
Effect of Employee Motivation on Employee Performance in Public Institution in Rwanda, A Case of Military Medical Insurance (Mmi)

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Abstract

The study assessed the effect of employee motivation on performance at Military Medical Insurance (MMI), Rwanda, focusing on promotion opportunities, rewards and recognition, training and development, and working environment. It reviewed Maslow's Hierarchy of Needs, Herzberg's Two-Factor Theory, and McGregor's Theory X and Theory Y. Data were collected from 101 MMI Headquarters employees using census sampling, questionnaires, interviews, and documentation, and analyzed using quantitative and qualitative methods. Findings showed that promotion boosts morale and reduces absenteeism (mean = 4.91, SD = 0.427), while reasonable working hours received a mean of 5.00 (SD = 0.000). Training and development enhanced teamwork and collaboration (mean = 4.70, SD = 0.483). All four motivation factors significantly influenced employee performance: rewards and recognition ($p = 0.003$), training and development ($p = 0.008$), promotion opportunities ($p = 0.025$), and working environment ($p = 0.025$). The study concluded that employee motivation improves performance and organizational commitment. It recommended that MMI establish transparent, merit-based promotion policies and mentorship programmes to prepare employees for career advancement, strengthen retention, and improve performance.

Background of the Study

Public institutions are organizations overseen or managed by bodies whose majority members are appointed or selected by public authorities (Khaitan, 2021). Their performance is assessed through financial accountability, effective management, and quality public service delivery (Davis and Rhodes, 2020; Luna-Arocas and Lara, 2020). Unlike private companies, public institutions focus on achieving organizational objectives while meeting public needs. Internationally, employee motivation refers to the energy, commitment, and creativity employees contribute to their work (Megawaty et al., 2022). Motivation is essential for improving productivity, achieving organizational goals, strengthening employee commitment, and enhancing institutional performance (Lewon, 2021). In the United States, the United Kingdom, and France, employee motivation plays an important role in organizational effectiveness and job performance (Ali and Anwar, 2021). Motivated and satisfied employees are more likely to deliver quality services and contribute to organizational success (Riyanto et al., 2021; Suriyankietkaew et al., 2022). In Middle Eastern and emerging economies, employee motivation is influenced by compensation, rewards, organizational culture, leadership, and social relationships (Riyanto et al., 2021; Marler et al., 2024). Motivation can be intrinsic, arising from job satisfaction, responsibility, autonomy, and opportunities for development, or extrinsic, resulting from external rewards and incentives. Regionally, particularly in Kenya and Tanzania, understanding employees' diverse needs and expectations is essential for effective motivation (Ellitan, 2020; Khan et al., 2020). Managers must identify factors that encourage employees to perform effectively. Responsibility, freedom of action, skill development, interesting tasks, and career advancement opportunities are important intrinsic motivators (Rosmi and Syamsir, 2020). In Rwanda, public institutions use employee motivation to improve work efficiency, job performance, and organizational commitment (Venkata et al., 2022; Boyd and Nowell, 2023). Managers must adopt appropriate motivational strategies to encourage employees to achieve institutional objectives (Kalimullah et al., 2020). Military Medical Insurance (MMI) is a public institution responsible for

managing health insurance services for Rwanda's security organs (Emmanuel, 2021). Established under the relevant Rwandan legal framework, MMI operates with legal personality and administrative and financial autonomy (Nagar, 2021). Employee motivation at MMI is therefore important for improving performance, enhancing job satisfaction, reducing employee turnover, and promoting quality service delivery. This study examines the effect of employee motivation on employee performance at Military Medical Insurance in Rwanda.

Statement of the problem

Employee motivation is essential for improving commitment, productivity, and competitiveness in public institutions (Nguyen et al., 2020; Radu, 2023). However, despite promotion, compensation, and recognition practices, employee performance remains a concern at Military Medical Insurance (MMI). According to the MMI Report (2026), workplace overcrowding increased between 2022 and 2025, with up to five employees sharing one room. Such working conditions may negatively affect employee comfort, motivation, and productivity. Similarly, MIFOTRA (2018) reported underperformance, inadequate service quality, and delays in credible employee reporting across eight government ministries. These findings highlight persistent challenges in employee performance within Rwanda's public institutions. Alawode and Adewole (2021) identified inadequate recognition, feedback, and clearly defined goals as key employee motivation challenges. Okochi and Ateke (2020) further emphasized limited career development, autonomy, and empowerment as factors affecting employee motivation. These challenges suggest a need to examine how motivation practices influence employee performance in public institutions. Therefore, this study assessed the effect of employee motivation on employee performance at Military Medical Insurance (MMI) in Rwanda.

Specific Objectives

Specifically, this study aimed to:

- i. To assess the effect of promotion opportunities on employee's performance of Military Medical Insurance.
- ii. To assess the effect of rewards and recognitions on employee's performance of Military Medical Insurance.
- iii. To analyze the effect of training and development on employee's performance of Military Medical Insurance.
- iv. To analyze the effect of working environment on employee's performance of Military Medical Insurance.

Research Hypothesis

H₀₁: There is no significant effect between promotion opportunities and employee's performance of Military Medical Insurance.

H₀₂: There is no significant effect between rewards and recognitions on employee's performance of Military Medical Insurance.

H₀₃: There is no significant effect between training and development on employee's performance of Military Medical Insurance.

H₀₄: There is no significant effect between working environment and employee's performance of Military Medical Insurance.

Significance of Study

The purpose of this study was to extend the existing literature on effect of employee motivation on employee performance in public institution in Rwanda and also provide important insights. Therefore, this study offered a great significance to the following beneficiaries

Time scope

The study considered the time limit period vary from 2020 up to 2025.

LITERATURE REVIEW

Introduction

It examined key concepts, relevant theories, and theoretical literature concerning employee motivation practices and performance measurement. The chapter also analyzed the relationship between employee motivation practices and employee performance. Furthermore, it presented the empirical literature review and the conceptual framework guiding the study. Finally, it summarized the key findings from the literature and identified the research gap addressed by the study.

Conceptual review

Employee motivation refers to the level of commitment, energy, and creativity employees demonstrate in performing their duties (Andika & Darmanto, 2020). It plays a significant role in enhancing employee performance, productivity, and organizational effectiveness. Motivated employees are more committed to achieving organizational goals, while unmotivated employees may demonstrate reduced productivity and commitment. According to Dlamini et al. (2022), managers must understand employee motivation to accomplish organizational tasks effectively. Motivation promotes coordination, cooperation, and workforce stability, contributing to organizational success (Nwanekezie & Ogonu, 2021). Reward management systems, including financial rewards such as salaries and bonuses and non-financial rewards such as recognition, promotion, and participation in decision-making, are important tools for attracting, retaining, and motivating employees (Barber & Bert, 2020). Furthermore, motivated employees demonstrate greater autonomy, engagement, responsibility, and willingness to improve their performance (Grant, 2008; Vansteenkiste et al., 2007). However, employee motivation varies according to individual needs, expectations, and working conditions. For example, some employees may be motivated by financial rewards, while others value recognition, career development, or achievement of targets. Therefore, managers should adopt appropriate motivational strategies while providing the necessary resources and effective leadership. Effective employee motivation practices can improve productivity, creativity, commitment, and overall organizational performance.

1Employee's motivation

Employee motivation encourages autonomy, freedom, and self-directed learning, enabling employees to benefit from development opportunities (Demircioglu & Chen, 2019). Employee motivation is broadly classified into intrinsic and extrinsic motivation. Intrinsic motivation arises from personal satisfaction, achievement, recognition, responsibility, and personal growth (Aljumah, 2023). Extrinsic motivation is driven by external factors such as salary, job security, working conditions, company policies, and interpersonal relationships. Al-Douri et al. (2020) examined the relationship between intrinsic motivation, job satisfaction, organizational commitment, and employee performance. Their study highlighted the role of Islamic work ethics in intrinsic motivation and organizational commitment. Motivation is a psychological process that directs employee behaviour towards achieving goals (Ryan & Deci, 2020) Employee job satisfaction is closely associated with work engagement, rewards, and workplace experiences (Paais & Pattiruhu, 2020)

Employees' career preferences are influenced by the extent to which their work provides motivation and satisfaction (Chawla et al., 2017). Therefore, motivation contributes to employee satisfaction, commitment, personal growth, and performance, while meaningful work can provide purpose and inspiration beyond financial rewards.

1.2 Training and development

Rewards are benefits provided to employees in exchange for their contributions and performance (Pangandaheng & Sutanto, 2021; Chiang & Birtch, 2020). They help organizations attract and retain talented employees, improve motivation, and encourage innovation. Rewards may be financial, such as salaries and commissions, or non-financial, such as recognition, promotion opportunities, status, benefits, and a supportive work environment. An effective reward system can enhance employee satisfaction and performance, although financial rewards alone may not sustain motivation in the long term (Mossbarger & Eddington, 2023). Extrinsic motivation encourages employees to work for external rewards, while intrinsic motivation arises from personal satisfaction and enjoyment of the work itself (Donata, 2021). Recognition also communicates organizational values and reinforces desired employee behaviours (Shah & Shah, 2017). In team-based reward systems, rewards should reflect both collective performance and individual contributions. Transparent and fair reward distribution encourages cooperation, accountability, and employee commitment to achieving organizational goals (Michael, 2020; Johnson, 2019).

1.3 Working environment An attractive and supportive work environment can be described as one that attracts people to the healthcare profession, encourages them to stay in healthcare and enables them to work effectively (Fekadu, et al., 2021). The purpose of providing an attractive work environment is to motivate people to enter the healthcare profession (recruitment) and stay in healthcare (retention). In addition, a supportive work environment provides conditions that enable health workers to work effectively and make full use of their knowledge, skills and abilities and available resources to provide quality health services. This is the interface between the work environment and the quality of care. The work environment can be divided into two components, namely the physical component and the behavioral component (Parashakti, et al. 2020).

Empirical review

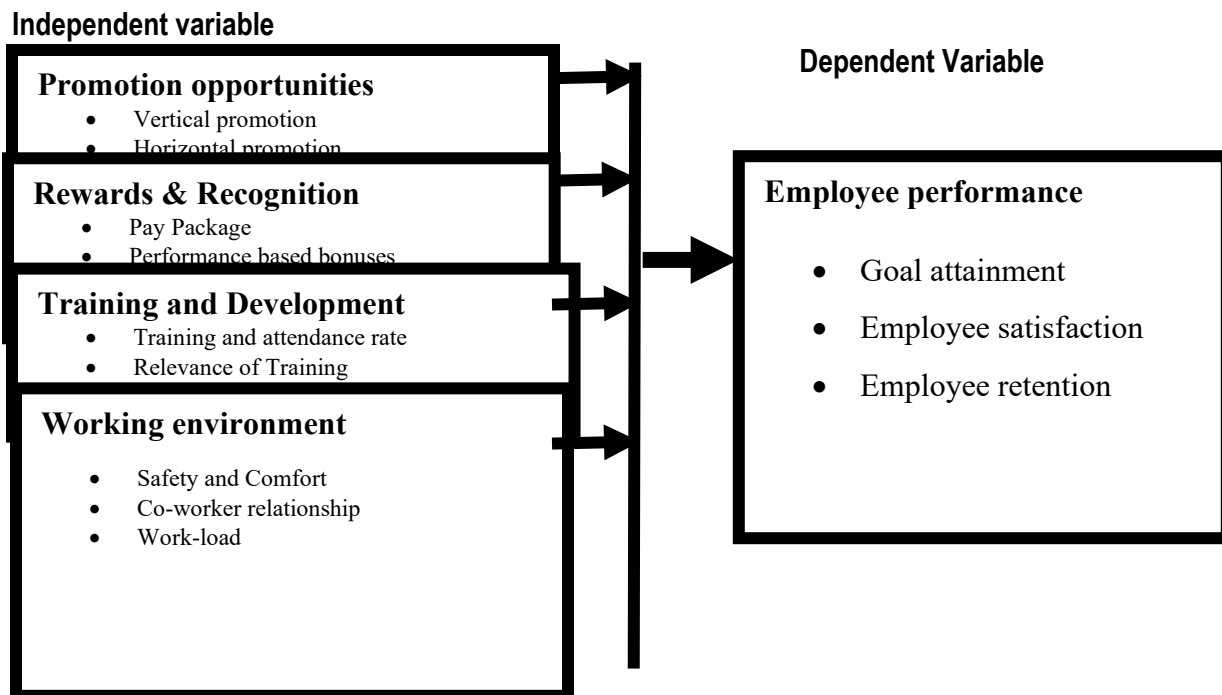
The reviewed studies examined the relationship between employee motivation, job satisfaction, leadership, and employee or organizational performance across different sectors and countries. Africa-Fandino (2025) found that intrinsic motivation and leadership commitment positively influenced public employees' task and contextual performance. Mutuyimana (2024) established that monetary rewards, non-monetary rewards, and fringe benefits contributed to organizational performance in Musanze District, Rwanda. Grzesiak et al. (2024) highlighted the importance of autonomy, creativity, and collaboration in improving employee efficiency and service quality. Hodari (2023) reported a significant positive relationship between employee motivation and performance at Bralirwa PLC, Rwanda. Rijanto et al. (2021) found that motivation positively influenced IT employee performance, with engagement operating through motivation and job satisfaction. Rosalia et al. (2020) identified job satisfaction as a significant predictor of employee performance. Hasan et al. (2020) established a strong relationship between job satisfaction and performance but found no significant relationship between motivation and performance. Khuong and Linh (2020) demonstrated that work-related and personal stress influenced employee motivation, satisfaction, and loyalty in Vietnam's hotel industry. Janklova et al. (2020) found that job satisfaction mediated the relationship between motivation effectiveness and agricultural enterprise performance. Basalamah (2021) confirmed that work motivation significantly influenced lecturers' job satisfaction in a private university in Makassar. Overall, these studies suggest that

employee motivation, rewards, leadership support, and job satisfaction are important organizational factors. However, their effects vary across institutional contexts and employee groups. Financial incentives can support performance, while non-financial factors may strengthen commitment and efficiency. Job satisfaction also appears to mediate the relationship between motivation and performance in some settings. Nevertheless, differences in research findings indicate the need for further context-specific investigation. Therefore, the present study examines the effect of employee motivation on employee performance in a public institution in Rwanda.

Conceptual framework

Figure below presents the link between independent variable (employee's motivation factors) and dependent variable (employee performance).

Conceptual Framework



Research Methodology

This chapter describes the research design, target population, sampling technique and sample size, methods and instruments for data collection, pilot testing, validity and reliability, ethical considerations in the study and finally ethical considerations.

Research design

This study adopted a descriptive and correlational research design to examine the effect of employee motivation on employee performance at Military Medical Insurance (MMI), Rwanda. The descriptive design assessed promotion opportunities, rewards and recognition, training and development, and working environment, while the correlational design examined the relationships between employee motivation and

performance. The study mainly employed a quantitative approach, using structured questionnaires and statistical analysis to obtain and analyse data from respondents.

Target population

According to Kothari (2020), the term population refers to the entire group of individuals, events, or objects that share common observable characteristics. A population also consists of a well-defined collection of items, events, people, services, things, or a household group under study. Therefore, the target group included 101 employees that are currently working at MMI/Headquarter in detailed different departments below explained in the below table:

Table 3.1: Employees of Military Medical Insurance

Job title& Departments	Total employees
Head of Departments	8
Medical benefit division	14
Pharmacy division	6
Finance Unit & Budgeting	8
Pension benefits division	17
Occupational Hazards benefits division	8
Maternity Leave Benefits	9
Contributions division	4
Portfolio Management Division	6
Legal advisors	4
Planning& Research division	8
Risk management & Compliance Unit	9
Total	101

Source: MMI Human Resource Department (2026)

Sampling technique

The sampling technique is the process of studying the population by gathering information and analyzing that data (Singh & Masuku, 2014). Therefore, the researcher used the universal census by selecting all 101 employees of MMI/ Headquarters because they all have enough knowledge about the effect of employee motivation on employee performance in public institution in Rwanda.

Data collection instruments and tools

Data collection techniques refer to methods used to collect and analyze different forms of data.

1. Questionnaire

Questionnaires are primarily used in survey research, but are also used in experiments, field studies, and observational methods (Babbie, 2017). Questionnaires are preferred because respondents are free to answer questions about the effect of employee motivation on employee performance in public institution in Rwanda.

2. Interview guide

An interview guide may include a list of questions written out in full, or it may be a set of bullet points grouped around particular topics (Jain, 2021). Therefore, in this study, interviewees were three (3) heads of departments at MMI Headquarters, including the human resource departments, finance and administration Department to get more information regarding the effect of employee motivation on employee performance in public institution in Rwanda.

3. Validity

Validity is the degree to which an instrument measures what it is intended to measure. Before conducting the questionnaire, four research experts were selected to evaluate the points of the questionnaire related to the research objectives. Furthermore, the validity was tested by using Content Validity Index (CVI) Formula below:

$$CVI = \frac{\text{Total numbers of relevant items in the instrument}}{\text{Total numbers of items in the instruments}} = \frac{21}{29} = 0.724$$

Therefore, questionnaire was also considered as valid if the CVI becomes greater than 0.60 (Sounders, 2000).

Reliability Tests

Items/ Variables	Cronbach's Alfa Coefficients results	Decisions
Promotion opportunities	0.82	Acceptable
Rewards and recognitions	0.71	Acceptable
Training and development	0.9	Acceptable
Working environment	0.81	Acceptable
Employee performance in Military		
Medical Insurance	0.93	Acceptable

Source: Research data (2026)

4 Data analysis

Pearson correlation tool was designed to examine and measure the statistical relationship between two or more variables. When three or more variables are considered, the study involves multiple correlations. The study used a multiple regression equation to determine the effects of employee's motivation on employee performance in public institutions in Rwanda. The regression equation is shown below.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon t$$

Where:

Y= Employee performance

β_0 = Constant

$\beta_1 - \beta_4$ = Coefficient of estimates

X_1 = Promotional opportunities

X_1 = Rewards and recognition

X_2 = Training and development

X_3 = Working envoronment

ε = Error

5 Limitations of the study

Limitations of the study included insufficient time to complete the study, some participants not wanting to complete the questionnaire, or some distributed questionnaires not being returned.

Data Presentation, Interpretation and Analysis

Demographic respondent's profile

This section gives detailed information about the profile of respondents who participated in this study in terms of gender, age, educational background, and experience.

Table 4.1: Demographics profile of respondents

Age		Frequency	Percent
Valid	Between 21-30	27	26.7
	Between 31-40	32	31.7
	Between 41- 50	23	22.8
	51 years and above	19	18.8
Gender			
Valid	Male	62	61.4
	Female	39	38.6
Education qualification			
Valid	Master's degree	29	28.7
	Bachelor's degree	51	50.5
	Secondary level	21	20.8
Years of experience			
Valid	1 to 5 years	57	56.4
	5 to 10 years	44	43.6
Total		101	100

Source: Primary data (2026)

Table 4.2: Descriptive statistics on “Effect of promotion opportunities on employee’s performance of Military Medical Insurance”

Statements	N	Mean	Std. Deviation	Comments
Promotion at Military Medical Insurance increases employee's motivation	101	4.80	.422	Very strong Homogeneity
Promotion at Military Medical Insurance improves employee engagement	101	3.50	.527	Weak Heterogeneity
Promotion at Military Medical Insurance improves talent retention	101	5.00	.000	Very strong Homogeneity
Promotion at Military Medical Insurance boosts morale as well as reduces absenteeism	101	4.91	.427	Very strong Homogeneity
Employee promotion is also helpful tool for reducing attrition retention	101	4.67	.342	Very strong Homogeneity
Valid N (list-wise)	101			

Source: Primary data (2026)

Table 4.3: Descriptive Statistics on “Effect of rewards and recognitions on employee’s performance of Military Medical Insurance”

Statements	N	Mean	Std. Deviation	Comments
Through rewards and recognitions, there are adequate opportunities for promotions	101	3.11	.554	Weak Heterogeneity
Employees morale in MMI Headquarters does more and exceeds expectations	101	4.67	.397	Very strong Homogeneity
The number of working hours expected of employees is reasonable	101	5.00	.000	Very strong Homogeneity
Reward and recognition significantly affect employee engagement, job satisfaction, and overall productivity	101	4.93	.407	Very strong Homogeneity
Through rewards and recognitions, Gen Z in Kigali City improves its workplace culture	101	4.27	.331	Very strong Homogeneity
Valid N (list-wise)	101			

Source: Primary data (2026)

Table 4.4: Descriptive Statistics on “Effect of training and development on employee’s performance of Military Medical Insurance”

Statements	N	Mean	Std. Deviation	Comments
Many employees in MMI Headquarters consider training and development as an institutional priority	101	2.41	.609	Very strong Homogeneity
Objectives of the training and development are clearly to any employees	101	4.96	.418	Very strong Homogeneity
Employees' training and human skills development are useful at work	101	4.69	.387	Very strong Homogeneity
Training and development help employees in MMI Headquarters to create a sense of teamwork and collaboration	101	4.70	.483	Very strong Homogeneity
Always MMI Headquarters always promotes employees' skills and knowledge	101	4.00	.000	Very strong Homogeneity
Valid N (list-wise)	101			

Source: Primary data (2026)

Table 4.5: Descriptive Statistics on “Effect of working environment on employee's performance of Military Medical Insurance”

Statements	N	Mean	Std. Deviation	Comments
Working environment to employees reduces in-work accidents and injuries	101	2.68	.621	Weak Heterogeneity
The amount of work expected to employee is reasonable	101	4.24	.316	Very strong Homogeneity
Always employees involve in different decision-making matters	101	4.72	.405	Very strong Homogeneity
MMI Headquarters as a public company offers responsible social benefits (like sponsored clubs, paid sport leisure's, etc) to employees	101	4.55	.287	Very strong Homogeneity
Always MMI Headquarters reduces stress and levels of illness in employees	101	4.00	.000	Very strong Homogeneity
Valid N (list-wise)	101			

Source: Primary data (2026)

Table 4.6: Descriptive Statistics on “Employee performance in Military Medical Insurance”

Statements	N	Mean	Std. Deviation	Comments
MMI Headquarters provides equally opportunities for growth and development	101	5.00	.000	Very strong Homogeneity
MMI Headquarters creates a positive work environment where employees feel valued, respected, and appreciated	101	4.33	.361	Very strong Homogeneity
MMI Headquarters provides clarity about expectations	101	4.95	.427	Very strong Homogeneity
MMI Headquarters ensures that the employees are performing up to expectations	101	5.00	.000	Very strong Homogeneity
MMI Headquarters ensures that everyone is working towards the same goals	101	3.19	.286	Weak Homogeneity
Valid N (list-wise)	101			

Source: Primary data (2026)

Table 4.8: Correlations

		Employee performance in Military Medical Insurance	Promotion opportunities	Rewards and recognitions	Training and development	Working environment
Employee performance in Military Medical Insurance	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	101				
Promotion opportunities	Pearson Correlation	.859**	1			
	Sig. (2-tailed)	.000				
	N	101	101			
Rewards and recognitions	Pearson Correlation	.658**	.566*	1		
	Sig. (2-tailed)	.004	.018			
	N	101	101	101		
Training and development	Pearson Correlation	.451	.387	-.091	1	
	Sig. (2-tailed)	.069	.125	.728		
	N	101	101	101	101	
Working environment	Pearson Correlation	.228	.165	-.133	-.091	1

	Sig. (2-tailed)	.379	.527	.610	.728	
N		101	101	101	101	101

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Table 4.9: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.735	4	.684	25.364	.000 ^b
	Residual	.324	96	.027		
	Total	3.059	100			

Table 4.10: Collinearity Statistics

Model	Dimension	Eigenvalue	Condition Index	(Constant)	Variance Proportions			
					Promotion opportunities	Rewards and recognitions	Training and development	Working environment
1	1	4.779	1.000	.00	.00	.00	.00	.00
	2	.101	6.886	.01	.09	.10	.00	.29
	3	.062	8.786	.01	.00	.08	.29	.24
	4	.050	9.781	.05	.45	.19	.00	.05
	5	.008	24.551	.94	.45	.63	.71	.42

a. Dependent Variable: Employee performance in Military Medical Insurance

Table 4.11: One-Sample Test

	T	Df	Sig. (2-tailed)	Test Value = 0		
				Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Employee performance in Military Medical Insurance	26.000	100	.000	4.333	3.95	4.72
Promotion opportunities	28.000	100	.000	4.667	4.28	5.05
Rewards and recognitions	44.000	100	.000	4.889	4.63	5.15
Training and development	32.505	100	.000	4.778	4.44	5.12
Working environment	32.505	100	.000	4.778	4.44	5.12

As indicated in Table 4.12, all calculated T values are below the critical t value; therefore, there is no significant difference between the sample and the population.

Table 4.12: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	V
(Constant)	-1.088	.340		-3.198	.008		
Promotion opportunities	.353	.138	.379	2.558	.025	.401	2.4
Rewards and recognitions	.676	.178	.514	3.798	.003	.482	2.0
Training and development	.676	.213	.375	3.182	.008	.634	1.9
Working environment	.353	.138	.268	2.558	.025	.803	1.9

a. Dependent Variable: Employee performance in Military Medical Insurance

Table 4.13: Hypotheses summary results

	P value	Decision
H₀₁: There is no significant effect between promotion opportunities and employee's performance of Military Medical Insurance.	.025	Rejected
H₀₂: There is no significant effect between rewards and recognitions on employee's performance of Military Medical Insurance.	.003	Rejected
H₀₃: There is no significant effect between training and development on employee's performance of Military Medical Insurance.	.008	Rejected

H₀₄: There is no significant effect between working environment and employee's performance of Military Medical Insurance.	.025	Rejected
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Source: Primary data (2026)

Summary of major findings

Promotion at MMI strongly improved talent retention ($M=5.00$, $SD=.000$), morale and absenteeism reduction ($M=4.91$, $SD=.427$), and employee motivation ($M=4.80$, $SD=.422$), while employee engagement scored lowest ($M=3.50$, $SD=.527$). Rewards and recognition significantly supported engagement, satisfaction, and productivity ($M=4.93$, $SD=.407$), although promotion opportunities scored lowest ($M=3.11$, $SD=.554$). Training and development promoted teamwork ($M=4.70$, $SD=.483$) and had clearly defined objectives ($M=4.96$, $SD=.416$), but usefulness of training and human-skills development scored lowest ($M=2.41$, $SD=.609$). Employee participation in decision-making was high ($M=4.72$, $SD=.405$), as were social benefits ($M=4.55$, $SD=.287$), while recognition of employee contributions scored lowest ($M=2.68$, $SD=.621$).

Conclusion

The study concluded that clear and merit-based career advancement opportunities are essential for improving employee performance. When employees see a connection between their skills, dedication, and professional growth, their motivation, commitment, and productivity increase. Transparent promotion criteria also support effective talent retention at Military Medical Insurance. The study further concluded that rewards and recognition significantly enhance employee performance. Both financial and non-financial incentives motivate employees, while fair recognition strengthens their sense of appreciation and belonging. A well-structured reward system therefore promotes employee engagement, focus, and high achievement. Training and development were also found to be vital for improving employee performance. Continuous and relevant training equips employees with updated technical and interpersonal skills, enhancing competence, efficiency, and quality of service delivery. Tailored development programs therefore help employees respond confidently to organizational challenges. Finally, supportive physical and cultural working conditions are fundamental to employee performance. Adequate resources, effective communication, psychological safety, teamwork, and work-life balance reduce workplace stress and improve morale. Creating a supportive and well-resourced environment is therefore essential for sustaining high employee performance at Military Medical Insurance.

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