

# **FINANCIAL REWARDS CLIMATE AND ITS IMPACT ON EMPLOYEE ATTITUDES TOWARDS JOB SATISFACTION IN THE RETAIL ORGANIZATIONS**

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## **Abstract**

Job satisfaction is an attitudinal variable that reflects how people feel about their jobs overall. All aspects of the particular job, good or bad, Positive or negative, are likely to contribute to the development of feelings of satisfaction or dissatisfaction. The endeavor of this research was to find out whether financial rewards have an influence on the attitudes and feeling of employees. A questionnaire was constructed, analyzed and managed a total of 172 employees in the retail organization. Thus 172 usable surveys were analyzed the attitudes of employees on different aspects of their job. Findings showed that financial rewards caused positive job satisfaction of employees and boosted their commitment and increase the output of the organization. However, a high level of employee dissatisfaction was recorded in employee compensation and the amount of work they perform and the amount of responsibilities they accept. The result of this study highlights the role of job satisfaction of employees' and responsibilities of organizations in the promotion of good quality practices of HRM in retail business, and offers a substitute alleyway for employees' satisfaction and performance.

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**Keywords:** Financial Rewards, Motivation, job satisfaction, Employee Satisfaction, incentives. Compensation

## **INTRODUCTION:**

"If you go to bed on Sunday night with the flat sinking feeling that on Monday morning you'll have to drag yourself heavy hearted into the office, chances are you might be growing dissatisfied with your job". (Anonymous Nov 13, 1996) (P22). The above experience is felt by too many, too often. What are the major factors causing people to feel this way? Is the general attitude, "As long as the workers are paid the market rate they will be happy"? Employees want to do a good job. Employees don't leave work at the end of the day and say "I feel great! I did a lousy job today!" People want to do extremely well and they are motivated to excel. The challenge is to release that motivation (Wiley 1992) (P.14).

However, Job's satisfaction is one of the most imperative and unpredictable in organizational behavior and working organizations. It is the broad-spectrum attitude of an employee about their job. The greater the job satisfaction, employees most likely to keep a positive attitude towards their work (Wang and Feng 2003) and are more likely great commitments towards the organization. More likely, workers with higher levels of job satisfaction show a lower tendency to seek a job and decreasing the tendency to leave the organization (Wright and Bonett 2007). On the contrary, employees who perceive their unmet needs, as they grow in the general dissatisfaction and increasingly attracted to the competitors (Tziner 2006) and often consequences voluntary termination and replacement of the organization (Mathieu and Zajac 1990).

Furthermore, it is essential to invest in the improvement of employees, with the purpose of improving the skills and abilities of employees and the organization. In addition, social exchange theory shows that the employees behave in a positive way when the organizations invest in them (Cropanzano and Mitchell 2005). Organizational incentives are the cause of the motivation of the employees and pro socially motivated employees make a great effort in the interest of the organization (Kuvaas and Dysvik 2009). However, those utmost accepted and common aspects of job satisfaction are the contentment with payment, promotion opportunities, and relation with colleagues, supervision, and the work itself (Smith, Kendall et al. 1969). These five job aspects typically a significant amount for the discrepancy with general job satisfaction (Kinicki, McKee-Ryan et al. 2002).

## **LITERATURE REVIEW:**

It became often the argument in management, total quality management, science and service research literature, the improvement of the satisfaction and loyalty leads to higher productivity and profits (Silvestro 2002). In particular humanly the resource management and organizational

behavior theories it points to the fact that the appropriate in each case use of humans improves the efficiency of the enterprise (Arthur 1994, Heskett, Sasser et al. 1997, Tsui, Pearce et al. 1997). In the past few decades have witnessed the emergence of some research efforts lend empirical support for these relationships. Although most of the research provides evidence, which links between quality of service, customer satisfaction, loyalty, and the financial performance (Kovach 1995, Zeithaml, Berry et al. 1996) not a lot of studies have looked at envisage from job satisfaction from the subjective degree perspective (Borzaga and Tortia 2006). This research aimed to investigate the analytical variance of employee's loyalty and employee's financial rewards on job satisfaction working in the organization.

The rewards are significant mechanism of the exchange relationship between employees and employers (Drucker and White 2000, Cropanzano and Mitchell 2005, Armstrong 2010). The researchers also claim that the rewards offered by the organization can have a dramatic effect on employees' attitudes to their job and the organization in which they work (Lincoln 1990). Thus, the rewards are used as a key tool to record behavior and activities in order to attract and retain the most competent employees and keep them satisfied and motivated (Bellenger, Wilcox et al. 1984, Bratton and Gold 2003, Rynes, Gerhart et al. 2004). For this purpose, research and theories on the rewards are extensive and has a long history (Heneman and Judge 2000, Currall, Towler et al. 2005, Williams, Brower et al. 2008).

Therefore, within the perspective of the retail industry, the Herzberg's two-factor theory of the job characteristics was one of the most significant influences of the practical attempts to motivate employees. As a result, based on the study of the employees' attitudes (Herzberg, Mausner et al. 1959) found two different set of factors that influence the employee experience. The first set is associated with a sense of satisfaction in the worker, which Herzberg called "motivators". These motivators were related to the content of the work, were intrinsic to the job itself and included: job recognition, achievement; opportunity for improvement, promotion, amount of responsibilities and the job itself. These factors, if present, serve to motivate the human to superior effort and to improve performance. The second group of factors which Herzberg called "Hygiene factors" and were factors associated with feelings of dissatisfaction within the employees studied. These were outside the context of the environment and in which work has been carried out and extrinsic to the job itself. These aspects included: rate of pay & remuneration, relations with supervisors, immediate supervision, organization strategy, management, working conditions and job security.

Therefore it is a fundamental assumption that the lowest level of overall job satisfaction follows to higher absenteeism and higher level of the

overall job satisfaction source of lower absenteeism (Josias 2005, Kreitner and Kinicki 2007). (Cohen and Golan 2007, George and Jones 2008) assertions that several researchers have observed the relationship between job satisfaction, absenteeism and intention to leave the organization in an attempt to figure out the ways to reduce turnover. On the other hand, job dissatisfaction leads to undesirable consequences on organizations like absenteeism, turnover (Mobley, Griffeth et al. 1979) and the negative impact to the employees in term of lower self-esteem, fatigue, heart disease, the increased use of drugs, increased work related injuries, ill mental health, ill health and increased stress (Locke 1976). It is mainly noteworthy that employees who have experienced a high job stress at work shows stumpy cognitive compassion and empowerment, and working on night shifts in stores are more likely to experience be exhausted. (Cavanagh and Coffin 1992) showed that job satisfaction and involvement at work be significant variables in the turnout process. (Yin 2002) meta-analysis also demonstrated that a strong human being and organizational factors were correlated with retail employee turnover job satisfaction, the possibility of promotion, compensation, sovereignty, marital status, job stress and teamwork.

## **MATERIALS AND METHODS:**

We conducted the study in the retail sector of china. We attempted to investigate of medium and large scale organizations that provide retail services to the population of Beijing and Nanjing in China. Retail organizations have been purposefully selected for the study. Then, we randomly selected 250 employees of these retail organizations. A questionnaire was given to each participant in different departments to complete it, with a specified time period of one day. A total of 217 completed questionnaires were delivered to us after one day period. After the exclusion of questionnaires that omitted data, a total of 172 useable questionnaires were eventually selected for this research, which means that the overall response rate of 68.8 percent.

The questionnaire consisted of 25 questions related to the participants' biographical information, and job satisfaction has been modernized. In biography, part (gender, age, and level of education, income and length of service at work) were quantified using an ostensible scale choice. Variables of job satisfaction included 19 items that were measured using a five-point Likert scale instrument and also measured using closed and open ended response. However, to measure the relevance of job satisfaction of employees, most of the factors determined using five-point scale where 1 = very satisfied to 5 = very dissatisfied. The variety of the attitude scales that were employed in the questionnaire reflects the diversity of approaches' to conceptualizing job satisfaction. The use of rating scales

offers a number of authoritative advices in measuring job satisfaction. Firstly, they can be filled out quickly and efficiently by busy employees. Secondly, they tended to be articulated in general language, so that they can be used by employees in many different aspects of jobs. However, the usefulness of the results obtained depends on the respondent's honesty, as well as their ability to report their feeling accurately.

The aim of the first few questions was to find out general information about the employees and different factors influencing of job satisfaction. The purpose of these questions was to find the satisfaction or dissatisfaction level of different aspects of the employee's job and also to try and broaden the employees' way of thinking about the different facets of their jobs before answering the final question. The purpose of the final question was to determine whether the employee was satisfied with his / her job overall, and also find out what were the major factors causing them to feel this way. The results from this question were added together to yield a total score for each facet of the job, and then the total scores were ranked in order, the least score being the most influencing factor causing the employee to feel satisfied / dissatisfied with their jobs (see appendix 1 for the scores and rankings).

## **RESULTS AND ANALYSIS:**

A total of 250 questionnaires were circulated at different retail stores. From these 250 questionnaires, 172 replies were received accurately. There were a total of 36 Cashiers, 33 Sales advisors, 32 Technicians, 43 from customer care, and 28 from merchandising / Stock control staff participated in the questionnaire response.

The aims of the questionnaires were to find out how satisfied and dissatisfied the employees were with different aspects of their jobs.

Out of the 172 respondents 61 of them representing (35.5%) were males, while 111 representing (64.5%) were females. Moreover, most of the respondents were between 26-35 years old which represent 56 (32.56%), whilst the percentage of least respondents were aged 56-60 years old which represents only 12 (6.98%). On the education front, 56 (32.56%) were holding high school education, 71 (41.27) had common diploma degrees, 31 (18.03%) were holding a university undergraduate degree, 14 (8.13%) were holding post-graduate degrees.

On the income front the majority of respondents surveyed 72 (41.86%) has a monthly income between 4,001 and 5,000, 16 (9.31%) have a monthly income between 2,000 - 3000 and some of the respondents 33 (19.18%) have a monthly income more than 5,000 RMB per year. Analysis of results showed that 25 (14.54%) of the total respondents were working in their organizations from less than 1 year, majority 71 (41.28%) of the total respondents were working in their organizations since 1-5 years while 48

(27.90%) of respondents working between 5 – 10 years. Hence, only 28 (16.28%) of the participants were working with the respective organizations for more than 10 years.

The questionnaire findings give an indication and some valuable information as to how satisfied or dissatisfied each employee was with the different aspects of their jobs. However, it did not give an indication as to whether the employee was satisfied / dissatisfied with his / her job as a whole. The aim of questionnaire of this part was to find out whether the employee was satisfied / dissatisfied with his / her job as a whole, and the aim of the second part of this question was to find out what was the major factor causing them to feel this way. The data on the questionnaire responses to this question can be seen in Appendix 1.

From the 172 replies received 84 employees were satisfied and 88 employees were dissatisfied with their jobs as a whole. The results were then analyzed by various methods, firstly analysis was done on all the survey as a whole, and finally the results for the different job descriptions' were analyzed. (See Appendix 1)

The aspects of the jobs, which had the most influence as to why employees were satisfied with jobs, were:

- **Physical work condition**
- **Location**
- **People worked with**

The aspects of the jobs, which had most influence as to why employees were dissatisfied with their jobs, were:

- **Rate of Pay**
- **Fringe benefits**
- **Relationship with Supervisor**

So overall, it can be said that financial rewards (both rates of pay and fringe benefits) were to some extent influencing the employee's attitude to feel dissatisfied with their job.

#### **Different Job Descriptions':**

It can be seen from the Table 1 below that the hours of work were the most influencing factor causing job satisfaction for the Cashier, Technical Staff, Customer Care and Merchandisers / Stock Control. However, for the Sales Advisors, the rate of pay had more influence as to why they were satisfied with their jobs.

**Table 1:** Most influencing aspects as to why the employees were satisfied with their jobs

	<b>Cashier</b>	<b>Technical Staff</b>	<b>Customer Care</b>	<b>Merchandise/ Stock Control</b>	<b>Sales</b>
<b>First most influencing aspect</b>	Hours of Work	Hours of Work	Hours of Work	Hours of Work	Rate of Pay
<b>Second, most influencing aspects</b>	People worked with	People worked with / Annual Leave	People worked with	People worked with	Fringe benefits
<b>Third most influencing aspects</b>	Annual Leave	Job itself	Annual Leave	Chances of promotions	Hours of work

It can be seen from the table 2 below that the job itself was one of the major factors causing job dissatisfaction amongst the Cashiers, Customer Care and Sales. The amount of work expected was the most influencing factor in the technical and merchandising / stock control staff. It can also be seen that financial rewards (Rate of Pay and fringe benefits) were major factors causing dissatisfaction amongst the Cashier and Customer Care.

**Table 2:** Most influencing aspects as to why the employees were dissatisfied with their jobs

	<b>Cashier</b>	<b>Technical Staff</b>	<b>Customer Care</b>	<b>Merchandise/ Stock Control</b>	<b>Sales</b>
<b>First most influencing aspect</b>	Job Itself / Fringe benefits	Work expected / Amount of responsibilities	Job Itself	Work expected	Job Itself / Work expected
<b>Second, most influencing aspects</b>	Rate of Pay	Job recognition obtained	Rate of Pay	Amount of responsibilities / Job Itself	Relationship with Supervisor
<b>Third most influencing aspects</b>	Relationship with Supervisor	Rate of Pay	Fringe benefits	Fringe benefits	How the organization is managed

The satisfaction results shows that financial rewards (Rate of Pay and Fringe benefits) were amongst the first 3rd ranking, which influenced the sales advisor, where as they ranked quite high for the cashiers and customer care, and 4th and 5th for Technical staff and 3rd and 8th for the Merchandisers / stock control. (Refer to Appendix 1)

From the employees, who generally felt dissatisfied with their jobs overall, financial rewards (Both, rate of pay and fringe benefits) were within the first 3rd rankings for the cashiers and customer care staff as to having the most influence, why they felt dissatisfied with their jobs. However, the job itself was the first most influencing factor for customer care, joint first with

fringe benefits for the cashiers, and joint first with the amount of work expected for the sales advisors.

## **DISCUSSION:**

**Cashiers:** It was found that the most influencing factors causing the satisfaction amongst the cashiers were the hours of work and people worked with. Therefore, observing at the ranking of the satisfied cashiers (See Appendix 1) although these cashiers were generally satisfied with their jobs. Overall, the rate of pay and fringe benefits were ranked at 11th and 10th. This shows that these satisfied cashiers may have been dissatisfied with the financial rewards. However, the satisfaction they obtained from the people they worked with and the hours of work exceeded the dissatisfaction caused, thus causing the overall job satisfaction. This can be related to (Herzberg, Mausner et al. 1959) two factor theory; pay being a hygiene need, which is not fulfilled, Herzberg claimed that when hygiene needs are not fulfilled, the worker is not satisfied. It is envisage that satisfaction with pay does not affect job satisfaction.

The most influencing factors causing the dissatisfaction amongst the cashiers were the job itself and financial rewards (financial rewards being both the rate of pay and fringe benefits). The role of the cashier is quite simply to serve the customers at the checkouts. May be the cashiers found their jobs, boring which resulted in them feeling dissatisfied with the job itself. Job design can play an important role in job satisfaction. This can be relate to (Mullins 2007), there are two major reasons for attentions to job design, firstly to enhance the personal satisfaction that people drive from their work and secondly to make the best use of people as a valuable resources of the organization and to help overcome obstacles to their effective performance.

**Sales Advisor:** It was found that the most influencing factors causing the satisfaction amongst the sales advisors was the rate of pay and fringe benefits. Whereas the most influencing causing the dissatisfaction amongst them was the job itself and the amount of work expected from them. Again, looking at the ranking of financial rewards for the dissatisfied sales staff (See Appendix 1) rate of pay and fringe benefits are ranked at 7th and 6th, which shows that they did not have much influence as to why the sales advisors were generally dissatisfied with their jobs. The pay system for the sales advisors is performance related, and this could have an effect as to why the sales advisors feel dissatisfied with their jobs. (Porter and Lawler 1968), suggested that job performance leads to job satisfaction by way of increased rewards, one of the most important of which is pay. If this is the case, then 'Merit Pay' which is system of rewards based directly on performance should be an effective strategy for increasing job satisfaction. (Teas 1981) found



that the overall retail salespersons common perception of supervision and organizational communications, as well as the job characteristics have a greater impact on job satisfaction. One of the job characteristics used by Teas has a special significance for our study; this is called 'task significance'. That is why the performance is the responsible factor which leads to intrinsic as well as extrinsic rewards. These rewards, as well as equity for individual lead to satisfaction. Therefore, the satisfaction of the individual depends on the equity of the reward.

**Technical Staff:** The most influencing factors causing the satisfaction amongst the technical staff were the hours of work and people worked with, whereas the most influencing factors causing the dissatisfaction was the amount of work expected and amount of responsibilities. The ranking scores for the dissatisfied technical staff shows the rate of pay and fringe benefits ranked at 3rd and 4th, this shows that the financial rewards were next most influencing factors towards dissatisfaction. This evidence shows that technician's feel that they are not happy with firstly the amount of work and responsibilities and secondly the reward they receive at the end. A possible reason could be that the technicians feel the amount of work they are expected to do is too much as compared to pay and fringe benefits they receive, i.e. their input is greater than the output, thus leading to the dissatisfaction. This can be closely related to the Expectancy theory (Vroom 1964) and also the equity theory, which takes a similar viewpoint to the expectancy theory. Expectancy theory (Vroom 1964) it provides an explanation of the reason for which individuals choose a behavior option on other. "The basic idea behind the theory is that people will be motivated because they believe that their decision will lead to their desired result" (Redmond 2010). "Expectancy theory proposed to motivation in the workplace is dependent on the perceived association between the performance and the results and individuals change their behavior according to their calculation of expected results" (Chen and Fang 2008).

**Customer Care:** The results for the customer care staff were very similar to the cashiers.

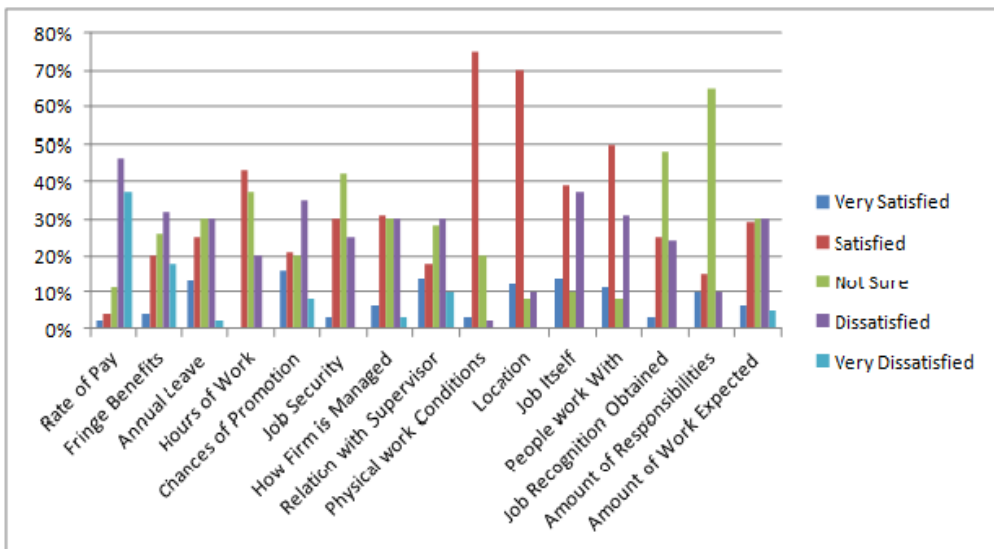
**Merchandising & Stock Control:** The most influencing factors causing the satisfaction for the merchandising / stock control were the hours of work and the people worked with, whereas the influencing factor causing the dissatisfaction was firstly the amount of work expected and then the amount of responsibilities and job itself. Financial rewards did not have as much influence on the attitudes of the merchandising / stock control staff. They seemed to take other factors more into consideration.

The overall results, of the satisfaction and dissatisfaction levels, of the different aspects of the job (intrinsic and extrinsic factors), for the ease of comparison have been illustrated in chart 1. Which shows the satisfaction

and dissatisfaction results in general. Since Herzberg et al. (1959), two factor theory has been dominant in undeviating management practicing in commercial organizations of retail sector, that we used this system to investigate the job characteristics in retail organizations. Chart 1 shows the employee satisfaction and dissatisfaction with a range of intrinsic and extrinsic job characteristics in the retail sector.

In chart 1, intrinsic factors showed that employees were generally satisfied with the amount of responsibilities they have, the variety and volume of work that they do, the level of recognition they have received, the physical condition of the work, their level of independence and level of people work with. These results generally reflect the status of (Broadbridge and Parsons 2003) who examined the satisfaction levels of employees in retail sector. Regarding chance of promotion and the relationship with immediate supervisors (managers), however, the staffs were more dissatisfied with theses aspect of their jobs; a finding also fits with (Broadbridge and Parsons 2003).

**Chart 1:** Satisfaction and Dissatisfaction Level of Different aspects of job



Overall, fewer employees uttered satisfaction with the extrinsic factors than the intrinsic factors outline in chart 1. Employees expressed most satisfaction with the location of their job. A reasonably high percentage of employees indicated they were satisfied with their degree of job security, their hours of work, their annual leaves and their job itself. However, most of the employees indicated that they were dissatisfied with fringe benefits. The major cause for dissatisfaction for these employees was their rate of pay levels. Almost two thirds of the employees articulated dissatisfaction with their pay against only a few indicated that they were satisfied with their pay.

## **CONCLUSION:**

In conclusion, the aim of this research was to find out whether financial rewards affected employee's attitudes towards job satisfaction. From the analysis, it was found that financial rewards do affect employee attitudes towards job satisfaction, but it is not the only factor. Financial rewards are an essential part of any job, and the relationship they have to satisfaction depends on a variety of factors. The above statement can be related to the findings from the survey. For example, from the results for the sales advisors, it was found that financial rewards had most influence upon those who were generally satisfied with their jobs. However, the job itself and the amount of work expected were the major influence upon those who were generally dissatisfied with their jobs. But looking at the ranking of financial rewards for the dissatisfied employees it can be seen that the rate of pay and fringe benefits were ranked at 6th and 7th. This shows that these dissatisfied sales advisors were more or less satisfied with the financial rewards as it had little influence on them being dissatisfied, but there were other needs and conditions which they require, that were not being met, thus causing the overall dissatisfaction. Although it can be argued that financial rewards are needed in themselves, it depends upon how each individual priority these needs and which need they consider to be more important. Give this new perspective, management must pay attention to these indicators, assumptions and modes of intervention in order not to influence the perception of employees in a negative direction (Abugre 2011) which ultimately affect output of the organization.

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**APPENDIX 1**

**TOTAL SCORES AND RANKINGS: SATISSFIED EMPLOYEES**

	O		NAN		BEJ		C		S		T		Cc		M	
		r		r		r		r		r		r		r		r
Rate of Pay	512	4	304	5	208	4	136	11	24	1	80	4	224	14	48	3
Fringe Benefits	620	6	348	6	272	6	124	10	56	2	88	5	208	13	144	8
Annual Leave	404	3	224	3	180	3	36	3	184	6	48	2	48	3	88	6
Hours of Work	184	1	116	1	68	1	12	1	88	3	36	1	16	1	32	1
Chances of Promotion	812	10	476	11	336	12	140	12	164	5	156	9	156	10	196	12
Job Security	876	11	548	14	328	10	108	8	320	13	108	6	148	8	184	11
How Firm is Managed	804	9	472	10	332	11	96	7	300	12	136	8	112	7	160	9
Relation with Supervisor	720	8	428	9	292	8	84	6	284	11	120	7	92	6	140	7
Physical work Conditions	948	13	532	13	416	13	148	13	272	10	176	10	192	11	160	9
Location	1096	14	612	15	484	15	156	14	324	14	216	14	200	12	200	13
Job Itself	584	5	276	4	308	9	120	9	88	3	52	3	152	9	172	10
People work With	324	2	184	2	140	2	32	2	160	4	48	2	40	2	44	2
Job Recognition Obtained	944	12	520	12	424	14	148	13	200	7	200	11	192	11	204	14
Amount of Responsibilities	636	7	356	7	280	7	56	5	204	8	212	13	80	5	84	5
Amount of Work Expected	620	6	368	8	252	5	44	4	212	9	204	12	60	4	68	4

O: Overall NAN: Nanjing BEJ: Beijing C: Cashier S: Sales T: Technical Cc: Customer Care M: Merchandising r: Ranking

**TOTAL SCORES AND RANKINGS: DISATISSFIED EMPLOYEES**

	O		NAN		BEJ		C		S		T		Cc		M	
		r		r		r		r		r		r		r		r
Rate of Pay	380	2	168	2	212	3	64	2	100	7	80	3	56	2	80	5
Fringe Benefits	400	3	196	3	204	2	48	1	96	6	96	4	68	3	92	7
Annual Leave	968	13	484	12	484	12	248	9	108	8	208	9	280	13	124	10
Hours of Work	864	11	436	11	428	11	240	8	96	6	168	8	248	12	112	8
Chances of Promotion	472	4	216	4	256	4	148	4	88	5	56	2	124	4	56	3
Job Security	956	12	532	13	424	10	252	10	100	7	216	10	232	9	156	12
How Firm is Managed	716	9	408	9	308	6	168	5	84	3	160	11	172	6	132	11
Relation with Supervisor	540	5	276	5	264	5	100	3	68	2	120	5	132	5	120	9
Physical work Conditions	776	10	416	10	360	8	196	6	88	4	152	7	180	7	160	13
Location	1164	15	576	15	588	13	340	13	172	12	216	10	348	15	88	6
Job Itself	260	1	136	1	124	1	48	1	20	1	128	6	36	1	28	2
People work With	1144	14	544	14	600	14	308	12	140	10	216	10	300	14	180	14
Job Recognition Obtained	704	8	213	6	420	9	228	7	112	9	56	2	240	11	68	4
Amount of Responsibilities	756	7	320	8	356	7	240	8	148	11	24	1	236	10	28	2
Amount of Work Expected	544	6	288	7	256	4	264	11	20	1	24	1	220	8	16	1

O: Overall Nan: Nanjing BEJ: Beijing C: Cashier S: Sales T: Technical Cc: Customer Care M: Merchandising r: Ranking