Title: Is money the biggest motivator in the workplace? What we learn from real-life facts.
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1) Abstract
In response to Maslow’s (1943) hierarchy of needs, business executives today favour the use of non-financial rewards over money, resulting in a lot of dissatisfaction in the workplace. This paper analyses both the primary and secondary evidence, focusing on the causes of corruption, industrial strikes and the general behaviour towards money in an effort to guide employers on the best motivation technique. Findings suggest that most individuals can embark on violent and destructive behaviour if they are not paid in cash and are reluctant to fight for non-monetary rewards. However, to perfectly motivate the workforce, it concludes by recommending a mixture of both but with more emphasis on financial rewards, regardless of the individual’s corporate development level.

2) Introduction
Motivation, it must be held, is the willingness to put maximum effort towards the accomplishment of some task/activity, and this is often achieved by psychologically controlling the mind of the worker, convincing them that something desirable awaits them beyond the successful completion of such tasks. This, however, soon faces its own test when the desirable future enjoyment is judged as unacceptable and not worth it and the individual may start performing negatively. All this raises the question asked in the beginning; between financial and non-financial rewards, as to which one can convince employees to work even harder. The following paragraphs provide more insight.

This project challenges the practicality of Maslow’s hierarchy of needs on the basis of practicality. In the article described at the onset, Maslow found that there were five levels or categories of needs that humans have; needs that motivate them to perform work and other activities in life. He noted that, as individuals develop and accomplish each level, there comes a stage when individuals will worry less about the basics of life but only/mostly self-identity, maximising potential, recognition and self-actualisation will remain. His findings are summarised using this famous pyramid below:

Fig. 1. A simplified model of Maslow’s hierarchical level of needs.
Maslow elaborated his findings by explaining that we all begin by seeking physiological/basic needs critical for survival like food, water, clothing, sleep and shelter. He, however, assumed that once we get those requirements, we will start worrying about their security and a guarantee of their continued presence, which is true. Maslow believed that we later value the need to feel a sense of belonging, to love and be loved and later turn towards ourselves in form of self-esteem. In the end, an individual will focus on maximising their natural abilities and they ‘forget’ a bit about their lower order needs.

This seems to contradict the actual results on the ground; there has been many corruption (past and present) cases involving high profile individuals deemed to have attained the self-actualisation stage and their increase points to the opposite of the famous theories. The reasons why there is so much corruption and greed seem to point back to the need for financial security not only for the individual concerned, but for others close to them and that could mean even the most senior/developed individuals need financial security and physiological materials just like everyone else, regardless of the stage the theory assumes they have attained. Most of the cases, it must be admitted, are motivated by the fear of the unknown and it seems everyone, at whatever level, worries about that since no one can accurately predict the future.

On the other hand, there have been so many strikes and industrial actions all over the world. Unofficial figures indicate that nearly 80% of them were about money and a few about working conditions; this raises the question on why the lack of money frustrates people more than anything else if money is not the most important thing that people seek at work. Besides, even industrial actions that have been declared to be motivated by working conditions also have a ‘hidden motive that point to financial aspirations’ in one way or the other.

For example, people always complain about the lack of proper management simply because it does not give them opportunities to grow so that they earn more money. Others call a strike a solidarity march in search for better working conditions but, digging deeper, one understands the real reasons why they need better working conditions…surprisingly; it is usually so that they can earn more money!

Yes, there have been marches where previously disadvantaged people listed lack of equal opportunities as their main objective and there was a momentary enjoyment of the freedom from oppression that seemed to overshadow their focus on financial gain but that never lasted long. In time, it was also replaced by the need for more, more and even more if not unlimited financial security. Granted, there are individuals who may have felt they had accomplished everything in life to the point of only caring on their self-actualisation aspect but that has been rare in all the 70 years since the first of such theories, leaving us with more questions.

This work challenges the motivation theories that support intrinsic rewards on the basis of practicality. The theories emphasise more on the importance of non-financial items and encourage employers to put less focus/emphasis on monetary rewards, a practice that appears to be contradicting the events in real life and making motivation look like a complicated activity. The study focuses on current affairs, examining actual news and events that help us measure the real impact of lack of adequate money in today’s society. It is a deep-searching, introspective look into the above-mentioned corruption activities, industrial action causes and many scholarly articles that will help us not to under-estimate the impact financial rewards can have on workers.

The truth is, many doubts if there is anyone who has/will ever reach the self-actualisation stage and where, on the hierarchical level of needs everyone ranks. This study will bring corruption cases against FIFA officials (Ex-President Blatter, Vice Jack Warner and ex Secretary General Jerome Vacler), State Presidents (President Park of Korea and Dilma Rouseff of Brazil) and senior business executives (Samsung Chief Executive Mr Lee) and try to examine this in light of the theory developed in the nineteenth century to understand what people really have in mind when working.

It will link this to the theories developed by scholars, the general sentiments in the workplace today and find out if those motivation strategies were accurate and if they can be relied upon in practice today. This is expected to be an eye-opener in the workplace since it can empower managers with the biggest key to productivity, namely motivation. Knowing what employees want, in what quantities will help organisations reach their maximum potentials quicker, efficiently and most effectively.
3) Research Methodology

3.1 Data collection methods:
This is a blended qualitative and quantitative research, where amounts will be collected and attributes attached to them. It will categorise different types of people and their attitudes towards work, analyse the proportions of the sample that displays certain behaviours in the process. In the end, the qualitative aspect (i.e. what motivates people to work) will be concluded upon. The study uses both primary and external secondary data but places more focus on the later due to the following reasons (besides cost and time constraints):

3.1.1 Reliability of primary data in this case
Many researchers previously used interviews to solicit for responses from untrained individuals and that led to the manipulation of the information. Respondents were not experts and could not properly ascertain their own behaviours and preferences; some or most of the questions likely to have been thrown at the participants involved the future (e.g. ‘What will you do when you have bought a house/car and achieved the highest promotion at work?’) and not everyone can predict the future in the same way. In fact, many only respond according to what comes into mind that same day and can change in no time.

Many results, therefore, can be vulnerable to interference and manipulation if inexperienced respondents are given a chance to prepare them. As mentioned, many cultures view the ‘love for money’ subject matter as sensitive and would try as much as they can to distort other people's perception. As a result, actual behaviours must be observed and analysed since it is possible for respondents to say one thing and do another. Besides most scholars, including the proponents for non-financial rewards admitted that employees may ‘say one thing and later do the other’ (Rynes, 2004), confirming the distortions that have often been seen in the use of primary data.

3.1.2 Utility is subjective/immeasurable:
Economists have long agreed that the satisfaction a person gets from consuming one good is different from the one that the next person derives. However, the Needs’ Theories and other conventions sought to generalize and establish one pattern of thinking, jumping into conclusions that everyone would react in the same way to the fulfilment of each of the needs mentioned in the hierarchical models. Obviously, no one will ever be able to observe/measure the stage they are in and know when to move on to the next, and the fact that no one gets the same satisfaction, makes it difficult to believe that all will be satisfied with Physiological needs first, followed by security needs and keep moving up to the self-actualisation.

3.1.3 Relevance of secondary data in this situation
Secondary data, on the other hand, will use established facts that have always been in the public domain. These have been prepared without bias and without any hidden research agenda and can be understood by everyone. The needs and motivation theories mentioned at the onset have been around for over 70 years and enough time has lapsed for us to understand if humans are ever going to follow such patterns in life. Instead of asking them what they would do, it will be easier and less complicated to just observe their lifestyles and understand their choices and the way they make them, and the results obtained would be accurate and reliable.

This study will utilise secondary data analysis of articles like the 2012 dissertation by Laakso entitled, ‘CASE STUDY: THE IMPACT OF FINANCIAL AND NON-FINANCIAL REWARDS ON EMPLOYEE MOTIVATION’ which sought to assess the effect of various motivating techniques that could be used to boost production in the workplace. Concurring with this study, unlike other studies that are one-sided and opinionated, this research concluded that a combination of both financial and non-financial rewards is required if employees are to perform assigned tasks with renewed strength each day.

3.2 Primary data
3.2.1 Sources of Data
The researcher used semi-structured interviews on a chosen sample of community members in Mpumalanga Province, South Africa, who were employed in 7 different companies, each occupying a different post. 10 were managers while 35 were middle-level supervisors. The other 45 respondents were the basic and lower level workers involved in security, cleaning, front-end reception, logistics and maintenance among other represented occupations.
3.1.2 Sample Size and Description
A total sample population of 90 respondents was used and they were all randomly selected. It involved 50 males (55%) and 40 females who represented 45% of the total population. Fortunately, after various follow-up techniques, all of them responded and not even one was disqualified for failure to adhere to instructions and giving unclear responses in the most important questions, leaving the survey yield at an effective total of 90 responses.

3.1.3 Questionnaire Design
The researcher utilised a self-developed questionnaire (see Appendix A), which utilised a combination of qualitative, quantitative, closed and open-ended questions. The same set was sent to all respondents using emails and they were not given a timeline to complete them. This guaranteed accuracy, individual expression, consistency and comparability of results.

3.1.4 Data Collection
Although no strict timeline was communicated to the respondents, the researcher, however, maintain a behind-the-scenes cut-off period of two months from the 1st August to the 30th of October 2018. SMS reminders were sent out once in every 5 days to check the respondents’ progress and the researcher was prepared to leave out any responses that would be received after the 25th of October since that meant they were late, had taken too much time to complete and could have been influenced by ‘hidden’ motives; in any case, this was enough time to get all responses required for analysis.

3.1.5 Quality Control
Using emails instead of face-to-face interviews proved to be a good technique that guaranteed the validity and accuracy of results. The researcher assured the respondents that they would be accorded full anonymity in order to encourage them to be more open and honest. This included contacting them in less formal ways (SMSs messages), during convenient times (after work) and at places where they were deemed relaxed (mostly at home) to concentrate more on the quality and accuracy of their responses. The same questionnaire with the same set of questions was sent to all respondents in order to ensure uniformity of results and to easily identify deviations, outliers and common interests. Besides, emails are permanent records and they can be revisited again in future to verify their accuracy.

3.1.6 Data Analysis
All variables were recorded by the respondents themselves through the self-administered questionnaire and the researcher tabulated them for convenient interpretation.

3.1.7 Description of Variables
Only the genders, current salaries and the types of the jobs were considered in the study. The rest of the information was kept anonymous, obviously, to encourage honesty and, as a result, nothing about their marital status, socio-economic standing, household size, ethnicity and cultural influences was taken into consideration (although it was provided).

3.1.8 Independent Variables
The demographic and socio-economic profiles like age groups, education levels and other independent variables were also not used since the researcher judged them not to be significant enough to affect the outcomes of the process. The research utilised the 5-point Likert scale to measure the ordinal preferences in questions 14 and 15 where the respondents had a choice to rank their likelihood to engage in one of the activities ranging from 1=unlikely, 2=depends, 3=likely, 4=definite and 5=most definite. The other questions were answered in simple cardinal values and that was the case even in the preferred salaries and instances where the values could be determined in financial and physical quantities.

3.2. Ethical consideration
The research is not too ‘personal’ and does not include the soliciting of information that can be detrimental to the individuals supplying it. Information provision was voluntary and the participants were all over 18 years of age. In addition, the sample did not contain vulnerable members of the society and anyone can opt to remain anonymous without affecting the outcome of the results. What makes it usable across all domains is that most of the information has long been in the public domain and the researchers feel it is in the best interests of everyone to use the information to solve today’s problems and those of the future.
4) **Results or Findings**

4.1 Primary Data Outcomes:

76% of the respondents ranked ‘infinite salary’ as the most important and most relevant factor affecting their motivation while 28% revealed that they would prefer earning more while working ‘less than 2 working hours per day’. On the other hand, none of the respondents considered ‘job enjoyment to be ‘somewhat relevant’ to their commitment on the job. Given a choice, they would take job enrichment only as an addition to each of the above items but none of them was willing to take it alone. Other respondents voiced the need for recognition in decision making as important while the rest longed for both financial and nonfinancial rewards, with a few showing a few indifferences (See Appendix A).

The key highlight of the finding is where it talks about the employees’ likelihood to go on strike and the reasons given were very interesting. 84% of the respondents indicated that they would go on strike if their financial rewards were not met and none of them indicated with absolute intent that they would strike for non-financial rewards, leaving their likely behaviour based purely on speculation. Honestly, nothing concrete can be established out of results like 27% for ‘Never’, 27%, for ‘It Depends’ and another 17% ranking their readiness as 3 out of 5 and that shows that it is not always the employees who come up with the concept of pursuing non-financial rewards but the distorted research results from many research projects. Generally, there was reluctance in venting anger over non-financial rewards and a tendency of acting swiftly and violently where financial rewards were tampered with.

Although there was still a large part of the respondents that showed an indifferent approach towards fringe benefits and not all of them could answer with absolute certainty that they would forego them for financial rewards. ‘Many of the respondents said that ‘Career development opportunities’ were important, while another percentage not far-off answered that they would devote more hours in expectation for higher salaries, contrary to the hypothesis that asserted that they will prefer less work and more money instead. The common trend, however, was that most of the non-financial preferences made were those deemed to guarantee more financial rewards in the future, meaning that workers often display the same pattern of enjoying less work and more pay.

4.2 Secondary Data Findings:

4.2.1 The real reasons why people go to work and what breaks that commitment:

Many researchers have tried to shy away from exposing money as the ‘root of all evil’, choosing to limit that to a religious or mythical concept but their lack of focus has proved to be a big understatement. Many news agencies, national databases and reliable sources of information have, time and again, listed the need for more salaries as the most common cause for seeking employment and its lack thereof has been proved to break that commitment. For example, according to The Harvard Crimson, Inc.’s article entitled, ‘CAUSES OF STRIKES’ (2018), “Figures published by the Bureau of Mediation and Arbitration in New York show that of the 240 industrial disputes in that state for one year, 139 were for higher wages, 21 for shorter hours and 37 were on the question of trade unionism. The most noticeable, feature of these statistics is that the number of demands for higher wages was 52 per cent greater than in the previous report.” This does not only indicate a high percentage of ‘money-seekers’ but that they have been doing it on an incremental basis too. That says a lot on the real reason why people work and most of us may have to reconsider the hypothesis that asserts the importance of non-financial rewards with a sharper eye.

Well, here is what another researcher found on the reasons for employee dissatisfaction (and please note the first on the list): “REASONS FOR STRIKES 1. LOW PAY Employees may strike due to low pay, they want to be paid fair and equitable remuneration. If they believe that they need to be paid more but the employer does not agree, it may result to strikes Example: striking due to issues of overtime payments, difference in salary pay sometimes for people with the same knowledge. Also, in times of inflation, [they] are likely to seek increase in salary to maintain their standard of living” (Sulleyman, 2018).

Similarly, alluding to the same fact above, Advocate Ilene Power in her 2013 article entitled ‘Six reasons your employees will go on strike – expert’ also lists ‘Lower salaries and Wages’ as the number one cause. This is in agreement with even more scholars from reputable institutions. In an article entitled ‘Why workers go on strike’ (March 23, 2018, 2.46pm), researcher Melanie Simms from the University of Glasgow speaks about a range of issues from goodwill to trust, dignity and other forms of fulfilment that drive wedges between employers and employees.
However, one cannot fail to notice the images showing the angry messages on placards held by the picketers, all demanding more pensions, jobs security and improved forms of financial remuneration.

There are still many more organisations like the Indian research giant naukrihub.com (2018) that also rank an ‘Economic Strike’ as the first and topmost show of industrial dissatisfaction and defines it this way: “Under this type of strike, labourers stop their work to enforce their economic demands such as wages and bonus. In these kinds of strikes, workers ask for increase in wages, allowances like traveling allowance, house rent allowance, dearness allowance, bonus and other facilities such as increase in privilege leave and casual leave.” One wonders why any other need, other than money, can be said to motivate workers even better because we hardly see them as enraged and behaving in a disorderly manner as they do when they run out of money. Likewise, this remains food for thought for employers seeking to motivate their workers.

On the other hand, it cannot be denied, though, that there have been some writers like Javid and Chappa (2014) who have kept on consistently finding that better working conditions, proper bargaining regulations and more inclusiveness have also been part of the workers’ revolutions over the years. It is true that employment inequality is also an issue difficult to ignore and, yes, it has also contributed to the numbers of strikes worldwide. However, all these other causes of industrial dissatisfaction are linked to the financial motive in one way or the other. People do not demand employment equity, equal bargaining power, good working conditions and other things for their own sake but because they view them as obstacles in their way towards earning maximum financial rewards. In as much as dignity and respect are essential to an individual’s self-esteem, however, their presence only without financial rewards can only lead to even more frustration and violent reactions, indicating the power that financial satisfaction holds in the motivation of employees to work.

Besides, popular publications like The Business Jargons dictionary define a strike as “a situation in which the workers act in concert for stopping or denying resuming work.” Although it says “the relationship between the employer and employee continues to exist though in a state of hostile suspension”, it later lists the top three causes as “Dispute relating to minimum wages, Salary and incentive issues and Increment not up to the performance” as the major issues that need to be fixed in order to restore the employer-employee’s relationship to its original position. In other words, no money, no work.

Other findings supporting the above have been received from the biggest labour institutions like the International Labour Organisation where its researchers Lee, Clarke and Quynh Chi (2006) also made it clear that workers want “demand better meals, higher salaries and less overtime.” This indicates a tendency of wanting more money and less work, contrary to the theorists’ view that, in time, workers will demand more work and less money. However, there is still another angle to view this from:

4.2.2 A lesson from corrupt practices by the Elite:

For decades, we have been reading only about corruption in third world countries where the resources have been said to be scarce with uneducated leaders who lack a sense of maturity, and that led many to believe that developed countries were better. However, in the paper entitled, ‘Causes of Corruption in European Countries: History, Law, and Political Stability’ Ronald MacDonald & Muhammad Tariq Majeed also claim that there is widespread prevalence of corruption not only in Africa and other war-torn regions alone, but all over Europe as well.

Daniel Treisman, a professor of political science at the University of California, Los Angeles asks the question ‘Does more wealth mean less political corruption? (2016)’. Interestingly, among the author’s findings, we learn that there is a perceived measure of bias towards richer countries to conceal their corruption and und overexposing poorer nations with a fraction of resources as compared to their international partners. Although the author does not give accurate statistics and keeps referring to popular corruption indexes, it is obvious that the events on the ground point to an abuse of power for personal economic gain everywhere in the world; citizens are being forced by powerful persons to pay bribes in exchange for political favour and this is what has been in the news lately. Similarly, while the international think-tank Transparency International des not list actual offenders, it whoever, makes it clear that the ‘super rich’ individuals of today will continue seeking even more riches t the point of owning (it is predicted) about ‘two thirds of the world’s
One can only conclude that no one is immune from seeking financial gains, no matter what level on the hierarchical level of needs people are. In fact, there are many who have amassed huge sums of money and have still remained anonymous, alluding to the fact that not all humans will seek fame and self-actualisation after fulfilling lower-order needs. Some can continue seeking the same needs for the rest of their lives and never bother moving on the self-esteem and ‘potential maximising’ position. The following news excerpts actually cast a doubt on the practicality of self-actualization.

President Park
Although she was born in a rich politically connected family, her case proved that no one ever moves past the basic needs level; the individual themselves may but those around them may still keep pulling them down to their level. The ex-President was convicted of corruption that was allegedly committed by her childhood friend (NDTV, 2016). This, we are told, involved bribing and extorting companies for millions of monies in exchange for political protection to do business. In short, this reveals a hidden motive that keeps some politicians in power, i.e., financial gain above everything else.

Presidents Rouseff and Lula da Silva
There has been more controversy in Brazil of late, with a former President with a criminal conviction being barred from running for Presidential office (The Guardian, 2018). This has been caused by the fact that he was impeached while in office for corrupt activities and the fact that he was convicted by a competent court proves that no one, no matter what level or office they occupy, is satisfied with their stock of material resources. Despite the painful example of former President Lula, the subsequent incumbent, President Rousef, was also impeached a few years later, on the same charges of manipulating budget rules and attempting to benefit illegally from state resources. Who, then, will possibly rise up one day and say they have reached the point of self-actualization and no longer care about physiological and other lower needs?

Samsung heir Mr Lee Jae-yong
Mr Lee Jae-yong was caught in the scandal that removed President Park from Power. While the other two were given lengthy jail terms, however, Mr Lee got a more lenient sentence and was released after doing time in jail (1 year after the incident). But one wonders why a wealthy billionaire in good standing, with one of the most successful businesses in the world would pay a bribe for state protection and other unspecified forms of secret benefits, and the answer lies in the fear of the unknown. No one can predict the future and everyone, no matter how successful, is worried about their ability to keep their wealth and fears losing everything to the point of lacking physiological needs in future. In short, one wonders if the researchers could foresee that no one ever stops requiring basic needs when concluding on the most popular Motivation and Needs Theories.

Indicted FIFA officials
Despite having spent decades at the helm of the world’s most popular sport’s governing body, most of the top officials proved to us that fame and prestige are nothing when compared to financial gain (The Guardian, 2018). Scandals around the ex-Vice President Warner (who, himself pocketed millions from host countries in exchange for votes) forced him to reveal other officials that also got paid huge sums of money for match fixing, voting for world up venues and other crimes. Other officials who reportedly earned tens of millions were sacked from their jobs for pocketing bribes worth below $2 million, proving that no bribe is too small for anyone to ignore. The way such elections had been fiercely contested over the years has shown that there as a more powerful driving force than the prestige of representing the world on its biggest stage and that goal has often proved to be financial gain.

Besides, the commercial world can attest to the power of luring consumers with the idea that they will buy and still retain a large sum of money in driving the success of operations. 95% of retailers admit that the mere advertising of a discount, bargain, promotion, sale or special type of pricing has immediate success and is the best way of controlling sales and in encouraging the consumption of certain goods over others because wherever there are low prices, that is where the majority will go. Even sellers of luxury and ‘status goods’ still need to maintain the ‘low price’ status and deliberately telling them that they are paying way too much and in odd proportions to the normal value will drive away even the wealthiest customers. This, in short, shows how much they will do and, to what lengths consumers will go to satisfy their financial needs and that they will always put them above all their employment motivations, regardless of whether they admit it or not.
4.3 Summary:
Based on the above facts, we can now conclude the following
(i) Money-motivated strikes outnumber the non-financial rewards motivated types of industrial action and are the most persistent, violent and destructive.
(ii) People will never be satisfied with their fringe benefits and non-financial items no matter how many they are; we have seen that even Presidents and leaders of the biggest corporations (who supposedly have the best non-financial rewards, fame and self-esteem/feeling of accomplishment) never see that as a substitute of maximising one’s financial gain.
(iii) No individual has ever opted to be paid in non-financial benefits solely and many often require a full financial compensation for their work so as to spend it on their own needs, at their own pace and time, contrary to the needs theories’ assertion that they can ‘jump at any fringe benefit/non-financial reward thrown at them.’
(iv) Money is the only ‘nearly complete’ motivator because the majority only earn it and it is only a few privileged/senior employees who enjoy non-financial rewards in addition. This means people can live with money alone and the absence of non-financial rewards is not an issue of serious concern.

5) Conclusions
5.1 Only a theoretical assumption
The self-actualisation stage only exists in theory and lab-tested, artificial environments; it is theoretically possible and is logically the next stage after satisfying all basic needs. However, in reality, there are many factors, realistic and imaginary, that keep an individual focused on basic needs and they will al chase them until they die. For example, an individual’s background can be too religious to even mention the love for materials among the moral items of society. This could affect the pace at which they will chase their self-actualisation dreams and other programs.

5.2 No standard method of prediction
Everyone hardly knows the future; no one can certainly say they have everything they need and they can now focus on their own fame and nothing else. Theoretical assumptions have often made the mistake that a set of current behaviours’ can be used to accurately predict the next set, which can only work with machines and non-living objects but can never be perfectly used on a human being. For example, no one knows, when they are walking on the road, where their foot will land in the next 5 steps, how the heat from the sun will affect their choice of food and refreshments and the order in which they will prioritise them. If anyone could accurately predict the future in this way, none of us would be having life or car insurance since we could refer to the Needs Theories for proper guidelines on how to approach every situation as it comes.

5.3 Ever-changing needs
Human needs are dynamic and hard to fulfil; what a person needs today will never stay the same and this makes it hard to decide based on researches that were carried out more than 50 years ago. This is also affected by the changing environment. For example, the people we will meet tomorrow are likely to shape our future in many ways; they may encourage/influence me to pursue different goals, change our dressing/grooming, spending patterns, which, in turn affects our major choices. This means even the environment we are born in does not, entirely, control the needs we will have in future because there are still many conditions to be met.

5.4 No ‘living’ self-actualisation example
Contrary to the suggestion that, as people get rich, their needs change and they start appreciating more non-financial rewards as they go up the imaginary ladder, everyday lifestyles have shown beyond measure that this is a myth. Thankfully, even Maslow himself did admit that an individual will find it difficult to reach this stage since no one would ever be able to explore their talents to the extreme. The reality is that even richest people on the planet, the likes of Mr Gates, Bezos and Trump still wake up every day and go to work because they admit they do not have it all; the question is ‘who does?’ or ‘who will?’ No one has ever stopped accepting a salary and started using their resources and donating all their time for a job simply because they had moved past the basic needs stage. If the billionaires themselves are still worried about maintaining their financial status, so will everyone, regardless of the possibility assumed by the theory.

5.5 Medium of exchange
Money is universal; it can be used in most situations and is legal tender in many circumstances. People need money in more than 90% of their life situations and less than 10% of those
situations will ever require them to use their self-actualisation, company fringe benefits and recognition, intrinsic rewards, etc. This leaves the majority still listing money as their number one priority above everything else and the main reason why they work, are in business, in politics, in crime and everywhere else in life.

5.6 Customization difficulties
Non-financial rewards are hard to tailor towards every individual in an organisation and many cannot only live on fringe benefits alone since individual needs are different. One employee may enjoy a certain type of intrinsic reward while the other cannot. Besides, workers need freedom to make decisions, both on and off the job but, especially, in their own lives. Therefore, the general workplace atmosphere ‘detests’ companies that withhold money and ‘unilaterally decide on what is best for workers’ by buying them what the company thinks they need; many prefer to get ‘all’ their money and use their own autonomy to decide on what to spend it on, when and how. All this casts a dark shadow on how far and to what extent non-financial rewards will motivate staff (if they do not rely on a co-incidence of wants).

5.7 The importance of Physiological Needs
Finally, the needs in Maslow’s hierarchy are realistic and all basic, required by every individual. Everyone needs basic shelter, food and clothing and, without these things, life cannot be convenient. However, the main point of divergence with this research is that people do not require them in a consecutive/mutually exclusive manner but rather, at the same time. People do not stop requiring the needs on the hierarchy but as they grow, they start wanting more of each. Richer people want more houses, more security, more love and more fulfilment. Once they reach the top, they do not stay there but will go back to the bottom and start afresh, working their way up again.

5.8 The love for lower prices and more goods
We have talked about the general sentiments in the consumer market and shown how people always display ‘stingy/greedy’ instincts at all times. No one enjoys giving for the sake of it but there is always a hidden motive of getting more in return for one’s efforts. This can be seen in the advertising industry, which knows that the dangling of the ‘savings/bargain’ carrot will lure any consumer into any trap anytime, and that shows the importance of always ensuring people are satisfied with their money all the time. If the majority enjoy giving less money and getting more commodities, the same mentality is likely to be displayed in the workplace where more money will be expected for less work. As a result, it is wise to focus more on the availability of financial resources before anything else.

6) Strengths of this study
As mentioned by Rynes (2004) and other researchers, it is not prudent for us to make motivation-related assumptions based purely on employees’ sentiments because they have the tendency of deliberately concealing the truth, saying one thing but later doing another. This research, therefore, tended to focus less on the primary data, which is subject to many limitations and distortions, and decided to observe what employees are actually doing in order to establish the basic pattern behind their true motivations. The research used well-established facts that cannot be disputed and is not controversial. It is easier to conduct than most research projects and is one of the most cost-effective and yet very accurate, easy to interpret and appealing to readers of various literacy levels.

7) Limitations of this study
7.1 Funding hardships:
Due to resource constraints, this research could not administer its questionnaire (See Appendix A) over a larger population but, instead, had to settle for a few respondents and previous research. While the majority of the literature makes valid findings that apply to this study, none of them utilises the angle that this particular study focuses on, namely, investigating the reasons why there are so many ‘economic industrial strikes’ and corruption at the highest level if the Needs Theories were right about the self-actualisation and job satisfaction stages. It will also be interesting to know how other factors like length of service, number of dependants, marital status, level of education and type of occupation affect the motivation of employees and that requires a larger, well-funded research to establish. Finally, the researcher believes the use of questions like, ‘Would you take up a job with very low financial benefits?’ and ‘Rate your likelihood of participating in a violent strike or quitting a job with more non-financial rewards and the least or no financial rewards’ would be instrumental towards solving this debate if
administered over a larger population consisting of a sizeable representation of senior executives.

7.2 Inconsistent reporting:
One would expect the same number of respondents who ranked ‘salary’ as the most important motivator to continue displaying such attitude even in other related areas. On the other hand, the number of those who view fringe benefits as a requirement is quite high but all of them are reluctant when it comes to fighting for them. One wonders why the number of those viewing non-financial rewards like job security is considerably low and yet there amount of preferences in financial rewards is not 100% either, leaving many undecided participants in between. All this shows how unreliable it is to base our assumptions and conclusions on what employees say and think and observing their lifestyles and measuring those outcomes would be the best way forward. After all, actions speak louder than words and it is only the ‘naive person who believes every word but a shrewd one considers his steps and ponders over everything’ (Proverbs 14v15).

8) Recommendations
Finally, humans will always need financial resources in their lives in one form or another. In the workplace, it often begins as a need for basic financial security but later evolves to be called the need for financial prosperity along the way. Either way, this involves seeking money from an employment prospect in one way or the other. It will be, therefore, wise for employers to consider a balanced mix of rewards but with the most emphasis on financial rewards for employees to contribute willingly to the success of their respective organisations. This reduces the stress managers go through in trying to tailor rewards to suit everyone in the organisation since they cannot accurately predict the employees’ needs and they may not be able to adapt very well in future as they change from time to time. Besides, since employees require autonomy to make decisions in the workplace, it will be wise for proactive organisational leadership to consider giving them even more autonomy/freedom when it comes to using their rewards and that can be achieved through empowering them largely with financial resources.

REFERENCES:
APPENDICES:

APPENDIX A: QUESTIONNAIRE RESULTS TOTALS:
Summary of the respondents’ results (Out of 18 respondents):

<table>
<thead>
<tr>
<th>Dependent</th>
<th>&lt;0: 25</th>
<th>1-2: 20</th>
<th>2-5: 15</th>
<th>5-7: 20</th>
<th>7-10:10</th>
<th>10+: 0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marital status</td>
<td>Single: 55</td>
<td>Married: 35</td>
<td>Other: 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Qualifications</td>
<td>None: 0</td>
<td>Basic literacy: 20</td>
<td>Informal skills: 30</td>
<td>Diploma: 10</td>
<td>Degree: 10</td>
<td>Postgraduate: 20</td>
</tr>
<tr>
<td>Service length</td>
<td>0-5 years: 50</td>
<td>5-10 years: 10</td>
<td>10-15 years: 15</td>
<td>15-20 years: 10</td>
<td>20-25 years: 5</td>
<td>Other (specify): 0</td>
</tr>
<tr>
<td>Current salary</td>
<td>&lt;10000: 50</td>
<td>10-20000: 20</td>
<td>21-30000: 20</td>
<td>31-50000: 0</td>
<td>501-100000: 0</td>
<td>&gt;1000000: 0</td>
</tr>
<tr>
<td>Desire benefits fringe</td>
<td>Car: 30</td>
<td>House: 30</td>
<td>Medical: 30</td>
<td>Travel: 30</td>
<td>Insurance: 30</td>
<td>Entertainment: 20</td>
</tr>
<tr>
<td>Desired salary</td>
<td>&lt;10000: 0</td>
<td>10-20000: 0</td>
<td>21-30000: 0</td>
<td>31-50000: 0</td>
<td>501-100000: 0</td>
<td>&gt;1000000: 0</td>
</tr>
<tr>
<td>Desire benefits fringe</td>
<td>Car: 90</td>
<td>House: 90</td>
<td>Medical: 90</td>
<td>Travel: 90</td>
<td>Insurance: 90</td>
<td>Entertainment: 70</td>
</tr>
</tbody>
</table>

Survey questions:
1) Are you happy with your current salary? Yes: 20 | No: 70
2) How long will you work when you earn the desired salary? 0 years: 60
   1-5 years: 20 | 5-20 years: 5 | Lifetime: 5
3) Do you feel you have a lot of decisions management must listen to? Yes: 90 | No: 0
4) How many working hours per day will you prefer to put in for your desired salary? <2 hours: 25
   2-4 hours: 10 | 4-6 hours: 15 | 6-8 hours: 10 | 8-10 hours: 30 | Unlimited?: 0
5) Would you be happy to earn only non-financial rewards? Yes: 0 | No: 90
6) Will there be a stage when you will forfeit your entire salary just to fulfill a job-enjoyment need? Yes: 0 | No: 90
7) Do you work for yourself alone or you have family/acquaintances? Self: 55 | Other: 35
Table 1. Summary of the responses received from 90 successful survey participants/questionnaire respondents. The results show an indifference to the availability of non-financial rewards but a rather active interest towards cash-earning opportunities.

APPENDIX B: KEY RESULT AREAS DISTRIBUTION:

Fig. 1. This is the distribution of the rankings on the preferred salaries recorded. One cannot help but notice the biggest gap between the need for 'normal' salaries and limitless financial rewards; in other ways, employees are willing even to accept millions for their everyday effort and none of them can honestly and objectively accept that their effort is worth less and, given the opportunity, they will keep accepting more and more financial rewards over an indefinite period.
Fig. 2. This is the ranking of the fringe benefits according to their importance. The most important observation is that all of them are required/desired by every employee, regardless of position. However, of notable difference is the tendency to demand more of ‘financial security-related’ items like insurance, medical aid, housing and other basics and an increasing indifferent approach towards ‘less important’ items like Traveling, Entertainment and Access to subsidised credit facilities.

Fig. 3. This is the most important reasons why workers believe they are in employment. As expected, the major motive of work is to earn money, no matter how many times employees can deny it and cite other reasons. No one can survive without money and its privileges, and this makes proper sense when looking at the place money occupies in everyday lives.
Fig. 4. This is the attitude towards financial rewards and its clear majority of preferences. There is no margin of tolerance where there are no financial rewards. Companies that have faced liquidity problems can also attest that the most difficult operating period is when employees are not paid enough cash and the results above show an overwhelming majority in favour of such rewards.

Fig. 5. This is how workers are likely to react to the importance of non-financial items. There is a general indifference when it comes to non-financial rewards; employees need them but not all of them worry about their availability. Besides, the majority of the workers may have never earned any non-financial rewards and it is the top elite who have access to most of them. Therefore, there is always a readiness to take decisive action in financial rewards and a lack of consensus on the importance of non-monetary items.