



Employee's psychological experiences with bank's pay for performance system in South Africa

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Dates:

Received: 03 Nov. 2023

Accepted: 04 Mar. 2024

Published: 30 Apr. 2024

How to cite this article:

Nkoana, M.E., & Matjie, M.A. (2024). Employee's psychological experiences with bank's pay for performance system in South Africa. *SA Journal of Industrial Psychology/SA Tydskrif vir Bedryfsielkunde*, 50(0), a2166. <https://doi.org/10.4102/sajip.v50i0.2166>

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Orientation: Pay-for-performance (P4P) system is a crucial organisational strategy to retain and reward employees. However, it is not always well implemented.

Research purpose: The aim of the study was to explore the perceptions and psychological experiences of employees about the implemented P4P system at a bank in Polokwane City in Limpopo province.

Motivation for the study: The P4P system's objective is to reward great performance. However, it might also be used to punish deserving employees while unjustly and unfairly rewarding the non-deserving employees, leading to negative perceptions and psychological experiences by other employees.

Research approach/design and method: The study followed qualitative research design, therefore, the 10 conveniently sampled participants' verbatim transcribed semi-structured interviews were analysed and interpreted from the interpretivist paradigm perspective to understand the lived experiences of the employees with regard to how the P4P is implemented at the bank. Content analysis was used to explore the deep, contextual meanings of the participants' words and to extract themes and the subsequent subthemes.

Main findings: The P4P system was perceived as a great but biased initiative and employees psychologically experienced betrayal and confusion, felt both motivated and demotivated and experienced the P4P as an uninspiring exercise.

Practical/managerial implications: The bank should train line managers on how to conduct the appraisal session, more specifically on how to allocate a rating that ultimately determines the rewards. Multiple rating techniques usage and sensitivity training for the line managers might minimise the experienced bias and legitimise the P4P system at the bank. Ultimately, the bank should link performance targets with bonuses to enhance transparency, equity and perceived justice within the system.

Contribution/value-add: The study makes important first, unique, practical and scientific contributions to employees' perceptions and experiences (psychological experiences) of pay-for-performance in the banking sector. The study also provides valuable insights by exposing the challenges that limit the effectiveness of P4P in the banking sector.

Keywords: pay-for-performance system; psychological experiences; banking sector; equity theory; expectancy theory; cognitive evaluation theory; Limpopo; South Africa.

Introduction

Performance management system or pay-for-performance (P4P) system remains one of the most popular strategic pillars to monitor performance (Park & Conroy, 2022) and reward (Nyberg et al., 2016), and is often used to motivate and retain employees (Kebels, 2022) in organisations, more specifically in the competitive banking sector (Liaquat et al., 2024) as important institutions in any country (Coste et al., 2021). Banks operate to make and maximise their profits and as a result, they need motivated, engaged and competent relevant motivational strategies such as P4P to attract and retain employees through both intrinsic and extrinsic rewards (Chen et al., 2023; Kong et al., 2023; Kralova & Kral, 2019; Maltarich et al., 2017; Nyberg et al., 2016; Vroom, 1964). However, most organisations' P4P systems tend to focus only on the rewards that are offered without thinking about the psychological experiences and after-effects of such rewards. It is thus not known or followed up if employees are happy with their rewards, and as a result, organisations might continue implementing the P4P system that does not motivate, inspire or satisfy employees

unknowingly as noted by Cabanas et al. (2020), Chen et al. (2023), Deci and Ryan (1985) and Kim et al. (2022).

Various studies concluded that for the performance system to be effective, it should be perceived and experienced positively (He et al., 2021; Herrera, 2017; Samuel & Chipunza, 2009). We argue that currently, employees at the bank remain dissatisfied with the bank's P4P because of how resources are allocated by line managers as supported by Liaquat et al. (2024). As a result, the objectives of this study are as follows:

1. To explore the perceptions of employees towards the P4P system at the bank
2. To explore the psychological experiences of employees based on how the P4P system is implemented at the bank
3. Based on the findings, make recommendations to the bank, the banking industry in general and the literature about P4P and rewards.

Literature review

The performance management system in the banking industry

The banking industry is one of the crucial industries for any country (Coste et al., 2021; Oladejo & Oladipupo, 2011). Historically, after the 1997 banking industry financial crisis, banks were forced to re-design their retention strategies and that included not only customer service or marketing-related strategies but also the design of the P4P system (Ogaji et al., 2019). The implementation of the performance management systems at the banks maximises employee's potential (Oladejo & Oladipupo, 2011; Rahahleh et al., 2019) and the overall bank's performance (Iqbal et al., 2013). Satisfied employees are invaluable to organisations as they are treated as essential human capital (Githinji & Muli, 2018). However, this strategy has been found to not always work in the banking sector as there are a few factors that affect its effectiveness (Alam, 2019; Oshode et al., 2014; Pulakos, 2004).

In the banking industry, performance management systems are referred to as P4P systems, a unique approach to organisational reward strategies (He et al., 2021). The P4P system provides financial incentives to bank employees based on the achievement of pre-specified performance targets (Kovacs et al., 2020). With the P4P, employees are given performance targets upon which they get rewarded once they reach the agreed-upon desired targets. This bonus incentive system implemented by banks is an important tool for quantifying performance and attracting, motivating and retaining qualified private bankers (Coetzee, 2013). According to Coetzee (2013), communicating results is central to this process, and that makes employees feel that their performance is valued. However, it is not always the case that decisions based on which rewards are based are not clearly communicated, thus creating negative perceptions and psychological experiences.

Pay for performance systems are always marred with controversies (Modipane et al., 2019; Mulvaney, 2017) because of poor system design and line managers undermining employee's motivation (Kim & Holzer 2016; Mulvaney, 2017). Employees are mostly frustrated with regard to the design of the performance-based appraisal systems: (1) the system is not job related; (2) the grading levels are confusing or unclear; (3) there is an inadequate evaluation interview process and (4) the system (line managers) apply subjective and biased performance-based pay increases (Cabanas et al., 2020; Chen et al., 2023; Deci & Ryan, 1985; Kim et al., 2022; Mulvaney, 2017). Most importantly, the system gives line managers the freedom to decide on employee's salary increment and progression, their training and development needs and the placement of employees correctly; as a consequence, line managers have a chance to punish those they dislike and reward those they like (Govender & Bussin, 2020; Mabasa & Flotman, 2022; Nxumalo et al., 2018). It is the aim of the current study to explore the current challenges and then psychological experiences of employees with the P4P at the bank's Polokwane branch in Limpopo.

Theoretical framework

To understand the perceptions and psychological experiences of employees at the bank, there are a few psychological theories that are relevant. Perception of fairness and accuracy plays a crucial role in the effectiveness of performance management (Govender & Bussin, 2020). Perception is subjective, and it depends on the perceiver, but if more people perceive the performance management system negatively, then something needs to be done. Perception of fairness and accuracy relates to how rewards are allocated equitably; hence, Adam's (1963) Equity Theory is applicable to this study. Moreover, the performance management system includes contracting at the beginning of the year or financial year, clearly stipulating the targets that employees have to meet to qualify for rewards and bonuses; as a result, Vroom's (1964) Expectancy theory becomes applicable in this study. If bank employees perform according to their contracts or reach their targets they should be rewarded accordingly and if that does not happen, there is bound to be animosity and disengagement on the employee's part (Luthra & Jain, 2012; Modipane et al., 2019). Moreover, when employees receive or do not receive their due rewards (extrinsic rewards), they are affected psychologically or intrinsically leading to demotivation among other negative consequences and that is best explained by the cognitive evaluation theory (Deci & Ryan, 1985). Pay-for-performance is a motivational strategy, and it can only motivate employees if it is perceived and experienced positively. The equity theory states that people perform even better when the expected rewards are distributed equitably (Adams, 1963). Equity refers to workers' perceived equality in how they are treated and what rewards they deserve (Aleksić-Glišović et al., 2019). They make social comparisons with similar others, often those in the same job, to assess their relative standing by comparing outcomes (outputs) with labour contributions (inputs) (Abdulsalam

et al., 2021). When people perceive an imbalance in their outcome-input ratio compared to others, tension arises (Kuranchie-Mensah & Amponsah-Tawiah 2016), and they attempt to restore justice by withdrawing or cognitively distorting their work contribution or outputs (Abdulsalam et al., 2021; Bergman, 1980).

According to Vroom's Expectancy theory (Vroom, 1964), people perform better if they believe that there will be a desired reward. This implies that employees base their performance on the promised reward; thus the promised rewards serve as motivation to perform (Achieng'Goga & Atambo, 2018; Kuranchie-Mensah et al., 2016). The expectations that employees expect for performing certain tasks may affect employees' internal motivation or intrinsic motivation depending on how the employee perceives the reward.

The cognitive evaluation theory (Deci & Ryan, 1985) is also linked to this study. The theory asserts that external or extrinsic rewards affect an individual's intrinsic motivation (satisfaction) because some individuals may view the rewards as a representation of their worth or as a reason for working hard. Nevertheless, individuals like employees at the bank should be able to feel internally motivated by the reward they get after their performances yearly (Chen et al., 2023; Gerhart & Fang, 2015; Rynes et al. 2005). There are more organisational and individual-wide dire consequences than a mere punishment that stems out of an improperly implemented pay-for-performance system by line managers.

Perceptions and experiences of the pay-for-performance system

We understand that the intentions of the process are clear, but the actual implementation of the process gets tainted by the human factor. This amounts to the reasons why previous studies concluded that the performance management systems are not purpose-driven, non-motivational and nonrewarding (King, 2020), they lack transparency, 360 feedback and do not adhere to timelines, and they are emotionally and mentally exhaustive (Van Waeyenberg et al., 2022). Research findings show that employees generally have a negative perception of fairness in performance management systems (Jansen & Hlongwane, 2019). All these negative feelings, perceptions and experiences about the performance management system can be attributed to a lack of objectivity and fairness in appraising or rating subordinates.

Moreover, the P4P was found to have unhealthy competition among employees, encourage unethical behaviour, reduce motivation and innovation and stimulate short-term thinking (He et al., 2021; Herrera, 2017; Samuel & Chipunza, 2009). Arguably, it is imperative for organisations to understand how employees perceive the effectiveness of their performance management system for positive employee outcomes (Sharma et al., 2016). Employees' perceptions play a major role in how they participate in the P4P implemented by the employer

(Van Waeyenberg et al., 2022). Negative perceptions may lead to complacency and lack of commitment and dedication to the system, while positive perceptions may lead to hands-on employees who are engaged and motivated to reach agreed-upon objectives for the ultimate reward (Van Waeyenberg et al., 2022). Negative perceptions often stem from perceived or experienced organisational injustices stemming from bias, unfairness or favouritism on the allocation of rewards by managers or organisations (King, 2020; Taneja et al., 2015).

The perceptions and experiences of the performance management system if positive lead to motivating employees and vice versa. Employee's positive perceptions of the performance management system can be beneficial for several factors, including motivation (Jansen & Hlongwane, 2019; Sanjeev & Singh, 2014) and empowerment (Latif, 2015; Taneja et al., 2015). However, motivation can be both intrinsic and extrinsic, and it is up to the employers to find the appropriate rewards for the employees (Bibi et al., 2022) as the appropriate reward systems motivate individuals to achieve high-level organisational goals and feel secure, valued and recognised (Horwitz et al., 2006).

The benefits of being treated fair and just in the workplace lead to satisfaction, engagement, motivation and commitment to the organisation (Yaqub et al., 2021). Job satisfaction refers to an individual's overall attitude towards work, and it can be enhanced by rewarding work, decent wages, supportive working conditions and supportive colleagues (Arokiasamy & Baba, 2019). Engaged employees are dedicated, ready to get the job done and have comfortable, enjoyable and motivating work experience (Raju et al., 2021). Engaged employees are happy employees because they have positive emotions and attitudes towards their work, and they are productive that contributes to job satisfaction (Hussain & Diaz, 2020). The current study aims to have satisfied and engaged employees at the bank by exploring their perceptions and psychological experiences of the bank's P4P and thus making appropriate recommendations so that the bank can implement appropriate rewards.

Research design and approach

The study was exploratory, qualitative and inductive, in line with the research objectives advised by Creswell and Creswell (2018). The research strategy was phenomenological and interpretive and analysed participants' experiences from their perspective through rich and detailed accounts of their natural state, advised by Mohajan (2018) and Tenny et al. (2022). These descriptions allowed researchers to gain a deeper understanding of the phenomena through identification and empathy (Creswell & Creswell, 2018).

Research methods

To reach the objectives of the study, the following research methods were followed. Firstly, the research setting was established, actual data collected and data analysed and interpreted (Mohajan, 2018).

Research setting

The study was conducted at one of the four largest banks in South Africa. The bank uses a P4P system for compensation, consisting of salary increments, rewards incentives and performance bonuses. The research study exclusively investigates banking officials' experiences and perceptions of P4P in the Polokwane branches.

Entrée and establishing the researcher's role

The researcher got permission from the bank and a higher education institution based in Gauteng. The researcher invited accessible and available participants to participate in the study via email, providing a cover letter and an informed consent form. Consenting participants signed the consent form and then scheduled appointments for online semi-structured interviews.

Population and sampling

The approached bank has a population of 148 employees within the branches in the selected city. A convenient sampling method was employed because of the method's ability to reach only the accessible, available and participants whose participation will fit the primary criterion (Hennink & Kaiser, 2022).

Data collection methods

Semi-structured interviews were used as the data collection method as supported by Creswell and Creswell (2018). Semi-structured interviews were conducted using open-ended questions that allowed probing to gather in-depth rich information from the participants. The interviews, on average, lasted between 30 min and 40 min. Overall, 10 participants (see Table 1) were interviewed until the saturation point was reached at Participant 10. The researcher took notes during the interviews for later comparisons with the transcribed. As advised by Farooq and De Villiers (2017), the interviewer remained silent during the interviews to give respondents sufficient time to complete their responses.

Recording of data

With permission through the informed consent signed by the participants, the interviews were recorded electronically using Microsoft Team's recording function as advised by Greeff (2020).

TABLE 1: Biographical data of the participants.

No	Participants	Race	Gender	Age	Qualification	Work experience (year)
1	P1	African people	Female	51	BA	11
2	P2	African people	Male	40	Bachelor degree	15
3	P3	African people	Female	34	Bachelor degree	7
4	P4	Mixed race people	Female	36	Matric	9
5	P5	African people	Female	38	Higher Certificate	13
6	P6	African people	Female	31	LLB Degree	3
7	P7	African people	Female	48	Diploma	17
8	P8	African people	Female	37	Bachelor's degree	11
9	P9	African people	Female	34	National Diploma	5
10	P10	African people	Female	57	N5	6

Data analysis

The researchers transcribed all of the interviews immediately after conducting them to begin analysing the data. This allowed them to identify patterns and repetitions within the participants' responses and determine whether any new information emerged. When analysing the data, the researchers used content analysis, which involves condensing the text and reconstituting it to a higher level of abstraction by coding, categorising and developing themes (Vespestad & Clancy, 2021). The researchers broke down the data into smaller, more manageable units to summarise and interpret it and then compared segments to look for themes and patterns. These themes and patterns became the findings of the study, as recommended by Rogers (2023).

Strategies employed to ensure quality data

The interviews were transcribed verbatim, and a co-coder was used to verify emerging themes advised by Stahl and King (2020). The study's process was well documented and stored for future reference for 5 years as advised by Johnson et al. (2020). The researcher remained objective, avoiding bias and increasing the confirmability of findings (Sumrin & Gupta, 2021). Transferability was ensured by providing a transparent and accurate description of the research process. According to Johnson et al. (2020), authenticity should be ensured by selecting participants who could provide rich and detailed descriptions, as was done in this study.

Ethical considerations

An application for full ethical approval was made to the Unisa CEMS/IOP Research Ethics Review Committee on 22 June 2021. The ethics approval number is 2021_CEMS/IOP_019.

Results

One subtheme emerged under perceptions, namely great but biased initiative and three subthemes emerged under psychological experiences theme, namely betrayal and confusion, motivating and demotivating and an uninspiring exercise (see Table 2).

Theme 1: Perceptions

The success of any initiative by the employer depends on how employees perceive it. Participants perceived the P4P system at the bank positively even though certain factors affected its greatness, as per the subtheme mentioned in this section.

TABLE 2: Themes and sub-themes.

Theme	Subthemes
Perceptions	Great but biased initiative
Psychological experiences	Betrayal and confusion
	Motivating and demotivating
	Uninspiring exercise

Subtheme 1: Great but biased initiative

Participants, when sharing their perceptions of the P4P system at the bank, indicated that even though the P4P system was a great initiative introduced by the bank, it was not well implemented by the line managers or supervisors because they exercised biases, with one participant saying that:

'Look, my view is that it is not well implemented and you know the decisions of arriving at. Uh, like things like amount to be paid as well as a who are the people that deserve to be paid are actually subjective and the line manager has full control of who would benefit irrespective of the performance. It's no longer linked with performance, so that's my view.' (P2, Male, Degree)

While other participants mentioned that:

'Employees are really motivated with the structure of pay-for-performance, because knowing that they'll be rewarded at the end of the day, then that keeps them going.' 'I believe it encourages the staff to put more effort knowing that they will be rewarded at the end of the day.' (P8, Female, Degree)

'I would say the problem that I think it's the main problem is the executive who come up with the strategies that they know it will work or it has been working and the problem comes on the management level in the branches.' (P4, Female, Matric)

The findings in this sub-theme have two parts. The first part 'great' is supported by existing literature (Chen et al., 2023; Jansen & Hlongwane, 2019; Javidmehr & Ebrahimpour, 2015; Kgoedi, 2018; Shah et al., 2017), and the same applies to the second part 'biased initiative' (Abdulsam et al., 2021; Adam, 1963; Chen et al., 2023; Javidmehr & Ebrahimpour, 2015; Ngubelanga, 2012; Sharma & Sharma, 2017; Zhang, 2015). The conclusion that can be drawn from this finding is that the P4P system at the bank is well structured but not so well implemented to yield the result it was intended to because of the human factor, thus hindering optimal employee performance. Similar findings were made through a systematic review of articles (Chen et al., 2023), in the Chinese beauty industry (Ren et al., 2017), in the insurance sector in the United States (Nyberg et al., 2016), in the hotel industry in Nigeria (Ohunakin & Olugbade, 2022), just to name few related studies. The P4P is a great initiative that needs to be implemented correctly to ensure fairness and reduced bias so that it serves its purpose of affecting employee's internal motivation positively. However, this seems to not be the case at the bank.

Theme 2: Psychological experiences

The perceptions of the P4P by employees, more specifically the negative perceptions may culminate into certain psychological ramifications. When answering questions about how they experience the P4P system psychologically, participants mentioned feelings of betrayal and confusion as well as becoming unmotivated and uninspired by the system in its current state at the bank.

Subtheme 1: Betrayal and confusion

Participants felt betrayed by the way the P4P system was implemented and confused by how performance rewards were distributed. One notable quote reads as follows:

'So, but what I have observed in my branch is that the equal pay bonus is not paid fairly and equally and the bonus should be distributed fairly according to performance rating but is not. I've noticed that there's a lot of, favouritism and unfairness sometimes, and this is disheartening and confusing.' (P1, Female, Degree)

While other quotes are as follows:

'Look in this bank, Pay bonus it's not equal. and I am not a fan of pay bonus, because it doesn't encourage people to exceed their expectations. Uh, people just know that in any way we're going to be betrayed by getting paid the same amount.' (P2, Male, Degree)

'I don't think we are being treated fairly because you know we are employees around the corridors you hear a lot of things and then you actually realize and there's a lot of unfairness's, but some of it it's very difficult to challenge it, its very confusing.' (P3, Female, Degree)

Employees, especially in a fast-paced, results-driven environment like banks where the P4P is being implemented, always link their performance to pay and if the promised rewards are not provided that might lead to feelings of betrayal and confusion (Adam, 1963; Deutsch, 2019; King, 2020; Khuzwayo, 2017). In line with existing studies (Govender & Bussin, 2020; Mosoge & Pilane, 2014; Nxumalo et al., 2018), when employees cannot link their promised rewards to their performance, they feel confused and betrayed and their performance might deteriorate (Govender & Bussin, 2020; Mabasa & Flotman, 2022; Nxumalo et al., 2018; Ochurub et al., 2012). In line with the equity and expectancy theories, employees compare themselves with others and when they feel robbed of their hard-earned rewards, confusion and frustrations as well as self-doubt take over leading to a spiralling cycle of poor work results.

Subtheme 2: Motivating and demotivating

The participants found the system to be both equally motivating and demotivating. The reasons were that the system brought extra money, fair rewards and incentives, thus motivating and contrary to that, some participants experienced favouritism, unfair rewards and pay that was not linked to performance, hence unmotivating. One participant noted that:

'Having extra money to do the stuff that I've been able to do. Uh, a lot of I noticed, is that not everyone is motivated by money. Uh that's number one, the second thing is that, some of my colleagues are motivated by praise, recognition or opportunities for better assignment.' (P1, Female, Degree)

While another participant further mentioned that:

'It's motivating, yes, remember when you are rewarded fairly, it motivates you to put in more effort so that the next year you do better than the previous year.' (P3, Female, Degree)

'But the fact that I know there's an incentive it pushes me to work even harder. Knowing that I'm going to be rewarded in the end of the year so it doesn't really influence how I perform in in, in, in a work.' (P8, Female, Degree)

The findings further revealed that participants find the performance management system at the bank to be demotivating because of the lack of equity in the distribution of the rewards and thus unfair and biased distribution of rewards:

'Well, it's not motivating me to do my work. If anything, it's demotivating because you know that even if you put in your utmost best, chances are you are not going to get the rewards for your work done. Reason being again, the whole situation with like there's no, there's a lot of favouritism going on. So, if you're not the favourite, you are likely to work, but not get what you worked for.' (P6, Female, LLB Degree)

Other participants noted that:

'For me I can say it doesn't for me. It doesn't motivate me because even if I work hard, you will find that I've I just worked to be in a good position, but me on my site, you'll find that there's nothing that I'm getting for my performance. I did contribute, but I contributed for branch not for me, meaning that it's nothing because I didn't get anything, but others did get.' (P9, Female, National Diploma)

'At this moment I'm not getting the pay that talks to my performance, so I'm demotivated.' (P10, Female, N5)

The findings in this sub-theme have also two parts. Firstly, many researchers found that the P4P is motivating, which is in line with existing research studies (Kgoedi, 2018; Latif, 2015; Obeidat et al., 2016; Pagan & Malo, 2020; Rafacz et al., 2019) and demotivating (Javidmehr & Ebrahimpour, 2015). The research strategy was phenomenological and interpretive, analysing participants' experiences from their perspective through rich and detailed accounts in their natural state, advised by Mohajan (2018) and Tenny et al. (2022). When well implemented, the P4P serves its purpose of being a motivational strategy and vice versa. However, it appears that at the bank, most staff members find the P4P unmotivating.

Subtheme 3: Uninspiring exercise

When asked if the system is effective or inspiring, participants shared that they feel the system is an uninspiring exercise because management does as they please (unfairness) as noted by one participant:

'OK, I think these things for me in my own personal way. I feel they ... they would be inspiring if the management was doing things the way they should.' (P4, Female, Matric)

Other participants mentioned that management gets more money (bonuses) than the actual performers and most importantly because of the competitive nature of the system, people tend to selfishly focus on personal objectives rather than branch success. Notable quotes are shared as follows.

'Um, I would say it's not effective. In a way, as I already mentioned, that a person can say if I'm, especially according to our leaders like you, find out that our leaders are getting more compensation than the actual people that they're doing their job.' (P5, Female, Higher Certificate)

'I would say no, it's not inspiring in this in the sense that. the organisation itself becomes secondary. So, people are more focused on their individual targets than they are about the targets of the branch or the bank as a whole.' (P6, Female, LLB Degree)

'I mean; I don't think it's inspiring or effective. What we are doing it's what we are expected to do in our roles and we end up focusing on our individual targets.' (P9, Female, National Diploma)

'I, no I would say it's not inspiring, because of the unfairness.' (P10, Female, N5)

These findings are not in line with previous studies that concluded that a well-implemented performance management system inspires employees both personally and professionally (King, 2020; Sharma et al., 2016). The objective of the P4P should be to inspire great performance from employees, something lacking with the P4P at the bank, and this can be attributed to the perpetual bias in terms of ratings by line managers or supervisors as experienced by employees (Jansen & Hlongwane, 2019; Javidmehr & Ebrahimpour, 2015; Sharma & Sharma, 2017). It is uninspiring to perform well the whole year and not get recognised for that behaviour, and it appears that the employees at the bank feel that way.

The research study exclusively investigates banking officials' experiences and perceptions of P4P in the Polokwane branches. The participants in the study were educated (mostly post-matric/grade 12 education) African, black females in their 40s, with approximately 10 years working at the bank.

Discussion

The main aim of this study was to explore both banking employee's perceptions of and their psychological experiences with the P4P system implemented by the bank.

Perceptions

Great but biased initiative

It appears that the banks' long-serving, older employees are not pleased by the way the P4P is currently implemented at the bank. They appreciate the introduction of the system, but it does not serve its purpose when implemented, and the main hindrance appears to be the line managers or supervisors as previously shown (Abdulsam et al., 2021; Chen et al., 2023; Jansen & Hlongwane, 2019; Kgoedi, 2018; Nyberg et al., 2016; Ohunakin & Olugbade, 2022; Sharma & Sharma, 2017). The system partially serves its purpose by evaluating performance throughout the year but fails to allocate appropriate or satisfactory rewards, as perceived by the employees at the bank.

Psychological experiences

Betrayal and confusion, motivating and demotivating and uninspiring exercise

Despite it being procedurally a great and motivating exercise, employees at the bank are generally not motivated or

inspired, and they feel betrayed and confused. These phenomena taking place at the bank are best explained by the cognitive evaluation theory (Deci & Ryan, 1985), Adam's (1963) equity theory and Vroom's (1964) expectancy theory. Generally, when implemented well, the P4P should serve as a motivational tool (Kgoedi, 2018; Latif, 2015; Rafacz et al., 2019). However, because of personal or human factors brought by line managers, the system becomes unmotivating (Kim & Holzer, 2016; King, 2020; Meng & Wu, 2015) and uninspiring exercise (Jansen & Hlongwane, 2019; Javidmehr & Ebrahimpour, 2015; Kim & Holzer, 2016; Nyberg et al., 2016; Sharma & Sharma, 2017; Wei et al., 2019) that should have never been introduced. The ultimate negative impact of the employee's negative perceptions of the P4P is the decline in organisational citizenship behaviours (Colquitt et al., 2013), which might damage the bank's image and brand.

According to the quotes, it seems that the employees at the bank are mainly concerned about the allocation of bonus incentives or rewards. If an educated employee has been performing the same job or activities for approximately 10 years but is rated poorly or low, it can be demotivating and lead to self-doubt. This, in turn, can cause the employee to disengage and ultimately result in high turnover.

Practical implications and recommendations

The bank understudy introduced the P4P as a retention and remuneration strategy; however, because of human errors, the system appears not to work effectively. As a result, the bank should consider redeveloping the P4P policy and involve all relevant stakeholders to ensure buy-in and support, more specifically from line managers or supervisors. This will ensure that line managers or supervisors as well as employees understand the system and its intended objectives of overall organisational success other than individual bonuses and rewards. The bank should provide sensitivity training to line managers or supervisors to help them conduct performance appraisal sessions and make fair ratings that accurately reflect employee performance. This will ensure equity in the payment of rewards. Additionally, the bank should consider using 360 feedback and rating techniques to reduce the chances of errors in ratings. Employees should also be trained to understand which performance targets entitle them to which performance rewards, and this information should be reflected in the bank's policy to minimise any confusion or deviation. The bank and the industry in general should prioritise the effective implementation of the performance management policy by addressing all the issues that emerged from this study.

Limitations

The study was conducted in four branches of one bank, in one region or town. As a result, the sample is less diverse, a limitation. However, the meticulous and rigorous methods followed in this study make the study trustworthy and generalisable to other contexts if similar methods are followed, according to Creswell (2013). The study was

transparent, and rich detailed data were collected until the saturation point was reached, and the researcher bracketed self to minimise bias as advised by Ellis and Roberts (2020), thus enhancing generalisability despite the sample size (Vasileiou et al., 2018). [As a qualitative study aiming to explore 'lived experiences', the sample was pre-determined to be small and still be valid and generalisable as advised by Yang and Berdine (2023).

Acknowledgements

Competing interests

The authors declare that they have no financial or personal relationship(s) that may have inappropriately influenced them in writing this article.

Authors' contributions

M.E.N., is the student and M.A.M., is the supervisor of this study. M.E.N. gathered all information for the article, collected data and analysed data under the supervision of M.A.M. M.A.M. prepared the article with the help of M.E.N. from the inception until the completion of the manuscript. Both the authors reviewed and edited the final draft of the article for publication.

Funding information

This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

Data availability

All data collected during the research of this study are available from the corresponding author, M.A.M., upon reasonable request.

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