified through critical analysis of the past literature review. Furthermore, a new conceptual framework is presented to provide banks with ideas to understand the ways to motivate employees and develop psychological ownership that have positive impacts on their work performance. This paper concludes that the conceptual framework assists to provide clear understanding towards motivation factors and create psychological ownership among employees which lead to employee work performance.

2.0 LITERATURE REVIEW

This part will be focused on the current and previous knowledge of the topic. The similar studies that have been done by previous researchers had been reviewed. So, the present topic is discussed thoroughly in this chapter by providing more insights to the study and summary about the previous research. The key variables of this study are discussed based on past review. The researchers able to focus based on the key variables when writing the introduction part and define every terms operationally which relate to the purpose of this section. Moreover, it also emphasized on the methods parts and find out the instrument which measures the key variables in this study. The key variables consist of work performance, intrinsic and extrinsic motivating factors and psychological ownership.

2.1 Work Performance

Numerous studies have been conducted on work performance. However, various approaches of analyzing related to work performance have been initiated in today's literature. Work performance is an abstract and latent construct which unable to point out or measure directly since emphasizes on multiple components and dimensions. These dimensions can be measured as indicators directly. According to Campbell (1990), work performance was defined as behaviour or action of individual which related to the goals of organization. So, individual work performance is important to predict the behavior or action of employees than the result from this action. This shows that work performance is an overall objective to be accomplished by all employees.

Work performance also related to individual behavior towards production of services and goods. Employee work performance is essential to develop the whole performance of the organization. The result of performance is based on employee's ability and efforts to accomplish the organizations' targets. So, the goals and objectives of private, public, profitable or non-profitable organization need to be accomplished through the employees' behavior. The main focus of IWP is task performance which known as competency of the individual to perform his or her job based on core substantive or technical task central (Campbell, 1990). Task performance consisted of work quantity and quality, job skills and job knowledge based on the individual behavior (Campbell, 1990). Recently, employee behavior beyond task performance received the attention although IWP has been recognized as multidimensional construct for a long time. Contextual and counterproductive behavior are another two dimensions in IWP which is generally agreed (Viswesvaran and Ones, 2000).

Borman & Motowidlo (1993) stated that contextual performance makes the technical core to be performed based on the supports of organizational, social and psychological environment. Contextual performance related behaviors are known as establishing efforts, appraise peer and team performance, cooperation and communication (Campbell, 1990). Moreover, contextual performance also known as shaping the work context through employee contribution towards the activities. According to Motowidlo & Schmit (1999), contextual performance known as specific behavior which is not related to job such as willingness to take additional task, adjusting with the rules and regulations. According to Koopmans (2011), IWP framework recognized a new dimension which known as adaptive performance. Adaptive performance dimension emphasized on interdependence relationship, unpredictable of work system and the related changes in the nature of IWP.

Adaptive performance refer to the adaptation level of an individual towards the modification of the work role and work condition (Griffin et.al, 2007). This adaptive performance is considering as important role to increase the productivity and effectiveness of organization to be align with dynamic and changing environment facing by today's organization. The constant changes in technology, integration, restructure organization lead to the necessity for the employees to learn new skills and increase their adaptability and flexibility (Ilgen & Pulakos, 1999). Adaptive performance is related to adjustment of one's behavior according to the demand of new environment. Competence and good behavior in response towards expected changes and its ability to adapt effectively in workplace depends on the identification of needs or chances.

2.2 Employee Motivation

Every organization increase high level of work performance since the organization knows what should be done through its workforce. Motivation is generally concerned towards modification of behavior. It is a force that leads an individual towards direction of objective. Moreover, innovation and productive things can be done through motivation within an organization (Bloisi et al., 2003). Motivation encourages results related to productivity, performance and persistence. Motivation is a set of courses that influences

the strength and increases performance which leads to achievement of some targets. Motivated employees are more focusing towards autonomy, self-driven and freedom compared to employees who are lack of motivation which need developmental opportunities for corrective action (Ryan and Deci, 2006). It is important for organization to encourage motivation of their employees because it will push the employees who are consistently looking for opportunity to perform work well and gain more success. The employees are most stable and in a challenging situation when they are encouraged to be motivated in the greatest way to perform best towards their work even in arduous circumstances.

There are four dimensions of employee motivation measured in this study namely as empowerment, benefits, recognition and work environment. Recognition known as the appreciation towards employees for their level of performance and success which leads to accomplishment of goal. Organization needs to recognize individuals who like to celebrate their success with others. Besides, an excellent motivator able to satisfy the needs of the employees. Further, the employers who are giving priority towards rewards will help the employees to have less expectations since they are satisfied with the rewards given which recognize influence and success. This will lead to a tarnished culture of the organization. Employees feel the complex when the recognition is established in proper way which will be the cost-effective way to increase success. (Robbins & Stephen, 2005). Empowerment is an essential aspect by which employees are capable to regulate their own judgement that influence the job productivity. According to Klagge J.(1998), empowerment emphasized on related duties and expertise to employees which provide power and authority. There are numerous ways of defining empowerment but most of the researchers agree that the core element of empowerment is by providing chance of making decision towards some task related activities. Employee empowerment exists when the power of authority transfers from employer to employee. Blanchard et al. (1996), argued that empowerment is also emphasized on high level of responsibility and accountability besides of freedom to act. This shows that employees will be motivated, committed and satisfied when the managers decided to empower their employees which help the organization to accomplish its objectives. Employee empowerment has essential impacts on the employees and the organizations. The outcome of greater empowerment is increasing the motivation and job satisfaction, reduce the job stress, encourage involvement and organizational commitment (Menon 1995).

Employee benefits provided by the organization which is known as any type of compensation other than wages and salaries paid the whole or part based on employee contribution towards organization. The organizations which provide benefits to their employees tend to increase job satisfaction and workers loyalty which lead to better financial performance. Individuals gain benefits from their work through the form of reward. Thus, an average job performance and employee loyalty in business depends on the structuring and supporting the obligations between the workers when the rewards plays an important role. The development of corporate industrial relation emphasized on employee benefits. For instance, retirement plans, child care, elder care, hospitalization programs, social security, vacation and paid holidays (Christoph, 1996). The employer's liability is based on these mandatory benefits which has to be paid for. Some companies emphasize on the importance of fringe benefits for the employees besides the mandatory benefits.

A working or job environment is a condition where people work together in order to achieve the organization objectives. Employees' negative or positive performance based on the elements which related to job environment such as systems, processes, structures and tools and all other aspects which communicate with employees. Employees will perform their assigned duties when the working environment has a pleasant area of work that do not create stress among employees. Mcguire and McLaren (2007) revealed that employees well being depends on working environment which develops interaction, collaboration, innovation and increases job satisfaction. However, most of the businesses which ignore the working environment within their organizations will affect the employees' performance (Spector, 1997). According to the author, working environment referred to safety to the employees, job security,

good relationship with co-workers, provide recognition for good performance, encourage motivation for performing well and participation in the decision making process of the firm. Moreover, the employees who realized the importance of the firm will have high level of commitment and sense of ownership towards their organizations.

2.3 Psychological Ownership

Psychological ownership is when the employees experienced situation by developing a sense of possessive feelings towards their targets through psychologically. Pierce et al (2001) stated that the feeling of possession connected with feeling of ownership and defined PO as a state which the individual develop the feelings of experience towards the object possessively (i.e.,it's 'MINE' or it is 'OURS'). This link between the possessions and feeling of ownership can applicable for the whole organization or specific aspect of organization such as group, job, work tools (i.e., computer or production machine) or work itself. Targets of ownership can be different based on the individual and situation. For instance, some employees created psychological ownership feelings towards their job or some develop the feeling of ownership on the whole organization. In this research, the paper emphasized on the feeling of ownership towards their targets of work. The sense of ownership encourage people to experience a linked between themselves with various tangible and intangible "targets". The term 'target' in the literature review is quite broad and it is known as any object that attached which representing based on individual or group. These targets might be as small as preferred seat in cafeteria or can be huge as the whole organization or industry.

Psychological ownership refers to the development of individual mental state. The employees who develop the feeling of ownership normally satisfied with their work and show interest towards organization as a whole since psychological is a positive outcome of individual performance which leads to better performance. Psychological ownership develops bonding in the hierarchy of the organization. The ownership develop psychological contract between employees and organization where the employees will show more interest and investment towards their organizations. The employees desire best investment when they have the interest towards the investment in organization. Based on this study, there will be four psychological ownership dimensions measured namely as self-efficacy, accountability, belongings, and autonomy. Self-efficacy related to people belief that they can enforce action and successfully perform the specific task (Bandura, 1997). The feeling of ownership develops even in young children when it comes to the motive to control a particular targets and deal effectively with their utilisation. The empowerment to control ones action is a psychological elements which produces the self – efficacy (Bandura, 1997) and able to expose a feeling of psychological ownership related to task, process and procedures. Part of the human condition is exposed due to human exploration towards environment which leads to the drive of individual desire to communicate effectively to the environment. The rise to the feelings of pleasure and effectance occurred when the exploration and the ability to control one's action and feelings towards environment emphasized. Certain desirable targets can be achieved when intrinsic value which control over the environment also leads to extrinsic satisfaction too.

Accountability developed an important concept in business and public field. Accountability is known as a close relationship between experienced responsibility and feelings of stewardship where the individuals feel a sense of responsible as a caretaker towards a belongings even though they are not a legal owners. Apart from that, accountability is a tendency for individuals to hold their own responsibilities and to hold their organizations and colleagues to be accountable towards a particular object of ownership (Avey et al., 2009). For instance, employees who have the psychological ownership towards the organization may tend to question about the leadership of organization to understand decisions regarding the strategy and direction of the organization as they believe their rights to know about the issues with their object of ownership.

Belongings refers to the level of which individuals feel that they are “at home” in the organization (Avey et al., 2009). Those who are developed a positive feeling of ownership towards their workplace will indicate that they are belong to a place in an organization context. Furthermore, people will satisfy their needs and belongings when they take the ownership and structure their lives around the possession. Feeling of psychological ownership through the attachment with an object or a place where it becomes a “home” or place for an individual (Pierce et al., 2001). Other than that, belongings in the term of psychological ownership in organization can be emphasized towards a feeling that one has the rights towards the organization. When people prioritize themselves as an owner of the organization, their need for belongings is fulfilled through “having a place” in the terms of social and socio-emotional needs. The need to attach to the workplace may be satisfied through a particular job, division, work team, work unit, organization or industry as a whole.

According to Ryan and Deci (2006), the term autonomy literally known as self- regulation. Furthermore, individuals are autonomous when their behaviour is experienced as willingly endorsed the actions in which they are engaged. People become more autonomous when they act according to their integrated values and desires. People who feel that they have the determination to control over their working environment may achieve self-determination. Based on work aspect, perceived control related to employee’s belief that they have the autonomy to make decisions on the issues which affected the working environment. Those employees who are allowed high job design autonomy felt that they have more power and control than their counterpart with low work autonomy. There are some similarities between psychological ownership and commitment but certain aspects can be compared between both variables. Pierce et. al (2001) demonstrated that psychological ownership can be differentiated with commitment based on the elements of conceptual core, questions or focus, motivational bases, development, types of states, selected consequences, rights and responsibilities as summarized in Table 1.

Table 1 : Comparison of Psychological Ownership with Commitment

| Dimensions of Distinctiveness | Psychological Ownership | Commitment |
|--------------------------------------|---|--|
| Conceptualism | Possessiveness | Desire to remain affiliated |
| Questions answered for individual | What I do feel is mine? | Should I maintain membership? |
| Motivational Bases | Efficacy, Self-Identity, Need for Place | Security, Belongings, Beliefs and Values |
| Development | Active imposition of self in organization | Decision to maintain membership |
| Types of States | Affective / Cognitive | Affective |
| Select Consequences | Rights & Responsibilities Promotion of / resistance to change Frustration/ Stress Worker integration | OCB Intent to Leave Attendance |
| Rights | Right to receive information , Right to voice | None |
| Responsibilities | Burden sharing Protecting Becoming Informed Active & Responsible voice | None |

Source : Pierce et al . (2001, p. 306)

3.0 FINDINGS / DISCUSSION

This part will be focused on the current and previous knowledge of the topic. The similar studies that have been done by previous researchers had been reviewed. So, the present topic discussed thoroughly in this chapter will provide more insights to the study and summary about the previous research. The key variables of this study discusses based on past review. The researchers able to focus based on the key variables when writing the introduction part and define every terms operationally which is the purpose of this section. Moreover, it also emphasized on the methods parts and find out the instrument which measures the key variables in this study. The key variables consisted of work performance, intrinsic and extrinsic motivating factors and psychological ownership.

3.1 Herzberg's Motivational - Hygiene Theory

The basic priorities for the researchers are understanding the factors that motivated employees and how they were motivated. Herzberg categorized motivation consisted into two factors which known as motivators and hygiene. Motivation relates to motivator or intrinsic factors such as recognition, and achievement produces a greater job satisfaction and hygiene or extrinsic factors such as pay, and job security express the high level of satisfaction. Job satisfaction and dissatisfaction work independently towards each other is the basic idea of Herzberg theory. In addition, Herzberg expresses that employees perform their jobs even though hygiene factors are removed and it is known as measurement of job dissatisfaction. This is also refer to the relationship of hygiene factors to the situation and work environment.

According to Baah & Amaoko (2011), there are some scenarios that can be proved about the combination of the hygiene and motivating factors. For example, (1) highly motivated employees with few complaints normally are those employees who have high hygiene motivation. (2) less motivated employees normally have few complaints due to the acceptance of job as pay check are these employees have high hygiene and low motivation. (3) motivated employees with lot of complaints known as employees who have low hygiene and high motivation. It is a situation where the salaries and work condition are not as expectation, but the employees experienced enjoyable and challenging job. (4) employees feel unmotivated with lots of complaints are those employees who have low hygiene and low motivation. This theory encourages the managers to be concern about two sided of motivation factors to satisfy the employees and increases their work performance rather than considering one sided factor to motivate employees.

High wages are the needs of workers from their employers beyond anything else which stated by Frederick Taylor, Father of Scientific management. Today's reality shows that employees want satisfaction and meaning derived from their jobs rather than salary even though monetary is still important for humans. People are intensify towards bonus but monetary aspect itself will not get the expected work result if the employers ignore meaningful contribution made by the employees towards organization. Furthermore, motivators and hygiene factors known as independent and direction which should be measured on clear scales. For instance, compensation is one of the most important factor for individual satisfaction level and even can leads to dissatisfaction when considered insufficient. Herzberg (1959), conducted study on the job-related satisfaction and dissatisfaction and introduced model related to the need of individual in organization which to stimulate direct managerial application (Figure 1). In his study, critical incident technique has been used to conduct an interview session with engineers and accountants. The aim of the interview is to receive knowledge about the strategies to improve the existing system through collection of information from professionals or less experienced users in the organization. The interviewers are focused on two questions (1) What have created them the feeling of good about their jobs? (2) What have developed the bad feeling about their jobs?

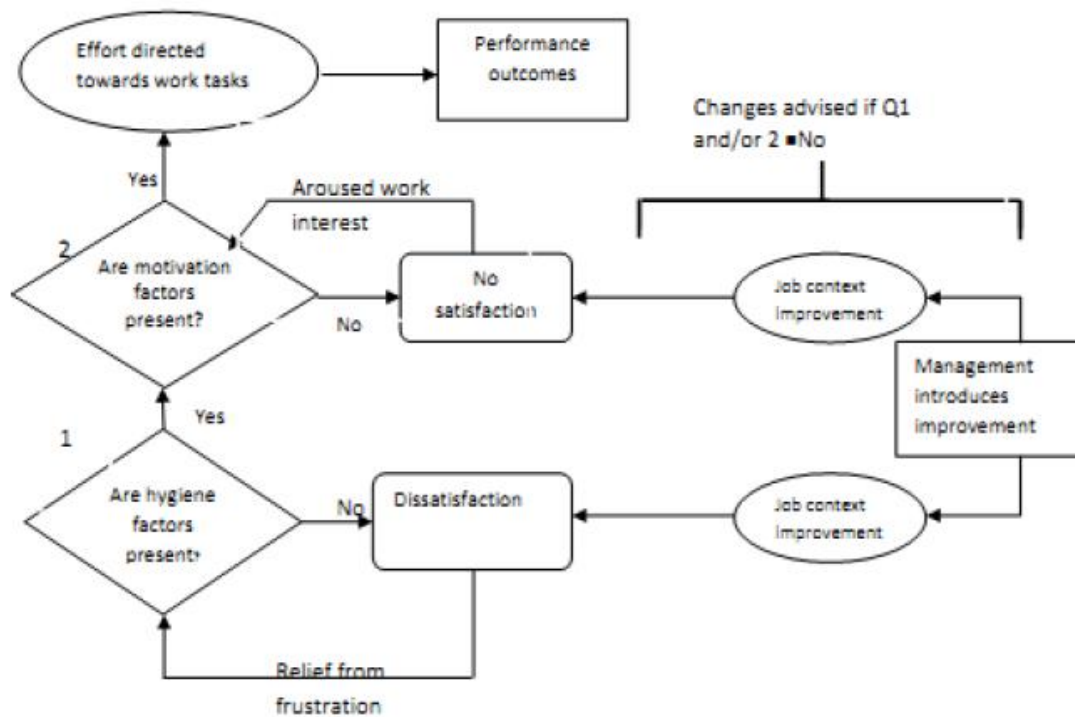


Figure 1 : Herzberg Dual Factor Theory of Motivation (Source : Bloisi et. al.,2013 as cited in Osabiya & Joseph, 2015)

3.2 The Research Gap

Psychological ownership has been the new concept in the management field. There are limited studies that investigate the antecedents and consequences of psychological ownership. This study can create the curiosity of researchers as it opens a new possibility of research since there is limited empirical study on psychological ownership. So, this study brings about a disparity in the literature review for the relationship between employee motivation factors on work performance when the psychological ownership exists as mediator. Employees' attitudes and behaviors influence by the important predictor of psychological ownership which become attention to many researchers. However, the process by which the employees can develop psychological ownership towards their work and organization has been given limited attention (Brown, Pierce, & Crossley, 2014).

Furthermore, the advancement of extensive research of psychological ownership based on the previous instruments for the dimensions of psychological ownership is limited (Olckers, 2013). So, one of the current research of this study is to address the gaps by investigating the dimensions of psychological ownership developed by Olckers, C., & Du Plessis, Y. (2012a) and how these dimensions effect on work performance. Furthermore, the relationship between motivation and work performance has been proven by many studies. Thus, this study explains the relationship between employee motivation and work performance through the introduction of psychological ownership as mediator effect. This shows that employee motivation indirectly influences the work performance through psychological ownership.

The level of ownership is very high in individualistic culture so previous studies has been conducted on psychological ownership based individualistic cultures. Since Malaysia is a country with collectivist culture hence this study conducted in banking sectors of Malaysia to investigate the possibility of psychological ownership has an impact on employees' work performance. It can be argued that motivation factors have some impacts on work performance through psychological ownership based on previous studies.

Psychological ownership has a positive impact on work performance. There is a huge number of complication when the situation comes for the manager to identify ways that keep employees to be motivated even though the relationship between employee motivation and work performance seems observable. Thus, this study also would like to strengthen the importance of employee motivation based on the perspective of front line employees in banking sectors. There is an extensive attention from researchers about the two-factor theory of Herzberg but expressed different results. Test implemented in different industries leads to different result of Herzberg's theory. So, this study utilizes Herzberg's theory factors as predictor of motivation by enhancing the theory based on the suitability of banking sectors.

3.3 Proposed Conceptual Framework and Hypotheses

From the research gap discussed in the previous section, the following conceptual framework is formulated. The development of the present framework is based on the work of Khan, Ahmed, Paul & Kazmi (2018), Olckers (2013) and Koopmans et al (2011). Figure 2 as below constructed the theoretical framework which explains about the dimensions of employee motivation which consisted of job empowerment, benefits, recognition and job environment have a significant effect on psychological ownership and work performance. Psychological ownership acts as a mediator which measured four dimensions on self-efficacy, autonomy, belongings and accountability predicted to influence employee motivation and work performance. Thus, work performance acts as a predictor to measure the outcome of task performance, contextual performance and adaptive performance which derived through the existing of independent and mediating variable.

This theoretical framework is aligning with the Herzberg's Two Factor Theory of Motivation which describes the influence of hygiene (extrinsic) and motivator (intrinsic) factors towards work performance. So, this research is based on extrinsic and intrinsic factors that could be affecting the work performance of employees. The extrinsic factor of this study is the benefits whereas the intrinsic factors are job environment, job empowerment and recognition. It can be assuming that when the organization emphasizes on intrinsic and extrinsic motivation factors, this would increase the employees' job satisfaction which contributes to high work performance Apart from that, the role of psychological ownership as mediator is align with theoretical dimensions of PO by Olckers & Du Plessis (2012) which known as contribution of this study. It has been predicted that intrinsic and extrinsic motivating factors indirectly influence work performance through PO.

Dependent variable of this study selected work performance as measurement on Task Performance, Contextual performance and Adaptive Performance. These measurements selected for work performance in this study since related to the current issues in banking sectors. The measurement of work performance derived from the heuristic framework of individual work performance by Koopmans et al (2011). Researcher decided to utilize Herzberg Theory as the fundamental theory to explain the impact of employee motivating factors on the work performance when psychological ownership acts as mediator of the study.

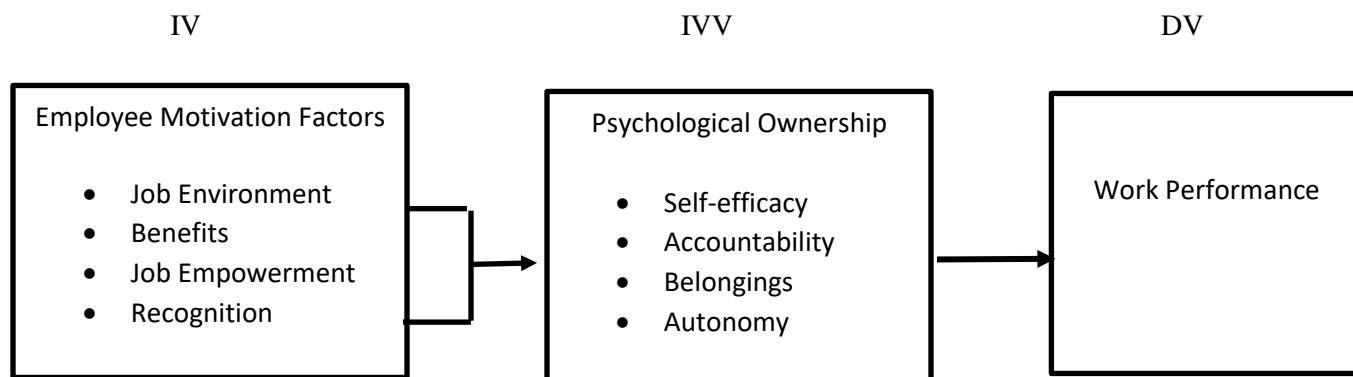


Figure 2 : The Impact of Employee Motivation on Work Performance: The Mediator Role of Psychological Ownership :
 Adapted from Khan, Ahmed, Paul & Kazmi (2018), Olckers (2013) and Koopmans et al (2011)

3.4 Hypotheses Development

Based on conceptual framework, the following hypothesis are formulated:-

Employee motivation still remain as sensitive topic that determines the level of output which contributes to the organization by employees which leads to better performance. Thus, employee motivation either intrinsic or extrinsic factors contribute to the employee satisfaction and enhance the work performance and productivity. The hypothesis constructed as following; H1: Employee motivation factors has significant effect on work performance, H2: Job empowerment has significant impact on work performance, H3: Benefits has significant impact on work performance, H4: Recognition has significant effect on work performance, H5: Job environment has significant impact on work performance.

There are very lack of studies conducted on the relationship between motivation and psychological ownership. So, this study explores how employee motivation will contribute to psychological ownership. For instance, the relationship can be expressed through their performance behavior where the intrinsic value such as self-esteem individual will encourage the person to be motivated by putting their continuous efforts which influence their ability to satisfy their own needs. This reveals that employees who are motivated based on intrinsic values will take initiative to put their efforts due to their ownership towards organization and show their performance based on behavior. Individual is willing to participate in organization when extrinsic motivation is emphasized. Thus, effective rewards system will encourage the members of organization. So, the perception of employee value towards organization based on positive values increases the employee performance. The hypothesis constructed as following; H6: Employee Motivation factors has significant effect on psychological ownership.

Many researchers have studied the relationship between psychological ownership and job satisfaction (Van Dyne & Pierce, 2004) but lack of studies on the relationship between psychological ownership and work performance. So, this study would like to explore the effect of psychological ownership on work performance. Other studies stated that the positive source of performance is based on psychological ownership (Avey, Avolio, Crossley, and Luthans, 2009). It is because when the employees create the sense of ownership and this will make the employees to show high satisfaction and interest towards their work as well as organization. This can be concluded that employees will strive to perform better when they have greater interest towards their works. Hypothesis constructed as following; H7: There is a significant relationship between psychological ownership and work performance.

There is lack of studies has been conducted on psychological ownership as mediator between employee motivation and work performance, but other variables have been tested the connection with psychological ownership. For example, studies have revealed that psychological ownership has positive relationship with satisfaction and commitment. A study done by Olckers (2012) also stated the relationship between psychological ownership and retention. Thus, Avey et.al (2009) stated that managing high performance can be developed when psychological ownership becomes the measurable construct of the study. So, hypothesis constructed as following; H8 : Psychological ownership mediates the relationship between employee motivation factors and work performance, H9: Psychological ownership mediates the relationship between job empowerment and work performance, H10: Psychological ownership mediates the relationship between benefits and work performance, H11 : Psychological ownership mediates the relationship between recognition and work performance, H12: Psychological ownership mediates the relationship between job environment and work performance.

3.5 Implication

Firstly, the empirical research based on the proposed conceptual framework will provide further evidence of the need for motivated employees with a strong psychological ownership which contribute towards the employee work performance. Secondly, the proposed conceptual framework will be able to help bank managers to identify the issues which affected the individual work performance through a closer examination of work performance and this might be essential in order to enhance the banks' success. Motivating employees is the most crucial, apart from the various functions of a manager because employee motivation is a never ending challenge. Finally, this study attempts to create a tool on how the motivation factors can be improved using the mediating effect of psychological ownership by the managers and officers in order to motivate the employees and also to enhance the individual performance. Further understanding of this study, employees who are motivated due to clear and realistic expectations can help the banks to save huge amount of money since these employees will put more efforts to bring the success to the bank which lead to more productivity. This study also highlights psychological ownership that has become the crucial aspect for organization to increase the employee job satisfaction and morality.

4.0 METHODOLOGY

A published paper was identified from Google Scholar to determine the employee motivation factors, psychological ownership and work performance through research conducted on work performance from 2014 to 2018. To examine the work performance of employees, an efficient review of the literature was applied on all the variables examined in this study.

5.0 CONCLUSION

The aim of this article is to highlight that employee motivation and psychological ownership plays an important role towards the successful performance of banking sectors in Malaysia as most of the banks in Malaysia encountered issues that lead to poor work performance. The major issues include lack of job empowerment, benefits, recognition and job environment that lead to the ineffective service quality for the customers and increase in the turnover intention among the front-line employees of bank. In addition, the idea that banks must "delight" their customers has added on stress and affected the customers' satisfaction as well as bank's profitability. Thus, this article propagates that psychological ownership plays importance role in moderating the relationship between employee motivation and performance that is crucial for organizational performance and sustainability.

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